

A *new year* FOR WOMEN

New Year for Women Summit Report

Introduction and Outcomes

Gender equality isn't a women's issue, but a social and economic problem affecting all of us. Women's economic empowerment is key to achieving gender equality. This realisation is taking hold around the world, and was recognised in UN Sustainable Development Goal 5 to 'achieve gender equality and empower all women and girls' and the G20 commitment to reduce the gender pay gap by 25% by 2025.

Globally women and girls continue to earn less, have fewer economic assets, bear the primary burden of unpaid work and caring responsibilities, and are largely concentrated in insecure and low-paying jobs. These gaps constrain women's socio-economic rights and stifle economic growth and productivity. Gender inequality is the root cause of violence against women; it directly contributes to women's financial insecurity and poverty; and it is the basis for older women's homelessness. We need to realise the economic empowerment of women so that women can exercise control over their lives.

In August 2016, NCOSS brought together 100 key leaders and thinkers from the community sector, business, government, unions and academia at the New Year for Women Summit to discuss and find solutions to women's economic inequality in NSW and beyond. The Summit built on the NCOSS plan for action – *A New Plan, A New Movement, A New Year for Women* – which was the culmination of extensive consultation that NCOSS conducted across the state in a series of roundtables. The plan for action outlines the work we must embark upon together to achieve economic equality for women – based on 7 Guiding Principles, beginning with 4 Starting Actions, and Creating a Movement for real change.

At the Summit, leaders from across business, government and civil society committed to be part of a brave, collaborative, inclusive and active movement for change; to do their part to progress the economic empowerment of women and girls. We also welcomed a commitment from the NSW Premier Mike Baird to this important work and a commitment from his government to providing a \$100 000 in funding to start the implementation of the New Year for Women project and to see its objectives furthered.

This Report captures the key issues, potential partnerships and best ideas from the day. It provides an overview of our brilliant keynote speaker Lisa Witter's address about the need for "bridge-builders" who can reach across different sectors to find new ways to collaborate and achieve real change.

Finally it outlines the strategy NCOSS will take moving forward with the New Year for Women project, how the announced funding from the Premier will be directed, how NCOSS will continue to engage stakeholders – including realising the vision outlined at the Summit from Aboriginal women and young women – and seek change in the short and long term to see the increased economic empowerment of women in NSW, Australia and beyond.

Best Ideas

After hearing from a dynamic panel of experts and leaders from government, business and civil society about the economic empowerment of women and what is needed for real change, Summit participants were asked to build on the plan for action and commit to being part of advancing this work.

In workshop sessions on each of the New Year for Women key themes, participants strategised solutions and developed partnerships to tackle women's inequality throughout their life cycle in relation to:

- Financial Literacy
- Employment
- Housing
- Superannuation

Aboriginal and Torres Strait Islander Women

We know Aboriginal women and girls face intersecting forms of disadvantage throughout their lives and need targeted solutions to achieve their economic empowerment. But we also know Aboriginal women and girls have the solutions to realise this empowerment and lead change in their communities.

At the Summit Aboriginal women and girls came together to discuss the key principle for empowering Aboriginal women through this work.

Key principles:

- Representation
- Inclusion
- Intersectionality

Racism is still the number one problem facing Aboriginal women...

Important issues:

- Recognising intersectionality – understanding the reality of Aboriginal women's situation; that racism is still the number one problem facing Aboriginal women
- Having time to connect and network with funding agencies around housing
- Service providers being culturally sensitive, whether delivering financial literacy programs or housing services

Key Ideas:

- Promote Aboriginal women and girls voices
- Utilise emerging leaders such as Summit Panellist Kiera Jenkins to be the face and voice of Aboriginal women
- Form an Aboriginal Women's Advisory Panel, including leaders present at the Summit
- Facilitate more time for Aboriginal women to network with funding agencies, particularly around housing

Financial Literacy

Key Issues:

We know financial literacy can help address the compounding economic disadvantage women and girls face and can increase their safety and security across their lives. However, young women and girls currently receive basic, if any, financial literacy education and many women, including CALD and Aboriginal women, miss out or do not have access to appropriate or engaging programs.

Young women and girls need to be engaged in programs, starting as early as possible in schools and reaching beyond formal education to engage all women in programs that are tailored to their needs and shaped by them. There also needs to be programs that tap into all groups of women at key points of their lives to ensure no women fall through the cracks.

