



# **Inquiry into economic equity for Victorian women**

Department of Treasury & Finance





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## Good Shepherd Australia New Zealand August 2021

### **Key contact:**

#### **Roslyn Russell**

Director, Research & System Impact  
Good Shepherd Australia New Zealand  
Email: [roslyn.russell@goodshep.org.au](mailto:roslyn.russell@goodshep.org.au)

### **Authors:**

#### **Emma O'Neill**

Senior Policy & Advocacy Advisor  
Good Shepherd Australia New Zealand  
Email: [emma.oneill@goodshep.org.au](mailto:emma.oneill@goodshep.org.au)

#### **Lily Gardener**

Senior Policy & Advocacy Advisor  
Good Shepherd Australia New Zealand  
Email: [lily.gardener@goodshep.org.au](mailto:lily.gardener@goodshep.org.au)



## Statement of Recognition

Good Shepherd Australia New Zealand acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia. We recognise that the perspectives and voices of First Nations women and girls should be at the forefront of conversations about women's economic inequality in Australia.

## About Good Shepherd Australia New Zealand

Good Shepherd Australia New Zealand is a not-for-profit organisation that challenges the critical and ongoing issues facing women, girls and families. Our programs and services ensure people do not fall through the cracks, helping them to feel safe and take control over their own lives.

Good Shepherd offers a range of safe and affordable financial programs to people who are financially vulnerable, and provides financial counselling and support to improve financial capability, knowledge and confidence. Our programs promote economic wellbeing for people with low incomes, especially women and girls, and enable them to move from financial crisis to resilience and inclusion.

We support children, young people and families to realise their value and improve their relationships through education, counselling and wellbeing programs. Good Shepherd's specialist domestic and family violence services support women and children to achieve safety, stability and recovery.

Good Shepherd has been working with the community for over 200 years and is part of a global network spanning 70 countries. Our vision is for all women, girls and families to be safe, well, strong and connected.

## Acknowledgements

We thank the practitioners from Good Shepherd client services who shared their practice wisdom with us and which we have referenced in this submission. Their insights from working with women, girls and families enhance our understanding of women's economic inequality and the policy and program solutions.



## Executive summary

Good Shepherd Australia New Zealand (Good Shepherd) welcomes the opportunity to provide a submission to the Inquiry into Economic Equity for Victorian women.

Economic inequality starts early in women's lives and continues well into older age, spanning gender segregation in education and training, the drop-off in workforce participation when children are born, lower pay, years of unpaid labour in the home, the long-term financial impacts of family violence, and inadequate retirement incomes that leave single, older women facing poverty.

Victoria has an opportunity to draw a line in the sand and create economic equity for younger women who are just starting their working lives; women in their 30s and beyond who have a critical window to build financial security now and into the future; and older women who deserve community support after a lifetime of unpaid and low paid work. Government can especially focus on women facing acute inequity, such as First Nations women and women with disabilities.

Economic equity is the responsibility of all governments, and the most profound change will not occur without major policy changes federally. Nonetheless, we can make very significant progress in Victoria. Government can:

- Create Australia's most progressive working environment for women: including funding social and community services to support job security and pay equity for women, and positioning women to take advantage of job opportunities in the net zero economy
- Champion women-led small businesses: create a COVID-19 small business recovery program for Victorian women
- Expand the reach of financial capability programs: connect women with these services at major life stages and at the time of life events
- Prioritise housing for women's economic equity: including focusing on single mothers and older women at risk of homelessness in the Big Housing Build
- Address the relationship between family violence and economic equity: including delivering and connecting more services to deal with the financial impacts of family violence

This submission sets out Good Shepherd's major priorities for addressing the economic inequality of Victorian women.



# Recommendations

## Create Australia's most progressive working environment for women

**Recommendation 1:** Imbed a program in the social economy to attract, train and employ women on lower incomes, women building financial security following separation or family violence, and those whose jobs have been affected by COVID-19.

**Recommendation 2:** Undertake a study to identify how women can benefit from the net zero economy and the training required for emerging job opportunities, including industry partnerships.

**Recommendation 3:** Pilot new five-to-seven-year funding cycles for social and community services, which measure outcomes when funding aligns with projected service demand.

**Recommendation 4:** Index funding to reflect the costs of meeting regulatory obligations that support economic equity, and provide dedicated digital capability funding to allow high-quality services for women.

**Recommendation 5:** Provide funding for fair pay in the female-dominated specialist family violence and financial capability & counselling workforces.

**Recommendation 6:** Use Victorian Government social procurement processes to set minimum benchmarks for firms' parental leave policies, and invest in campaigns to encourage men to share caregiving.

**Recommendation 7:** Model best-practice support for carers using Victorian Public Service workplace policies and social procurement processes.

**Recommendation 8:** Pilot more accessible childcare in areas of Victoria where there is unmet need.

**Recommendation 9:** Work with the federal government to progressively implement free, universal childcare for Australian parents.

**Recommendation 10:** Establish a taskforce of industry, community sector and union representatives to investigate the nature, risks and opportunities of pandemic-related working arrangements for women, and establish protocols for fair and safe work.



## Champion women-led small businesses

**Recommendation 11:** Create a recovery funding program to support lower-turnover small businesses led by women.

## Expand the reach of financial capability programs

**Recommendation 12:** Create a partner network with industry, education, health and other sectors to connect women with financial capability services at major life stages and at the time of life events (e.g. school/tertiary education leavers, returning to work after parental leave, separation, retirement).

## Prioritise housing for women's economic equity

**Recommendation 13:** Target a social housing investment program at single mothers, women leaving abusive relationships, and older women at risk of or experiencing homelessness.

**Recommendation 14:** Use inclusionary zoning to generate 'very low income' affordable rental housing for single mothers and older women.

**Recommendation 15:** Pilot innovative housing models (e.g. expanded/adapted shared equity schemes) for key workers and older women with modest assets.

## Address the relationship between family violence & economic equity

**Recommendation 16:** Expand access to specialist family violence lawyers and financial counsellors, and deliver economic abuse casework in partnership with family violence support services.

**Recommendation 17:** Invest in a financial independence and capability program for family violence survivors in the recovery phase (after initial crisis phase).

**Recommendation 18:** Conduct a feasibility study that maps services dealing with the financial impacts of family violence, and identifies opportunities to align services and improve linkages and referral pathways.

## Track progress using the Gender Responsive Budgeting Unit

**Recommendation 19:** Bring a strong intersectional lens to Gender Responsive Budgeting that enables government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage.



**Recommendation 20:** Allow the Gender Responsive Budgeting Unit to track and monitor the gendered effects of all Victorian government policies.





