

Women

Introduction

In NSW, the picture of poverty is highly feminised, with women at greater risk of poverty and disadvantage than men throughout their lifecycle. Across the state, we heard how women have less financial security and remain underrepresented in the workforce – particularly in secure, senior and well paid work. These inequalities accumulate and compound for women later in life, resulting in lower savings and superannuation. Leaving women with fewer resources to cope in times of crisis, we are now seeing increasing numbers of women who are homeless or at risk of housing stress.

This picture is worst for women who experience multiple and interconnecting forms of disadvantage – Aboriginal and Torres Strait Islander women; Culturally and Linguistically Diverse (CALD) women; women with disability; LGBTIQ communities and women living in rural and remote areas.

What can you do?

Across NSW we heard about the types of things that would make a difference in our communities. If you have any other ideas or want to get involved in our work, please contact Caroline Dimond (Policy Officer, NCOSS Women, Children and Families) on 02 8960 7922 or caroline@ncoss.org.au.

Financial Literacy

What we heard

Improving the financial literacy for women across their lifecycle is a major concern for our communities. In NSW, women are more likely than men to have low levels of financial literacy, more likely to be financially insecure, and moreover have specific financial literacy needs that aren't catered for.

This financial insecurity places women at greater risk of crisis and is a critical factor in their ability to escape an abusive relationship. Across the state, we heard about financial abuse where a partner may control household finances, keep family assets in their name, run up debts or stop their partner from working.

We know that financial literacy plays a vital role in breaking this systemic cycle of disadvantage. It enables greater economic participation and security, improved quality of life and wellbeing, and reduced social isolation.

What our members told us would make a difference

Communities showed overwhelming support for increasing women's access to Financial Counsellors, and the positive impact they have for vulnerable women in our communities. We also heard support for:

Regional spotlight: [YMCA Money Saavy Program](#)

MoneySavvy is an interactive one day financial education workshop for year 10 and 11 students and is sponsored by HSBC Australia.

The program is designed to teach students about money management and to equip them with the skills and tools to help make informed decisions about their spending choices.

This is a type of program that could provide a gendered lens to demonstrate gender equity and improve financial literacy for young women.

- School and community based financial literacy programs that have a gendered lens, ensuring young women are taught about superannuation, financial abuse, future planning and the importance of investing early in superannuation and retirement income.
- The Australian Securities and Investments Commission (ASIC)'s Money Smart School Program as a core resource, which should develop a focus on the financial literacy needs of women and girls.
- Expanding No Interest Loan Scheme models of delivery.
- Financial literacy programs that are grounded in community, and are targeted and tailored for local, Aboriginal and CALD needs.

Next steps

Improving financial literacy for women across their lifecycle is a key advocacy agenda for NCOSS. Through our New Year for Women Campaign we have been working with the Federal Office for Women, ASIC and Women NSW to ensure these solutions and actions are part of their agendas. Moreover, these solutions will be set out in the NCOSS Women Action Plan currently being developed. This Action Plan will inform the implementation of the NSW Women's Strategy.

As a first step, in our [Pre-Budget Submission 2018/19](#) NCOSS is advocating for an additional \$7.8 million over three years to expand and enhance the delivery of the Financial Counselling Services Program across NSW, and explore avenues to develop gender specific material to better assist vulnerable women.

We need to mobilise our communities for this change to happen. NCOSS will be lobbying the NSW Government to adopt this recommendation and has also prepared an advocacy kit for members to use to lobby their local MP.

As part of our work in this space, NCOSS is also a member of the NSW Financial Inclusion Network. Created in 2015, this network aims to engage the community sector, government and other organisations, to work together towards a more financially inclusive future for NSW.

Employment

What we heard

In NSW, we know that women do not experience the same employment opportunities than men. The current nature of our workforce means women are concentrated in sectors and occupations that pay less and are often less secure. They have limited access to leadership positions, and face systemic disadvantage in career progression. On top of this, their careers are more likely to be interrupted due to caring responsibilities. This compounds across their life, resulting in lower superannuation levels and retirement savings.

Moreover, we heard of minimal support for women who are seeking to re-train and re-enter the workforce, and of compounding barriers for women facing drug and alcohol addictions, domestic violence, and complex needs.

In our rural and remote communities lack of employment options, service support, transport and distance further impede women's access to jobs.

What our members told us would make a difference

Our members told us that we need a consortium of solutions targeting education, government and business reforms to ensure women have equal access to employment opportunities. Above all we heard the need for:

- Career programs and strategies in schools that are responsive to the needs of girls and women.
- Improved access to affordable and adequate childcare, particularly for vulnerable women and families.
- Strategies to change workplace culture. For example, making flexible work available and accepted, targets to increase women in middle and senior leadership positions, and increase co-sharing job opportunities.
- Increased funding for return to work programs and programs for women who have experienced domestic violence, such as TAFE's Work Opportunities for Women.
- Changes to parental leave, specifically working to ensure that superannuation is provided during parental leave, and that more men take parental leave.

Next steps

These solutions and more will be a key part of the recommendations set out in the NCOSS Women Action Plan currently being developed. As an immediate action, our [Pre-Budget Submission](#) has also called for the NSW Government to invest in a \$250 million early childhood and education fund. This fund will complement existing funding measures and ensure more vulnerable families and women have access to early childhood education and care (ECEC) services.

We need to mobilise our communities for this change to happen. NCOSS will be lobbying the NSW Government to adopt this recommendation and has also prepared an [\[advocacy toolkit\]](#) for members to use to lobby their local MP.

Housing

What we heard

In NSW, single older women are one of the fastest growing groups of people experiencing or at risk of homelessness and housing stress. Across the state we heard of far too many women reaching retirement age with far fewer financial resources than men, and more women living in precarious housing situations.