Key Ideas:

- Develop financial literacy programs that:
 - Build women's skills and capacity
 - Are culturally sensitive and appropriate for Aboriginal and CALD women, understanding that these women's reality is often very different from other clients and the intersectionality of disadvantage needs to be accommodated
 - Are accessible and tailored for women with disability
 - Are developed in consultation with young women to ensure the education resonates with them and is engaging – breaking down how superannuation, credit, mortgages and savings function and are relevant to their lives
 - Provide advice at points throughout women's lifecycle, for example at University and during pregnancy
 - Ensures women don't fall through the cracks as standardised learning does not work for everyone
 - Target both girls and boys
 - Provide education about the implications of joint assets and accounts
- Form partnerships between banks, superannuation funds, schools and community organisations to introduce compulsory, gender-specific financial literacy education in schools and build this into the syllabus
- Build on existing programs as there are currently many programs and resources out there but they need to be effectively and systematically utilised
- Create avenues for experts to discuss money in an appropriate and engaging setting with young women, for example staffing young women in bank branches to provide information to other young women
- Develop language classes that will facilitate CALD women's financial literacy
- Develop a peer education financial literacy program in partnership with business, such as HESTA or CBA, to have a program of ambassadors aged under 25 to go into schools and be educators
- Make finance fun by tapping into young women's knowledge for approaches
- Develop a viral education campaign in consultation with young women, utilising infographics and social media – focusing on the role superannuation has in different life stages (20, 30, 40), helping visualise what the difference can be if you engage in superannuation from a young age
- Utilise positive role-models and public champions
- Develop a Pokemon Go version that is a Super game

My school is very supportive – but even within that, financial literacy isn't on the top of the list. We had a great talk about super – but it was one talk for 20 minutes. Often the information we get comes as part of a one day talk. It needs to be more comprehensive...

- Target mothers by communicating through story telling around the positive and negative stories of what your daughter needs to know
- Explore options of a fund to support financial literacy, possibly through a business levy
- Connect to refugee and CALD communities utilising organisations working with these groups of women
- Learn what can be utilised and promoted from other cultures' financial practices
- Explore options of implementing e-learning financial literacy tools such as those in UK, ensuring digital inclusion and equity and considering regional strategies
- Reinstate workplace language classes to allow migrant women to gain literacy, so they can understand what is available
- Develop programs that start at home and work with parents; but ensure there is broader support as we cannot expect parents to be the key place people develop their financial literacy skills
- Explore expanding existing business programs such as HESTA's current education program for their members in the community sector which could potentially be expanded to a train the trainer program so the community sector could build its capacity to identify financial risk and promote good financial security practices
 - Retain current strengths of such programs such as targeting the needs of CALD people, people with disability and partnering with Aboriginal people and communities

I would feel more comfortable talking about money with a woman. A man doesn't understand. There is a solidarity that comes with talking to a woman – they understand my challenges...

Being independent is important. I didn't know I could shop around for Super – so I just went with what my employer chose for me at first...

Employment

Key issues:

Women's participation and advancement in the workforce is still far from equal with men. Women continue to do the majority of unpaid caring work, whether this be for a child, family member with disability or elder care. The career cost and economic impact of this imbalance is sorely felt.

We need to create opportunities for women to be supported in all workforces, including starting small business, working in a regional context and improving the flexibility of all types of work. We also need a cultural shift to ensure more men take on caring responsibilities and for this to be normalised and encouraged by business.

Key Ideas:

- Address the gender pay gap
- Improve the number of women in decision making roles
- Change expectations around women as carers and encourage men to share caring responsibilities, including exploring opportunity to mandate a use it or lose it scheme to encourage men to take parental leave similar to programs in Norway
- Improve accessibility of flexible working arrangements, increase the number of jobs designed for flexible working practices

- Improve access to childcare, especially in regional areas – currently Australia has the highest rate of tertiary educated women not returning to work after pregnancy, largely due to the cost of early childhood education
- Harness the ability of large employers to help, through tapping into graduate programs and partnering with schools
- Implement anonymising CVs practice to stop unconscious bias in recruitment
- Support Aboriginal women and CALD women to start small businesses
- Provide incentives for business to invest and grow in regional and remote areas
- Connect government procurement processes to gender equity practices
- Implement Domestic and Family Violence leave provisions
- Encourage government to provide adequate paid parental leave
- Build collaboration between the government and the NGO sector to create jobs in regional areas by engaging local women's skills and building young people's skills in the local community.
- Support social enterprises and grass roots employment initiatives, including through government investment – for example SSI Catering programs, Dressed for Success, Parliament on King
- Increase emphasis on skills development and career advice in high school, including more partnerships between schools and businesses for work experience opportunities
- Develop mentoring programs to support women advancing into senior roles
- Make the case to business – demonstrate the cost of this wasted potential or the cost of domestic violence to a business
- Look to models in developing countries where positive shifts in the economies start with women, for example through Micro-financing projects – this could be particularly effective in areas where there are no large employers such as regional communities
- In rural and regional areas it would be good to assess the skills women have and see if there is a business or service opportunity that can build on those skills to provide employment and contribute to the local economy
- Social enterprises can offer women a good place to develop their skills, especially women who have recently arrived or are refugees
- Provide cheap, accessible public transport so women can access work, this is a particular concern in regional areas
- Hold a 'think tank' about what industries will create jobs in Australia
- Fund SMEs to provide more generous maternity leave, giving women choice
- Use trauma-informed businesses to support women experiencing or escaping DV and refugees.