## Background and focus

Good Shepherd has a long history of supporting women to achieve greater economic equity, financial resilience and independence. As the Inquiry has noted, gender inequities are well-known and researched. Some of the effects of economic inequality are worth repeating, however, to convey how deeply unjust and damaging it is to women and their children.

Every day our practitioners see the effects of economic inequality. It includes women and families who face ongoing financial stress and deprivation because of insecure work or inadequate incomes; women without enough money to leave or remain separated from an abusive partner; and women who have been financially devastated by family violence. Increasingly, it also includes older women who have no home or superannuation and face poverty and destitution in retirement. This Inquiry is therefore very consequential and demands significant policy intervention to change the lives of Victorian women.

In this submission we recommend government can do the following to build the economic equity of Victorian women:

- create Australia's most progressive working environment for women
- champion women-led small businesses
- expand the reach of financial capability programs
- prioritise housing for women's economic equity
- address the relationship between family violence and economic equity
- track progress using the Gender Responsive Budgeting Unit.

While the Inquiry is focused on Victorian policy measures, we emphasise that women's economic equity will not be entirely addressed without significant policy change at the federal level, including: the creation of universal free childcare; increases to working-age social security payments such as the JobSeeker payment and the Disability Support Pension; the abolition of punitive mutual obligation programs that hinder job-seeking and disproportionately affect single mothers and First Nations women ([Good Shepherd, 2019](#); [McLaren et al, 2018](#)); labour regulation to restrict use of insecure work arrangements; and reforms to address gender inequality in tax and superannuation systems ([ACOSS, 2021](#)).

We first discuss the lens through which we approach the issue of women's economic equity.



## Women experience economic inequality in different ways

Australian women, in general, are economically unequal with men. This plays out across a range of areas, such as workforce participation, pay, unpaid labour, retirement incomes, housing, access to financial services and land, and the impacts of gendered violence ([WGEA, 2020](#)). While there is a stark gap between women and men at an aggregate level, this gap is even more pronounced for women who are further marginalised and discriminated against on the basis of race, disability, age, class and/or other attributes.

Good Shepherd research shows women on lower incomes and those who recently arrived in Australia experienced more negative employment changes than others during 2020 as a result of the COVID-19 pandemic and the recession. The growth of insecure work is giving rise to the 'new vulnerable' or the 'precariat'. Within lower income groups, women and recently arrived migrants are more likely to be in precarious employment. These insecure jobs are often found in female-dominated industries that are particularly exposed to COVID-19 restrictions, such as hospitality, retail and personal services ([Maury et al, 2020](#)).

In pursuing women's economic equity, an intersectional approach seeks to understand how gendered economic inequality plays out for different women, and how policy responses can be crafted and prioritised to reflect these needs.

This approach requires us to recognise that economic resources and power are shared differently *amongst* women. Historically, and in the present moment, some women's economic advancement has come at a cost to other women. For example, some women have been better able to participate in paid work because of the undervalued work of carers, many of whom are migrants and/or receive low incomes ([Dawson, 2020](#)).

First Nations women experience economic inequality very differently from white women, as a result of colonisation, dispossession, racism and marginalisation from decision-making. Across all of the areas discussed in this submission, First Nations women face significant and differentiated economic equity issues, including those described in the landmark Wiyi Yani U Thangani report ([AHRC, 2020](#)), such as a lack of financial and cultural support when engaging with education and training; discriminatory workforces that lack diversity, respect and

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cultural safety; poverty and low incomes, punitive social security frameworks, and the enduring economic legacy of stolen wages and underpaid labour; and gendered caring responsibilities in relation to large and extended families.

Accordingly, any economic equity strategy for Victorian women should be integrated with the government's work on First Nations self-determination and the Yoo-rrook Justice Commission, and address the economic consequences of colonisation and dispossession on First Nations women. First Nations gender justice and equality is fundamental to any pursuit of economic equity.

Economic equity measures should also be linked with the updated State Disability Plan under development. Women with disabilities are amongst the poorest of all groups in society ([Frohman, 2014](#)), and experience all types of violence at higher rates, from a broader range of perpetrators including carers and intimate partners ([AIHW, 2020](#)). This violence has unique financial impacts, including financial control and abuse by carers ([Cortis and Bullen, 2016](#)).

Young people with disabilities often have poor experiences of educational attainment, post-school transition and employment, and face discriminatory employer attitudes and a lack of inclusive workplaces ([AHRC, 2016](#)). Women and girls with disabilities therefore need to be centred in addressing economic equity.

Good Shepherd is also deeply concerned about older women's barriers to workforce participation, and the financial insecurity facing single, older women who are entering retirement without affordable housing ([Power, 2020](#)). Older women's workforce participation has grown significantly in recent decades (from 28.9% in 1995 to 58.6% in 2015), but participation nonetheless declines with age. When older women lose jobs, they find it harder than others to regain employment because of unique experiences of age discrimination. Compared with older men, they are more likely to be perceived as having outdated skills or being slow to learn new skills ([AHRC, 2016](#)).

Most of Australia's unpaid carers are working-age women, caring for older parents or ill or ageing partners. This presents one of the biggest barriers to older women's workforce participation, resulting in premature 'retirement', diminished financial resources, and missed opportunities for economic growth ([AHRC, 2016](#)).

Victoria's economic equity policies should be inclusive and lift all women who are economically disadvantaged.



# Create Australia's most progressive working environment for women

It is well established that paid workforce participation is a major contributor to women's economic security over the life course, during working-age years and as a foundation for financial security in retirement.

In pursuing economic equity for women, the Victorian government can tackle the major inequality markers that currently perpetuate gendered employment and income gaps. As set out by [Baird and Heron \(2019\)](#), these inequality markers are working hours, pay and superannuation. While superannuation policy is a federal responsibility, Victorian policies will be instrumental in improving women's superannuation status, by better enabling women to work the hours they need and receive fair pay. (Re)-building superannuation is particularly necessary for women on low incomes and unemployed sole parents, whose superannuation coverage has declined during the COVID-19 period ([Porter and Bowman, 2021](#)).

We particularly call for attention to the ways in which inequality markers are associated with four major phases of the life course and require different policy responses. These phases are: education and early career; work and childbirth; work and caregiving; and mature-aged work and care ([Baird and Heron, 2019](#)). This requires a continuum of policy interventions, from measures to address gender segregation in education and training, to those that allow women to participate in sufficient, well-paid work while ensuring that children, older parents and/or dependent family members are cared for. Set out below are high-impact policy measures the Victorian government can pursue along this continuum.