For many women, this reality is a result of accumulative poverty experienced over the course of their life. For other women, housing stress and homelessness is a result of experiencing domestic and family violence.

What our members told us would make a difference

Across the state, we heard of several key strategies that would better aid older women:

- That NSW develop a strategy to address the homelessness of older women and develop strategies to account for their housing needs. This should include clear targets in older women's access to social and affordable housing, and inclusive measures for older women in all relevant housing strategies.
- Consultation and co-design with older women on their experience and needs when developing mainstream homeless and housing strategies.
- Work to make the private rental sector a viable long term option for older women.
- Invest in housing models appropriate to the needs of older women at risk of homelessness. These projects should be co-designed with older women with scope to house women with a range of income

Regional spotlight: [SHIFT Project](#)

Founded in Byron Bay, The SHIFT Project Byron is a short-term educational transition program for women who are homeless or at risk of homelessness.

The program aims to support women to re-establish life skills, confidence and independence as they transition to a stable integrated life within the community.

A key aspect to the program is participants contributing to a variety of local initiatives and businesses which broaden their practical skills, and opportunities for employment.

levels, deliver owned as well as rented units and provide options for women to 'buy-in' through equity contributions.

- Improve and review the way the housing and homeless service system responds to and supports homeless older women.

Next steps

NCOSS played a key role in establishing the NSW Government's Social and Affordable Housing Fund (SAHF), and our advocacy continues to shape the roll-out of this fund. In particular, Phase 2 will also prioritise older women.

Additionally, in our [Pre-Budget Submission](#) is calling for a \$22 million investment to fund the delivery of affordable housing projects for older women in at least three locations across NSW.

The above solutions to address older women and homelessness will be a key part of the recommendations set out in the NCOSS Women Action Plan currently being developed.

Regional spotlight: [Women's Property Initiatives \(WPI\)](#)

WPI is a women specific community housing organisation, providing secure, long-term, affordable homes for vulnerable women in Victoria.

In 2015 WPI commissioned a research report on shared equity housing for older single women. A shared equity model enables women with modest assets to use them to enter into joint home ownership with a community housing provider like WPI.

While shared equity models have been successfully implemented internationally, there are no schemes in Australia aimed at older women. WPI has designed its own shared equity model tailored to this group and the market conditions in Victoria.

Superannuation

What we heard

Superannuation is what many Australians plan to rely on during retirement. On average women are currently retiring with 46.6% less superannuation than men in Australia. Coupled with lower rate of accumulated assets over their lives, this provides a barrier to women being financially secure particularly later in life.

This situation is even worse for women who experience added layers of inequality due to race, disability, age, sexuality, or socio-economic status. For example, only 60% of Aboriginal women have superannuation coverage.

What our members told us would make a difference:

- Legislate for superannuation contributions to be included in Paid Parental Leave schemes.
- Removal of \$450 a month earning threshold. This threshold prevents many women who work fewer hours, or are employed casually by multiple employers, from reaching this threshold.
- Develop a family style superannuation where superannuation is earned and shared collectively across family heads, rather than individually.
- Address the lack of knowledge around superannuation entitlements at the time of relationship breakdowns and require financial advice be given to both parties in divorce proceedings.
- Explore options to recognise and value caring responsibilities through superannuation contributions for carers based on models such as caring credits systems that have been effective in other jurisdictions.
- Train managers to provide superannuation information to new employees with a gendered lens, and in community languages.
- Require superannuation be accrued on Centrelink benefits.

Next steps

These solutions to address the superannuation system will be a key part of the recommendations set out in the NCOSS Women Action Plan currently being developed. This Action Plan will inform the implementation of the NSW Women's Strategy.

Domestic Violence

What we heard

Domestic and Family Violence (DFV) is a major concern across our communities, with our members telling us that funding for DFV services is insecure and often done year to year with no consistency in service or project provision. Moreover, as a result there is a void for dedicated services for women in domestic violence situations, with complex mental health, drug, and alcohol issues. For regional areas this reality is worse, with limited access to transport and safe and secure accommodation.

Communities further told us that too often children are the unseen victims of domestic and family violence, with a shortage of services and programs that are child-centred, and address the significant, long lasting impact and trauma experienced by children.

There is also growing concerns about the high rates of reoffending, and the lack of support and programs provided to perpetrators of domestic violence. For regions in Western NSW, there are no accredited perpetrator programs past Penrith (and no funding to get accreditation) leaving limited options available.

What our members told us would make a difference

Ultimately more funding is needed for DFV support and prevention that meets the housing, health and legal needs of women. We also heard that more support is needed for:

- The expansion of the Staying Home Leaving Violence program.
- Early education in schools and for young boy and girls on healthy and safe relationships.
- Programs that are grounded in community, and have targeted support for local, Aboriginal and CALD needs.
- Specialist services to support children and young people that are experiencing or have experienced domestic and family violence. These services need to be child-centred and trauma informed.
- Investment in residential Men's Behavioural Change Programs and other perpetrator interventions.

Next steps

This year, NCOSS is calling on the NSW Government to invest in the delivery of child-centred, trauma informed services targeting children and young people, and commit to the delivery of, at a minimum, a service in metropolitan Sydney, one in regional NSW, and an Aboriginal community-controlled service. This investment will enhance the evidence base of models of service delivery that are child-centred and trauma informed.

Regional spotlight: [Kids Can Women Can](#)

Kids Can is an eight-week group work program for children aged 8-12 years who have experienced domestic and family violence.

Children engage in a range of therapeutic activities, which address the impacts of violence and build children's self-esteem confidence and resilience.

The course also educates children on appropriate protective behaviours and safety strategies. Mothers are also encouraged to attend the *Women Can* support group. The program has been positively evaluated.