Housing

Key Issues:

A safe and secure home underpins everything. Women and girls cannot have the same education, employment and wellbeing outcomes if they do not have a home. Yet too many women, in particular older women are at risk of housing stress or homelessness.

Affordability, security, accessibility, and inclusionary zoning as a mechanism to achieve these, are key in tackling the housing crisis we are currently facing. Racism in the private rental market continues to impact, particularly on Aboriginal women. And lack of housing in regional, rural and remote communities is a dire situation on which we must act now.

Key Ideas:

- Implement inclusionary zoning in both new builds and redevelopments, with priority for women, children and young people escaping domestic violence, Aboriginal women and older women – this mechanism protects developers whilst ensuring communities are cared for
 - Utilise shared equity models that prioritise older women
 - Facilitate institutional investment in social and affordable housing
 - Facilitate shared and collaborative housing approaches, including corporate sponsored mutual housing for key demographics such as older women
 - Ensure security of tenure, especially for older women
 - Remove "no cause" clause in Rental Agreements, changing Residential Tenancies Act
 - Improve rapid rehousing of women from temporary accommodation into permanent housing
 - Develop crisis accommodation that is culturally sensitive and appropriate, and available in regional areas
 - Head leasing so that women on rental blacklists can access housing
 - Provide education of real estate agents to combat racism alongside identifying champions
 - Build partnerships between developers and community organisations
 - Mandate universal design so more housing is suitable for more people
 - Develop a separately targeted urban and rural approach
 - Urban – inclusionary rezoning
 - Rural – government investment in social housing
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- In Wilcannia the total lack of housing means women who have escaped violence are returning because there is nowhere to go long term...*
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- Tap into emerging ways to fund housing, including crowd funding and philanthropy, to facilitate targeted solutions for women fleeing violence or refugee women for example. This funding could be utilised to purchase or renovate, for example Mary's House in Lavender Bay (Catholic Church run refuge)
 - Develop better communication of existing government programs as often they are underutilised
 - Collect robust data to understand the experience of women and girls and housing, too often they fall through the cracks and remain uncounted and unseen
 - Showcase and encourage programs where developers partner with community based organisations or communities – incentive driven partnerships so that developers are aware of community needs
 - For example PAYCE are working with young and older women living in their housing estate and have created an onsite work placement program at an onsite café
 - Align housing discussion with access to transport as housing affordability is intrinsically linked to transport
 - Ensure housing is energy efficient to lower costs and improve health outcomes
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As a young, Aboriginal woman a real estate agent looks at me and says, "She's Aboriginal, I won't rent to her"...

Superannuation

Key Issues:

Over their lives women's economic disadvantage is compounded and far too often they face insufficient retirement income. These compounding factors include career breaks – with women still taking on the majority of unpaid caring, and high rates of casual, part-time and low paid employment. Aboriginal women in particular lose out in the super system.

We need to act now with immediate and also long term solutions ensuring that we support older women now but also reduce this inequity to ensure women do not continue to face poverty in retirement.

Key Ideas:

- All earnings should attract superannuation, including casual work, contracts and amounts earned that fall below the current threshold
- Superannuation should be accrued on parental leave
- Create a superannuation awareness campaign targeting young women and girls
- NSW Government, as a major employer, can lead by example and set targets for super equality in its workforce, including paying super on parental leave and having strong 'return to work' flexibility provisions, and requiring the same of all parties to government contracts
- Caring and volunteering should attract government superannuation
- As a country we need to start the conversation around introducing caring credits for carers, similar to the UK model
- Education regarding superannuation is crucial and needs to be early on in school
- Implement targeted approaches for Aboriginal women and girls as they have distinct issues, often these women receive tertiary education later in life due to family responsibilities and their ability to accrue sufficient super is impacted
- Reduce the retirement age for Aboriginal women so they can access superannuation earlier due to their lower life expectancy
- Develop financial literacy programs that include education regarding superannuation – implementing these in schools but also targeting other groups of young women and utilising social media
- Implement differentiated rates of superannuation for women and men
- Explore the introduction of a differentiated rate of superannuation to lower paid, feminised industries
- Encourage government to provide an adequate pension
- Utilise current material – there is a significant amount of supporting financial literacy material, including online, often developed by the superannuation industry
- Work with the ATO to see letters sent to the self-employed, targeting women and outlining the benefits of organising their own super
- Explore options to split super payments within a relationship and develop education about rights on relationship breakdown

Like most Aboriginal women my age I've worked all my life; but I've been in and out of the workforce and now I won't have much to retire on...

Bridge-Building: Creating and Sustaining a Movement

The importance of *creating* and *sustaining* a movement and harnessing the power of *bridge building* was the central theme of our keynote speaker Lisa Witter's presentation. Witter is an expert in the intersections of communications, government, philanthropy, technology, women's issues and behavioural change. Her presentation focused on how new ideas, effective solutions and stories of historical successes are the building blocks for a movement that aspires to economically empower women and make our societies prosper. By highlighting what works, and by helping different sectors to connect, learn and collaborate across silos, Witter persuasively demonstrated how entrenched social problems and challenges can be solved.

Bridge Building – the key idea for sustainable and impactful economic empowerment for women

NCOSS's vision for a movement that economically empowers women is strongly premised on commitment and action from government – along with action from business, civil society, and academia. An often missing but critical part of achieving this kind of social change is supporting individuals who can make connections outside of traditional fields of advocacy or practice. Witter calls such individuals "Bridge Builders" who can work across different sectors to find new ways to collaborate. Bridge-building is **evidence based innovation**; NCOSS believes different stakeholders and sectors have the expertise that is needed to better leverage and build new and improved strategies for achieving women's economic empowerment. It is in the inter-sections of the skills and strengths of the community services sector, academia, government, and the private sector that real sustainable collaborations will thrive and a movement can be created and sustained. **But what makes a good Bridge Builder?** Witter listed 5 core characteristics:

- I. **They have "expertise enough"** - an effective bridge builder knows just enough about an issue to understand the central aspects of the problem, what works to solve it, and the potential controversial and complex issues that arise when addressing it. But they are not the ultimate authorities or suffer from the "curse of knowledge"—a type of bias that makes it difficult for experts to understand the perspective of non-experts and adjust how they communicate appropriately (Witter and Mikulski 2015).
- II. **Others trust them-** They have solid relationships with leaders and experts in the field, who respect and understand the bridge builders' role.
- III. **They work toward a cause, not a brand-** Bridge builders draw their power from operating in the "in-betweens." To do this effectively, they can't push the agenda of a specific organisation.
- IV. **They're connected-** Being an effective bridge builder is about knowing people and helping them come together to form mutually beneficial relationships.
- V. **They are skilled communicators-** Bridge builders have the confidence to attract people and make them feel heard.

NCOSS sees itself as the "bridge builder" to envision widespread change within NSW and throughout Australia wherein women are economically empowered and able to participate equally with men in the economy and in society. This will require more than the endorsement of the seven guiding principles and a commitment to the four starting actions. The economic empowerment of women – and true gender equality – will require us all working together to create and sustain a movement.

A theory of change - Creating a movement for women's economic empowerment

Witter's presentation also focused on the consensus that large-scale change for women requires progress on many fronts but views on how to do this vary across sectors. For example, community service organisations and Women's rights organisations tend to emphasise movement building as the best way to achieve sustainable progress on social change over time whereas the private sector most often runs shorter-term programs that fit into the framework of their business plans. Accordingly, the economic empowerment of

women (as individuals) tends to be the preferred method of engagement by the private sector. These differences in approach, though significant, need to be leveraged to the advantage of both sectors in order to create a movement. A theory of change underlies creating a successful movement formed by engaging different sectors to expand their reach beyond their traditional realm of influence. However, in order for this to occur, it is necessary to understand the levers of success. These include the ability to capitalise on opportunity, and design programs and initiatives that enable lasting, systematic change and truly drive results for women.