## Train skilled women for the social and net zero economies

Women's economic equity depends on properly valuing their work within the social economy. The social economy is fundamental to our wellbeing and survival, encompassing health, disability, aged care, family violence and other community services ([Hayward and Richardson, 2018](#)). COVID-19 has underscored the profound and vital work of this sector. While there is no data on the exact size of the social economy, the health care and social assistance sector alone is Victoria's single largest employer at 13% of all jobs, eclipsing higher profile sectors such as construction, manufacturing and agriculture. As is well-known, the sector is highly feminised, with women comprising approximately 80% of the workforce.



Much of this work is part-time (45%), with almost 50% of women working part-time, compared with 28% of men ([Hayward and Richardson, 2018](#)).

The social economy is growing rapidly, particularly in Victoria ([Hayward and Richardson, 2018](#)), and offers a pathway to economic equity for many Victorian women, provided jobs are decent, secure and fairly paid. As it stands, low pay and job insecurity in the sector—including casual work, fixed-term positions and irregular hours—mean many women experience financial insecurity ([Hayward and Richardson, 2018](#)).

One way of overcoming this precarity is to invest in training programs that provide an impetus for higher wages, status and a long-term career path ([Hayward and Richardson, 2018](#)). High-quality, future-focused training will help women withstand and complement the rise of robotic technologies in the care sector, which have the potential to threaten wages. Workers will need to be equipped to engage with this technology, and differentiate themselves with complex emotional and physical care skills that are unlikely to be supplanted by robotics ([Dickinson et al, 2018](#); [Hayward and Richardson, 2018](#)).

The free TAFE programs for in-demand care sector jobs make training more affordable for women on lower incomes. Subsidised training should continue, to support women's employment and stimulate the economy during the COVID-19 recovery. The boost to direct employment from a 1% GDP investment in care industries is almost five times greater than the direct employment generated in construction ([Hill, 2020](#)).

Holistic support could also be offered alongside subsidised training, to make it more viable for women on lower incomes, women building financial security following separation or family violence, and those whose employment has been affected by COVID-19 (see [Maury et al, 2020](#)). This type of support could connect women with financial assistance, housing options, childcare and other infrastructure necessary to sustain training and education.

**Recommendation 1:** Imbed a program in the social economy to attract, train and employ women on lower incomes, women building financial security following separation or family violence, and those whose jobs have been affected by COVID-19.

In addition to training investments in the social economy, Good Shepherd also recommends government address gender segregation in sectors that will benefit



from the net zero economy, and ensure Victoria's progress towards net zero carbon emissions is gender inclusive. While the proper valuing of care and social services work is fundamental to achieving economic equity, we risk eliding opportunities for women's economic advancement in other sectors. The transition to a decarbonised economy will reinforce gendered workforce segregation and pay gaps if it supports a largely male fossil fuel workforce and misses emerging opportunities for women and girls.

Gender inequity in the transition is a particular concern for Good Shepherd Australia New Zealand. We are working with sister organisations across the global Good Shepherd Network to pursue environmental justice and sustainability, recognising that women are one of the groups worst affected by ecological degradation and violence. We challenge the structural causes of this dysfunction and promote sustainable communal practices in consumption, production and use of natural resources ([Resurrección et al, 2019](#)).

Environmental justice and women's economic equity are intertwined. In the lead-up to COP26, the UK government is working to identify job opportunities for women in the transition to net zero. Jobs will be created by megatrends such as the rise of decentralised, renewable energy; the growth of energy efficiency; the rise of the circular economy; 'nearshoring' to create more sustainable supply chains; and transformations in food supply due to changing consumer diets and other factors ([Stevenson et al, 2020](#)). There is an urgent need to understand how women are affected by these future economies, ensure women have access to climate finance mechanisms, and provide women with education and training for jobs that will flourish in the transition.

Accessible and affordable vocational education and training (VET) is likely to be an important pathway, especially for girls and women on lower incomes. The US Brookings Institution suggests a gender-inclusive, 'green' VET agenda requires challenging the gender norms that have led to segregation in technical fields, and developing women's generic skills in sustainable industry practice alongside job-specific technical skills ([Kwauk and Casey, 2021](#)).

An economic equity strategy for Victorian women should understand how the transition to net zero will affect economic equity, identify job opportunities for women, and prepare women and girls well for the transition, building on the Victorian Government's 'Respect and Equality in TAFE' initiative. It should also examine the feasibility of joint initiatives with industry, to prepare women for jobs



that will be in-demand and need to scale-up quickly due to the more rapid decarbonisation required across all sectors over the next decade.

**Recommendation 2:** Undertake a study to identify how women can benefit from the net zero economy and the training required for emerging job opportunities, including industry partnerships.

### Enable secure, fairly paid work in the social economy

Alongside future-focused education and training, women's economic equity in the social economy can be rapidly improved by properly funding social and community services to provide more secure, fairly paid work for women. Analysis by [Macdonald and Charlesworth](#) (2021) suggests that while labour regulation has improved the situation for women and remains a site for reform, it has not provided a foundation for pay equity and decent work, especially for the lowest paid workers. They note:

funding markets for care work have shaped the employment policies and practices of non-government agencies providing services in the feminised community services sector in ways that both constrain and trump protections provided through labour regulation. This is because the gendered undervaluing of care work in labour regulation has been reinforced and structured by a funding market in which the price for labour is set through funding allocation decisions made by governments. These decisions draw on gendered care social norms which undervalue care work, both paid and unpaid ([Macdonald and Charlesworth, 2021](#)).

The Victorian Government is to be commended for taking important steps to create more secure work for Victorians, by piloting sick and carers leave for insecure workers in certain industries, and implementing recommendations of the [Inquiry into the Labour Hire Industry and Insecure Work](#) (2016). However, a major lever for more secure work, especially for women, remains fair funding of social and community services.

First, this requires ending 'drip funding', which entrenches insecure, short-term contracts. As [VCOSS](#) (2021) notes, when the [Productivity Commission](#) (2017) recommended competition in human services, it intended for government contracts with social and community services to be seven years by default, to allow adequate time to establish services and have a period of continuity. Funding should enable the creation of secure, long-term positions, and allow time for services to engage with and understand communities, and provide continuity



of service. Funding can align with projected need over multi-year timeframes, especially in areas dealing with increased family violence reporting, an ageing population, growing housing affordability issues, and other well-established drivers of future service demand.

Second, government needs to provide indexed funding that reflects wage rises, higher superannuation contributions, the increased complexity of service delivery and other costs. An emerging funding issue for social and community services is digital capability, which is a significant enabler of service access and provision; regulatory and funder compliance; and measurement and evaluation for continuous improvement, to meet the needs of women using these services. Funding should reflect the true costs of delivering high-quality services, and meeting regulatory obligations that support women's economic equity.

Third, pay for practitioners in female-dominated sectors such as the specialist family violence workforce and financial capability & counselling should reflect the skill and sophistication of this work. Practitioners require multi-disciplinary skills, particularly when using a 'no wrong door' model. They must be alert to and understand the multiple complex issues clients present with, triage and cross-refer to other specialists, and use a range of technical skills to deliver the service.

In Good Shepherd's experience, funding pressures are particularly acute within the specialist family violence workforce, where 87% of workers identify as female ([Family Safety Victoria, 2020](#)). Workforce funding and capacity are not meeting service demand. Family violence-related victimisation has increased over the past three years ([Crime Statistics Agency, 2021](#)), and cases are increasingly complex and high-risk. This requires highly skilled case management that puts considerable pressure on practitioners.

The specialist family violence sector has nominated structural issues relating to pay parity and conditions as the priority issue for the Victorian Government in the family violence workforce ([Domestic Violence Victoria, 2020](#)). Funding should allow for pay that reflects practitioners' technical skills and responsibilities, the intensive nature of the work, and the risks involved for individual workers. Funding should also be provided on a recurrent, longer-term basis to promote job security.

**Recommendation 3:** Pilot new five-to-seven-year funding cycles for social and community services, which measure outcomes when funding aligns with projected service demand.





**Recommendation 4:** Index funding to reflect the costs of meeting regulatory obligations that support economic equity, and provide dedicated digital capability funding to allow high-quality services for women.

**Recommendation 5:** Provide funding for fair pay in the female-dominated specialist family violence and financial capability & counselling workforces.

### Normalise egalitarian caregiving

The continued expectation that women should provide unpaid care—often ‘sandwich care’ to both children and ageing parents—is driving gender inequality that needs to be addressed by both employers and government.

Parental leave policies promote workplace gender equality and women’s economic equity by supporting women to maintain connections to paid work at the time of childbirth and when children are young. They also mitigate the impact of having children on earnings and retirement incomes, particularly when funded for at least 26 weeks and at wage-replacement level. However, parental leave policies can reinforce gender inequality unless they encourage partners to take leave and share caregiving. The aim of parental leave should not only be to mitigate the impact of having children on women’s earnings, but ‘redistribute work and care across genders’ ([Baird et al, 2021](#)).

Australia’s parental leave scheme comprises the federal entitlement to 12 months’ unpaid parental leave per parent under the National Employment Standards; the federal government-funded Parental Leave Pay (PLP) scheme, which provides 18 weeks’ pay at the minimum wage to the primary carer (available if, among other things, they earn less than \$150,000 per year); and additional leave provided by employers through enterprise agreements or policy. While most working women can access the PLP, employer-funded schemes are only accessible to about 50% of working parents ([Baird et al, 2021](#)).

#### **In focus: have Australia’s parental leave schemes improved women’s equity?**

Analysis by [Baird et al](#) (2021) shows each of Australia’s parental leave schemes have largely failed to encourage more egalitarian caregiving between women and their partners. PLP is conferred on the ‘birth mother’ who has to transfer the entitlement to the partner or father if they are to be the primary carer, which creates an obstacle to more egalitarian care. PLP take-up by men is extremely low at 0.5%. Research suggests men are unlikely to take up leave unless it is provided at a high level of wage-replacement.



The addition of two weeks' PLP for fathers and partners is little used, at approximately 25% of eligible fathers and partners.

Among enterprise agreements, there was only a small increase in the prevalence of primary and secondary carer leave between 2009 and 2019, and importantly, little increase in the duration of secondary carer leave, at around two weeks on average (giving only four weeks when combined with the PLP). Among company policies, primary and secondary carer leave has likewise increased in prevalence but not duration: 'the periods remain short and heavily differentiated, such that secondary carer leave is framed as a short break' ([Baird et al, 2021](#)).

The Victorian Government could encourage major Victorian employers to provide egalitarian parental leave policies by giving preference to firms with such policies in procurement processes, as part of the government's 'women's equality and safety' guidance for social procurement.

Parental leave policies should focus on the duration, wage level and flexibility of paid primary carer leave, and create incentives for this to be taken or shared by fathers and partners, rather than modifying secondary carer's leave (see [Baird et al, 2021](#)). This could include reserving leave quotas for each parent (see [Widiss, 2021](#)), with appropriate flexibility for women who have family violence-related or other concerns about sharing parental leave. The 2020 Victorian Public Service (VPS) Enterprise Agreement provides another model, in giving primary carers 16 weeks' paid leave, and secondary carers 4 weeks' paid leave and an additional 12 weeks' paid leave if they become the primary carer within the first 18 months. These provisions fall short, however, of the recommended 26 weeks' paid leave.

Some employers have made efforts to help caregivers balance work and family responsibilities in response to the pandemic. For example, in 2021, a number of major Australian firms signed up to support '[Family Friendly Workplaces](#)', which supports workplaces to improve their offering to working parents via flexible work; parental leave; family wellbeing; and family care.

Egalitarian parental leave policies need to be supported by cultural change campaigns that encourage men to embrace caring roles and be backed by their employers. Men are more likely to use parental leave when there is strong organisational support and encouragement, including role-modelling by other fathers ([WGEA, 2019](#)). Cultural change also means discouraging long working



hours, which are generally performed by men and are the strongest predictor of not using all paid leave entitlements ([WGEA, 2019](#)).

**Recommendation 6:** Use Victorian Government social procurement processes to set minimum benchmarks for firms' parental leave policies, and invest in campaigns to encourage men to share caregiving.

Egalitarian caregiving also means supporting women to work while ensuring older parents and any dependent family members are cared for. Australia has almost 2.8 million informal carers who assist family or friends with disabilities, mental illness, chronic health conditions or age-related frailty. Approximately 60% of carers are women (or 70% of primary carers) ([Deloitte, 2020](#)).

Many carers either reduce paid work or withdraw entirely, with only 22% of primary carers employed full-time ([Deloitte, 2020](#)). To achieve economic equity, women need workplace flexibility and support to combine paid work with informal care; for example, through the VPS and major government partners and funding recipients. Women also need access to fairly paid, high-quality formal carers so they can sustain paid work. This would support women's immediate financial security, and help stem the tide of financial insecurity and homelessness among women aged 55 and older.

**Recommendation 7:** Model best-practice support for carers using Victorian Public Service workplace policies and social procurement processes.

### Make early childhood education and care more accessible

Enduring norms regarding gender and work are harmful to women's economic equity by sidelining the careers and limiting the potential of women across the income spectrum. One of the biggest barriers to women's workforce participation (which stands at 61.2% vs 71.2% for men: [WGEA, 2021](#)), is a lack of affordable, accessible childcare ([ABS, 2020](#)).

Noting that accessible childcare is not just a workforce issue, these measures also allow participation in study, a point underscored by the disproportionate number of women who ceased study during the pandemic due to caring responsibilities ([Wood et al, 2021](#)). Delaying or dropping study is likely to hurt women's future work and earnings, especially given the 'graduate premium' reflected in wages.