Big Ideas, Core values - Sustaining a movement

The final section of Witter's presentation focused on sustaining a movement for women's economic empowerment, identifying 6 strategies for success:

- I. **Build** more personal and professional relationships across sectors and stakeholders
- II. **Establish** more intermediaries (i.e. "bridge builders") and strengthen existing knowledge networks
- III. **Develop** the business case for women's rights
- IV. **Develop** effective communication of women's rights organisations, including theory of change, success of the movement (including data whenever possible) and explore new language for empowerment, rights, etc.
- V. **Explore** alternative sources of funding for women's rights with a specific focus on high-net worth women and philanthropy
- VI. **Create** more space for men in women's rights and understand how to effectively communicate and engage and with them.

The New Year for Women Movement

We know that the New Year for Women Summit is only the start of action. To see real change for women and girls and to realise the economic empowerment of women across our State, Nation and the globe we cannot end with this conversation. We need to build on the common ground and partnerships established at the Summit. NCOSS, in partnership with NSW Government and the Premier, will take a lead in this by resourcing a whole of community approach; by creating a movement.

This movement will be guided and grounded in our core values. We will create a movement which will be:

Brave – we are innovative, willing to take risks, learn and evolve.

Collaborative – we know that it is only when we come together and work collectively across sectors that we can make positive change and bring people and communities with us. We are consultative and work to build common ground and collective mobilisation.

Inclusive – we bring together diverse voices, expertise and experience and ensure that diverse leaders and communities are involved in shaping and driving change.

Active – we know that the time to act is now; we are focused on our vision, hope and solutions for the future and take concrete action to make change a reality.

The issues and ideas raised in the lead up to the Summit through roundtables and stakeholder meetings and at the Summit itself in relation to financial literacy, employment, housing and superannuation will inform all our work moving forward.

NCOSS will ensure the new funding of \$100,000 committed by the Premier will be directed to key initiatives needed to advance the movement.

- 1) NCOSS will convene **Key Area Working Groups** for each of the four focus areas, utilising and building on existing working group spaces where appropriate. The Working Groups will be:
 - Financial Literacy Working Group
 - Employment Working Group
 - Housing Working Group
 - Superannuation Working Group

These Working Groups will convene to ensure the implementation of the 4 Starting Actions in the next 18 months. They will also work to advance the 7 Guiding Principles, including developing further sets of Actions. The Working Groups will include representation of Aboriginal women, culturally and linguistically diverse women, LGBTIQ women and women with disability.

- 2) NCOSS will convene a number of New Year for Women expert **Advisory Panels**. These will include:
 - Independent Advisory Panel
 - Aboriginal and Torres Strait Islander Advisory Panel
 - Young Women's Advisory Panel

The independent advisory panel of experts and key thinkers will oversee the implementation of the New Year for Women project. The Panel will draw together key leaders from business, government, and civil society. The Panel will ensure voices of rural and regional women, Aboriginal and Torres Strait Islander women, culturally and linguistically diverse women, women with disability, young women, older women and the National Women's Alliances are represented.

The Panel will steer the implementation of the 4 Starting Actions over the next 18 months. It will concurrently work to progress the 7 Principles over the coming two years and, in consultation with the Working Groups, will craft a new set of action items to realise that vision. Each Advisory Panel will meet quarterly. The Aboriginal Women and Young Women's Panels will have representatives on the Independent Advisory Panel.

These panels and working groups will draw on New Year for Women roundtable and Summit participants, key experts, leaders and community members, including expanding the Aboriginal and Young women panel's appointed on the day of the Summit. Terms of Reference will be developed to govern the operation of the groups.

- 3) A part time **Coordinator** of the New Year for Women panels and working groups will be appointed to facilitate the secretariat, manage participant and stakeholder engagement and provide administrative and policy support work for these groups.
- 4) NCOSS will facilitate New Year for Women follow on **Events** to capitalise on momentum and energy and further engage and network Summit participants. These will include:
 - Business engagement event to bring together key business leaders and industry advocacy leaders to further engage business leaders, including male business leaders who will champion the project. NCOSS will work with key business leaders identified at the New Year for Women Summit to engage a broader set of business leaders in this event.
 - Young women and girls engagement event. It is vital in creating this movement to achieve change that young women and girls have a voice and play a driving role in shaping solutions for themselves, and are empowered to build their capacity and leadership. This would be an opportunity to hear directly from a diverse and representative group of young women on their priorities, ideas, experience and solutions.
- 5) Finally, we will establish and maintain A New Year for Women **e-list** to allow all stakeholders to keep up to date, participate in the ongoing work and promote the project to their contacts.

NCOSS is excited to work together with government, business and civil society to advance the movement for women's economic empowerment that began at the New Year for Women Summit and to take it across NSW, the Nation and the World.