[UNICEF](#) (2021) ranked Australia 37 out of 41 richest countries on the accessibility, affordability and quality of childcare. Ultimately the responsibility lies with the



federal government to build a universally accessible system that provides affordable, high-quality early learning and childcare. Yet Victoria can respond. Good Shepherd strongly supports the Victorian government's commitment to early childhood education and care via initiatives such as: free kindergarten for four-year-old and eligible three-year-old children during 2021; funded (low-cost) universal Three-Year-Old Kindergarten from 2022; School Readiness Funding; and free TAFE early childhood education courses.

Despite these measures there are continuing challenges, including an acute lack of childcare in some regional areas. A study conducted in several western Victorian LGAs shows a severe childcare shortage is forcing some women to leave their jobs entirely. Childcare can also be much more expensive than in urban areas because some parents are forced to use unregulated childcare that does not receive government funding ([Tischler, 2021](#)). The Victorian Government should investigate which areas of regional Victoria face significant unmet childcare need and market failure, and pilot options for making childcare more accessible to regional parents. This might include making care available at kindergartens, and/or working with major employers and local governments to provide childcare services.

We also recommend the Victorian Government works with the federal government to progressively implement free, universal childcare for Australian parents. The experiment with free childcare during 2020 worked extremely well: 58% of women said free childcare had a very positive impact on their work performance, and 61% of women said free childcare would have a very positive impact on their career progression if it continued (compared to 48% of men). Overall, 82% of working parents would access childcare if offered for free in the future ([VEOHRC, 2021](#)).

**Recommendation 8:** Pilot more accessible childcare in areas of Victoria where there is unmet need.

**Recommendation 9:** Work with the federal government to progressively implement free, universal childcare for Australian parents.

### Ensure pandemic working arrangements are fair to women

The COVID-19 pandemic and social distancing restrictions have exposed and amplified workplace gender inequalities ([Moyle and Innes, 2021](#)). For women required to work from home, work and caregiving responsibilities collide when



childcare cannot be accessed and/or school-age children must learn from home. During 2020, women and men both spent more time caring for children than they had before the pandemic, but women performed the bulk of care-giving, regardless of whether they worked full or part-time or had a partner working from home. When it came to helping children with schoolwork, 68% of women said they did all of it or a lot more than their partner, versus 22% of men ([VEOHRC, 2021](#)).

Women were much more likely than men to experience stress and exhaustion and have to work after hours when they were unsupported to balance work and caregiving ([VEOHRC, 2021](#)). This harms women's wellbeing and further entrenches gender pay disparities if after-hours work involves unpaid overtime.

Working from home also requires workers to bear additional costs that are ordinarily covered by employers, such as energy, internet, phone, extra home cleaning/maintenance, and incidental consumer items (e.g. toilet paper). Employment arrangements are generally not set up to deal with these costs, reducing women's net pay. At-home work has also further exposed stark inequalities in relation to housing security, conditions and space/overcrowding. Sole parents (most of whom are women) are more likely than others to live in housing that is inadequate for work or study ([Baker and Daniel, 2020](#)).

Working from home can also increase risks for family violence victim-survivors who have greater exposure to perpetrators ([WorkSafe Victoria, 2021](#)). This is a significant workplace safety and participation issue for women, the response to which is still in its infancy.

Despite these problems with pandemic-related working shifts, there are some clear emerging benefits. Three quarters of Victorians who are parents, carers and/or have a disability worked flexibly during the pandemic in 2020, and 85% of these workers want to access flexible work arrangements in future ([VEOHRC, 2021](#)). The benefits of flexible work include greater ability to manage parenting demands, spend time with family, and care for family members who are sick, older or have a disability ([VEOHRC, 2021](#)).

In the discussion about work and COVID-19 we should also be careful not to equate 'pandemic ways of working' with working from home. This has not been the reality for the many women working in health care, aged care, cleaning, retail and other industries that have had to continue with on-site work and its attendant



health risks. The working/not working from home divide is a class divide, with occupations that can be performed from home paid about 25% more than occupations that cannot be done at home ([Pennington and Stanford, 2020](#)). The needs of 'on site' women workers – in relation to pay and conditions, health protections, caregiving support, and housing affordability and proximity to work (see housing section below) – require equal attention.

To ensure the pandemic does not entrench workplace inequalities for women, and in fact improves equity and fairness at work, the government should establish a taskforce of industry, community sector and union representatives to investigate the nature, risks and opportunities of pandemic-related working arrangements for women, including for the female-dominated social and community services workforce. This workforce faces particular challenges, including the costs of transitioning to at-home work, successful remote services delivery, and ensuring a safe environment for workers and their families.

**Recommendation 10:** Establish a taskforce of industry, community sector and union representatives to investigate the nature, risks and opportunities of pandemic-related working arrangements for women, and establish protocols for fair and safe work.



## Champion women-led small businesses

The Victorian Government can further boost women's workforce participation and economic equity by supporting women-led small businesses. Women are under-represented among small business owners, with only 35.4% of small businesses operated by women ([Australian Small Business and Family Enterprise Ombudsman, 2020](#)). Women-led businesses are very exposed to the economic effects of the pandemic—they are typically operating with less capital and are more reliant on self-financing than male-owned businesses. Many female-dominated industries, such as services sectors, are heavily affected by lockdowns and ongoing social distancing measures ([EY, 2021](#); [Maury et al, 2020](#)).

Small business support for women is being promoted internationally as a gender-inclusive recovery measure. For example, the Feminist Economic Recovery Plan for Canada highlights the need for increased support of women-led small businesses, especially First Nations, migrant and other under-represented women, through emergency financial support and skills training and mentorship ([Sultana and Ravanera, 2020](#)). Similarly, the UK Women's Enterprise Policy Group notes the value of increased investment in women's enterprise programs and business advice, and ensuring government financial support reaches women-led small businesses ([Women's Enterprise Policy Group, 2020](#)).

The Victorian Government can take two key steps to support women-led small businesses. First, it should ensure that financial support for COVID-19 affected businesses (e.g. under the Business Costs Assistance Program) is available to lower-turnover businesses that are not registered for the GST. These restrictions disproportionately affect women-led small businesses, which tend to generate less income than those owned by men ([EY, 2021](#)).

Second, government can support women to start businesses during the COVID-19 recovery and sustain them through difficult periods. Sole traders (businesses with no employees) are currently growing, and represent 1.5 million of the 2.4 million small businesses in Australia as of June 2020. The growth is partly attributable to people starting sole trader businesses after job loss during the 2020 recession ([ABS, 2020](#)). This highlights the potential of small business for women in the COVID-19 recovery, but equally the need for quality, accessible advice on



business planning and investment, to ensure viable businesses are created when women transition from waged employment and may be facing financial stress from job loss.

Another important reason for advice and support is to ensure women actually get what they need from small business ownership. One explanation for the gender gap in small business ownership is that women have different motivations for self-employment. Research shows work-life balance and care responsibilities have a greater influence on entrepreneurial activities by women than men, as do career progression barriers in employer workplaces ([EY, 2021](#)). Consequently, gender equality at a national level can in fact be negatively associated with women's self-employment. Measures to 'support women to fully participate in the labour market make salaried employment more attractive and sustainable than self-employment and business ownership' ([EY, 2021](#)). It is therefore vital for government to ensure that women have a genuine choice: secure, fairly paid salaried work that supports caregiving; or sustainable self-employment, backed by advice that leads to stable income streams and flexible work.

Good Shepherd delivers a range of transformative small business programs to women, several of which receive support from the Victorian Government (see Appendix A). Our South Australia Small Business Recovery program is assisting women to deal with the impacts of COVID-19, by supporting business continuity, recovery and revitalisation, as the story of [small business owner Siona Glasson](#) and the following case study show.

#### **Case study: South Australia Small Business Recovery program**

Good Shepherd has been a godsend to our small business. Sometimes when you're just the little guy running a small business, it's hard to know where to turn. Sally actively listened to our concerns, and asked all the right probing questions to learn about our business to best place how she could help us. Sally was really creative and thoughtful to tailor solutions to our needs. Good Shepherd have such solid networks that we were offered so many solutions, and it was really lovely that Sally asked about our mental health and how we were coping. Not many organisations do that and just focus on the bottom line, or fixing issues. Thanks to Good Shepherd we have had time with a business coach to help lift our profit from 3.3% and pay us a wage. We cannot thank Good Shepherd enough for being there for us. Like really being there and not just saying it.

These types of programs could operate at greater scale and support more women in Victoria to start or sustain small businesses, particularly in industries

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heavily affected by COVID-19. Good Shepherd recommends the Victorian Government fund a COVID-19 small business recovery program for women, including younger and recently arrived migrant women who have been major users of Good Shepherd services during the COVID-19 period, and have experienced higher levels of negative employment outcomes than the general population ([Maury et al, 2020](#)). This program should focus on short-term support for women with existing businesses who need advice to pivot or revive a business, while also providing a pathway to longer-term support where this is necessary.

**Recommendation 11:** Create a recovery funding program to support lower-turnover small businesses led by women.



# Expand the reach of financial capability programs

Alongside major structural measures that enable women to access paid work and decent incomes, it is vital that women feel confident, informed and powerful within themselves to assert their rights, connect with support, and use the resources available to them to achieve greater economic equity.

Good Shepherd practitioners work with many women who have excellent money management skills. Financial 'literacy' is not necessarily the issue; it is more about building on women's existing strengths and working alongside them to navigate financial challenges that often stem from structural issues, and to build additional skills, self-worth and confidence. It is about dismantling gender norms that have led to some women being marginalised from financial decision-making, and not being encouraged or enabled to participate fully in economic life.

Good Shepherd delivers a range of programs that achieve these outcomes, including a Victorian financial capability and wellbeing program; Firmer Foundations in NSW; small business support and coaching programs (as discussed above); and the Financial Independence Hub for survivors of family violence in the recovery phase (discussed further below). We also deliver financial counselling programs across a wide-ranging Victorian network. The case study below describes the impact of these programs. It highlights the structural and COVID-19-related issues that clients present with, and the need for personalised information and coaching to address these issues.

## **Case study: the power of financial capability programs**

A 37-year-old client contacted Good Shepherd to apply for a NILS loan. The client was struggling to meet essential living expenses, control her finances, and she and her partner had gone through all of their savings within the last year. The client is currently on unpaid parental leave and her partner was made redundant in 2020 due to COVID-19. He was successful in gaining a new full-time permanent role; however the wage is half of his previous wage. The couple have three children aged five, two and four months. Our practitioner identified from their conversation that this client could benefit from one-on-one Financial Capability coaching sessions. The client shared that she could really use assistance with budgeting and guidance relating to the family's ongoing general living and life goals. Over the course of four sessions the client completed a cashflow budget, highlighting a cash deficit of \$2,400 per month. The



practitioner worked with the client to reduce living expenses, repay short-term debts and secure additional work, turning the \$2.4k monthly deficit into a \$1.5k monthly surplus. The icing on the cake was when the client shared that she had been successfully back-paid parental leave, after the practitioner encouraged her to apply. This has now allowed the family to have \$10k in savings.

Financial capability services could better prepare Victorian women for future economic equity if they were offered ‘just in time’ at different life stages and at the time of life events. One of the determinants of financial wellbeing is capacity to cope with life stages and events ([Russell et al, 2020](#)), including:

- studying
- entering relationships
- moving out of home/leaving out of home care
- starting work
- childbirth, returning to work after parental leave, and caregiving
- housing changes and homelessness
- caregiving to people with health or age-related needs or disabilities
- separation and divorce
- job loss, redundancy and career transitions
- health changes, including mental health
- working when older and retirement.

Financial education works best when it is context-sensitive, specific to circumstance, and informed by factors such as socio-economic circumstances and gender ([Russell et al, 2020](#)). ‘Just in time’ financial capability programs can prevent the occurrence or escalation of financial difficulty and build women’s resilience to future financial shocks. Government should map the key points at which Victorian women can be connected with financial capability advice and programs, and work with educational institutions such as TAFE, industry/workplaces, superannuation funds, health providers and others to provide these connections.

**Recommendation 12:** Create a partner network with industry, education, health and other sectors to connect women with financial capability services at major life stages and at the time of life events (e.g. school/tertiary education leavers, returning to work after parental leave, separation, retirement).



## Prioritise housing for women's economic equity

Affordable, secure and well-located housing is fundamental to women's economic equity. Good Shepherd practitioners see the terrible impact of the housing crisis on women: sole parents who struggle to house themselves and their children, older women on the verge of homelessness or already living in unstable housing, and family violence survivors who cannot find an affordable place to rent after leaving an abusive relationship. These situations are untenable in a State with very significant revenue, flowing from the financialisation of housing over recent decades ([Parliamentary Budget Office, 2020](#)).

We applaud the Victorian Government's investment of \$5.3 billion to create more than 12,000 new social housing and affordable homes. Major reforms to rental housing regulation are also helping to create more secure housing for women, including family violence victim-survivors. In delivering social housing investments and supporting access to private rental and owner-occupied housing, we recommend government focuses on the following priority groups.

### Relieve the stress on sole parents and their children

Sole parents—most of whom are women—are one of the most financially disadvantaged groups in Australia due to rental stress, inadequate income support and onerous eligibility requirements, and structural barriers to secure, well-paid work. Almost all (90%) of single mothers are concerned or greatly concerned about their long-term financial wellbeing, and providing adequate housing for themselves and their children is a major challenge for 30% of single mothers ([Ambrose, 2020](#)).

Affordable housing for single mothers is therefore one major pathway to economic equity. Victoria's social housing investments should prioritise housing that is suitable for women with younger and teenage children, particularly those escaping family violence. Social housing is critical for enabling women to remain separated from abusive partners. Across Australia, 7,690 women a year return to perpetrators because they have nowhere affordable to live, and 9,120 become homeless after leaving due to family violence and being unable to secure long-term housing ([Equity Economics, 2021](#)). Part of this national shortfall of 16,810



homes could be met by the Victorian Government in its social housing investments.

At the same time, the private rental sector can be made more affordable, especially for single mothers on the lowest incomes including JobSeeker and Parenting Payment. [Infrastructure Victoria](#) (2020) recommends concentrating on renters with incomes in the bottom 20%, who have acute affordability problems. In Melbourne, 90% of these renters face housing stress. Inclusionary zoning could be used to generate 'very low income' affordable rental housing in Victoria, including in regional areas with extremely low supply and affordability during and following the pandemic. Inclusionary zoning uses planning regulations to mandate or incentivise developments to include a proportion of affordable housing.

### Allow 'key workers' to live near workplaces

Key workers such as educators, emergency responders, cleaners and people in the social economy—including health and community sector workers—increasingly cannot afford to live in or near the communities in which they work. Many of these key workers are women, as noted above. Their roles are typified by in-person work and few can work from home. Proximity to work is important to cover shifts and quickly respond to increased service demand. Seventeen percent of key workers in Melbourne and satellite cities experience housing stress. This includes people in middle-income bands who cannot access social housing and low-income housing subsidies, and require housing options that fall somewhere between social rental and market rate housing ([Gilbert et al, 2021](#)).

The policy solutions in this area are emerging and should be examined by government in addressing women's economic equity. Drawing on solutions being used in the US and the UK, the Victorian Government could investigate the options set out by the Australian Housing and Urban Research Institute in its recent report on key worker housing ([Gilbert et al, 2021](#)), including:

- expanding the government shared equity scheme, focusing on key workers
- using zoning to set aside housing for key workers in particular precincts
- supporting and encouraging super funds to invest in key worker housing (see, for example: [HESTA, 2019](#)).

### Provide housing security and dignity to older women

It is well-known that single, older women aged 55 and over are one of the fastest growing groups of people experiencing homelessness ([Power, 2020](#)). The huge



economic inequity faced by this group is partly a legacy of the gender pay gap and barriers to workplace participation over many decades, and partly a product of growing housing unaffordability, with more people renting or carrying large mortgage debts into retirement ([Power, 2020](#)).

For younger women, the Victorian government can make well-paid, secure work more accessible (as set out earlier in this submission) to help build women's financial security in retirement. For women already close to or at retirement, government can support older women's economic equity by providing a range of affordable housing options along a continuum of financial need, including:

- prioritising the needs of older women immediately at risk of or experiencing homelessness in the government's social housing investments
- pursuing inclusionary zoning that generates 'very low income' affordable rental housing, as discussed above
- supporting women with modest assets (e.g. from family law property settlements) to buy a home – shared equity models can be adapted and made more viable for older women and financing partners in government and the not-for-profit sector, especially in a low-interest rate environment (see [AHRC, 2019](#)).

In terms of private rental housing, we emphasise that alongside measures from the Victorian Government, it is critical for the federal government to increase Commonwealth Rent Assistance, to allow more single, older women to afford to rent while receiving the JobSeeker payment or the Age Pension.

**Recommendation 13:** Target a social housing investment program at single mothers, women leaving abusive relationships, and older women at risk of or experiencing homelessness.

**Recommendation 14:** Use inclusionary zoning to generate 'very low income' affordable rental housing for single mothers and older women.

**Recommendation 15:** Pilot innovative housing models (e.g. expanded/adapted shared equity schemes) for key workers and older women with modest assets.



## Address the relationship between family violence & economic equity

Any economic equity strategy must work in lockstep with a family violence strategy. Family violence has major financial ramifications for women: it can prevent work or study, or make it much harder; economic abuse is common, with 78–99% of women presenting to family violence services reporting a history of economic abuse ([Bond and Ulbrick, 2020](#)); and the financial costs of separating from a violent relationship can be considerable, both in the short and long-term ([Fernando, 2018](#)). The Victorian Government’s strategy for ending family violence is therefore a major tool for overcoming economic inequality. This is particularly so during the COVID–19 period, when women are at greater risk of family violence ([Maury et al, 2020](#)) and suffer disproportionate economic effects, such as loss of hours and jobs in female-dominated industries ([Wood et al, 2021](#)).

The financial impacts of family violence can begin during an abusive relationship and endure long after the relationship has ended. As mapped by [Fernando \(2018\)](#), women’s experiences and key policy responses at each stage include:

Stage	Policy responses
<b>Pre-crisis, before and during the relationship:</b> financial abuse, including financial deprivation; loss of financial control, opportunities, skills and confidence.	Identify red flags Pursue early intervention Provide specialist financial capability programs
<b>Crisis, on exiting the relationship:</b> financial costs of emergency housing; limited access to material welfare and income support; multiple housing relocations; an escalated risk of violence and lethality on top of financial pressures.	Meet immediate needs Restore financial safety
<b>Early recovery (1–2 years post-separation):</b> inadequate income; multiple legal processes including family law and child support that can drain resources; post-separation financial abuse such as non-compliance with child support; unaffordable housing and living costs.	Prevent and interrupt post-separation abuse



<b>Mid-recovery:</b> prolonged asset settlements; unaffordable housing and living costs; needing to re-train and find stable work; mental health impacts.	Build financial stability Provide employment and training support
<b>Long-term:</b> poverty; housing and employment insecurity; lack of retirement options.	Build financial security, including assets and superannuation Provide employment and training support Promote retirement with dignity

The trajectory from an abusive relationship to separation and long-term survival does not need to lead to financial hardship. The Victorian Government is already taking steps to create an alternative future for victim-survivors by funding important programs such as Flexible Support Packages that help women meet housing and material needs, and specialist financial counsellors that help women deal with the financial impacts of family violence, including financial abuse.

Building on these measures, we reiterate recommendations made to the 2020 Senate Inquiry into Domestic, Family and Sexual Violence on the need for:

- further investment in specialist family violence lawyers and financial counsellors to deliver frontline economic abuse services to meet growing demand, including funding for specialist financial counsellors in the prison system (most of the female prison population has experienced family, domestic or sexual violence)
- delivery of economic abuse casework in partnership with mainstream family violence support services such as social workers.

Women also need greater access to recovery programs that help them build financial stability and security. Good Shepherd's Financial Independence Hub (FIH) is an example of a program for survivors of financial abuse who have reached the recovery stage and are ready to build financial independence. The FIH was co-designed with survivors and has invested in a deep program of high-quality, client-centred services, due partly to the four-year funding term provided by CBA. Good Shepherd delivers the program in partnership with CBA, and it is open to all women affected by family violence/financial abuse. It provides:

- one-to-one financial coaching to build a financial independence roadmap





- tailored tools and resources to build financial capability and confidence
- pathways and referrals to services to ensure holistic support
- support to understand money, including areas that were not previously within the participant's control, such as bills and debts.

More information about the FIH can be found in Appendix A. The stories below speak to the profound impact of the FIH.

**Case studies: Good Shepherd/CBA Financial Independence Hub**

**REDACTED**

Good Shepherd considers financial independence and capability programs could be made available to more family violence survivors, and provide a model for cross-sector partnerships by providing insights into the practical supports women need to recover from the financial impacts of family violence.

Programs like the FIH demonstrate the very significant work that is being done across the community sector, industry and government to better respond to the financial impacts of family violence. Post-Royal Commission, regulators and



businesses are transforming their understanding of their role in this area and implementing a range of family violence measures ([Bond and Ulbrick, 2020](#)).

Given the rapid escalation in service responses over the past four years, government needs to take stock and provide a clear map of who is doing what, establish stronger linkages and referral pathways within family violence and court systems, and identify where there are opportunities to align efforts. For example, we consider women could be better connected to services such as the Financial Independence Hub through the Orange Door network. Without this work to map and connect, women risk missing support that can make a major difference to their recovery from violence.

Alongside programmatic initiatives, we also suggest the Victorian Government considers whether and how broader economic equity policies can specifically benefit victim-survivors as they deal with the financial impacts of family violence at the stages outlined above. For example, whether specific workforce participation measures help victim-survivors sustain connections to paid work, and whether they require any tailoring to meet victim-survivors' needs.

**Recommendation 16:** Expand access to specialist family violence lawyers and financial counsellors, and deliver economic abuse casework in partnership with family violence support services.

**Recommendation 17:** Invest in a financial independence and capability program for family violence survivors in the recovery phase (after initial crisis phase).

**Recommendation 18:** Conduct a feasibility study that maps services dealing with the financial impacts of family violence, and identifies opportunities to align services and improve linkages and referral pathways.



# Track progress using the Gender Responsive Budgeting Unit

We welcome the establishment of a Gender Responsive Budgeting Unit within the Department of Treasury & Finance to ensure outcomes for women are measured and an embedded feature of budget processes ([Maury and Levine, 2020](#)).

Structural gender bias currently hidden by 'neutral' policy obscures the different ways in which women experience economic inequality, including on the basis of race, disability, class, age, sexuality and/or geographic location. Gender responsive budgeting therefore needs to be done with a strong intersectional lens, to enable government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage. Additionally, policy interventions that provide strong support require disaggregated and diversity-responsive data.

A best-practice Gender Responsive Budgeting process in Victoria should:

- sit at a range of points across the policy and budget development cycle, rather than at a single point in the process
- identify gender biases and improve awareness of gender among policy and decision-makers
- identify the resources needed to achieve equality
- increase transparency and accountability on gender issues
- incorporate an increasingly sophisticated intersectional analysis as the process builds over time.

A gendered analysis makes gender equality relevant to all budgetary decisions and not simply to the small portion of the budgetary decisions aimed at 'women'. Importantly, a budget's annual occurrence allows the gendered effects of policy outcomes to be tracked and potentially remedied over time ([Budlender, 2002](#)). As it is central to the political process, the budget also provides a key entry point for a wider, public, and evidence-based discussion of progress towards gender equality.



**Recommendation 19:** Bring a strong intersectional lens to Gender Responsive Budgeting that enables government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage.

**Recommendation 20:** Allow the Gender Responsive Budgeting Unit to track and monitor the gendered effects of all Victorian government policies.



# Appendix A: Good Shepherd program examples

## Small business support programs

Good Shepherd's small business programs include:

- the original LaunchME program in South Australia and Victoria, a 1-year intensive program that includes coaching, mentoring, business planning and loan support for women on lower incomes in Melbourne (Dandenong/Doveton) and the Latrobe Valley
- the expanded LaunchME program for people in East Gippsland and North-east Victoria who have been affected by natural disaster—this provides participants with six months of intensive business coaching to build their business (or three hours of personalised coaching for established businesses), referrals to Good Shepherd services, and funding of up to \$1000 to support business goals
- the South Australia Small Business Recovery program, which supports small businesses/sole traders to rebuild and recover following the economic impact of COVID-19—this program includes up to three hours of personalised business coaching, a tailored recovery plan, referrals to Good Shepherd services and external services, and small grants of up to \$1500 to support business goals and long-term resilience.

Most program participants identify as female (70–80%), and some programs include specific mentoring for First Nations women. The programs are achieving excellent results. For example, the South Australia Small Business Recovery Program mobilised very quickly to support 155 newly vulnerable small business owners over 60 days of operation, supporting business continuity and recovery, and assisting women to revitalise their businesses. The program has been particularly effective in averting immediate crisis, linking participants with other support services, and reigniting the hope and motivation that is fundamental to entrepreneurial activity (Lasater, 2021, details available on request).

These programs not only enable greater economic equity but also reduce social and economic costs to government. The LaunchME program, for example, returns \$3.60 in avoided costs for every \$1.00 invested.



## Financial Independence Hub

The Financial Independence Hub has already brought positive change to the lives of more than 200 survivors of financial abuse. Most participants spend between five to six and seven to eight months in the program, and find that it operates at a speed that suits their circumstances (the recovery stage is not a linear process).

Evaluation shows 71% of participants have experienced significant transformative change through participation in the program, in terms of achieving specific financial outcomes, improved financial capabilities, and an increased sense of wellbeing. Almost 80% of participants feel they have either progressed towards financial recovery and independence, or are on the way but still have time to go. An improved sense of wellbeing and improved financial knowledge were major contributors to this feeling of evolving recovery.

The participants' outcomes were enabled by practitioners' skills, dedication and approach; trauma-informed practices; practical assistance with contacting banks, Centrelink and other services; timely financial assistance, such as with housing costs; improving financial knowledge and skills; and participants starting to believe that change is possible and they can do it (Mihalic Tynan and Lasater, 2021, details available on request).