

Central Coast Consultation

11/3/2016

Attendees: Robyn Rex (Zonta Club of Central Coast), Sue Winter (Uniting), Sally Jope (Women's Health Centre - Board), John Hopkins and Beth Bolte (Central Coast Community Council), Shayne Silvers (Coast Shelter) and Mel Fernandez (NCOSS)

1. Acknowledgement of Country and Introduction

John opened meeting with acknowledgement of country.

Outlined purpose of meeting: community sector roundtable questions.

Introductions to NCOSS:

- In the past there has been a lack of systemic engagement with regional areas
- NCOSS is expanding the way they operate to ensure pathways for regional engagement and members engagement in campaigns
- Through member feedback, government priorities and research NCOSS has identified a growing area of need and risk for women regarding poverty – this is also connected to violence and safety across their lives
- There is a gap regarding work on gender inequality and potential to gain traction with government
- Developed project – A New Year for Women
- Summit meeting in August with Government, Business, Academia and key players from the sector with the view to producing an action plan that will work/deliver across those sectors.

Consultation:

What would NSW look like if all women were economically empowered?

- *Comment: We need to be clear on what empowerment means*
- It is the ability for women to make change in their own lives
- It is women having real choices about how they spend their work, life, motherhood
- It is having the ability to recognise and take advantage of opportunities
- Women are not disadvantaged by roles they play in the family
- Women would have access to pathways through education – TAFE
- There would be affordable, accessible, appropriate ECEC available
- Accessibility - adequate transport
- Adequate housing
- Empower women and girls around Maths

- Included in Government planning
- Myths regarding women's economic empowerment broken down – breaking down what is men's/women's work in budgeting, investment, super
- Secure work – currently lots of shift work, part-time and casual work

2. In shaping the priorities for this campaign, NCOSS has considered member feedback, current research, government priorities, how to fill a gap/ not duplicate existing work or campaigns, and what would gain traction. We have identified 4 priorities:

- **Financial Literacy**
- **Representation at work**
- **Housing**
- **Superannuation**

What are the most important issues or concerns when it comes to your priority area?

- This session also identifies 4 population groups that needed to be considered differently:
- **Crisis – on/below the poverty line**
- **Working poor**
- **Middle income and above**
- **55 +**

Financial Literacy

- Empowering women and girls around Maths
- Financial literacy in schools
- ASIC has Money Smart Money Matters that are programs for schools
- Education on how to do a budget
- Education regarding superannuation – rights when a relationship breaks down to access your partners super
- Financial literacy is looking forward – planning for retirement and super, this is not something a lot of women have the luxury to do or think they have the time, ability, resources to do
- Unless you come from a wealthy household you don't learn about owning financial risk, moving beyond the immediate financial situation, investing, planning
- Women in poverty are not saving – they don't believe it is something they can achieve – it is out of reach so why bother planning
- These women are living week to week, budgeting but not planning long term finance
- We need a cultural shift in this – women need to understand the implication of choices
- How do we bring financial literacy to women in crisis who are living week to week?
- The education needs to start in the family
- The disparity between girls and boys pocket money is telling about family attitudes to women and finance, pay, labour
- Generational unemployment on Central Coast
- There are many single parents and young mums, how do we get the message to them
- We need to break the myths

- It's men's work to look after finance
- You will ruin your relationship – your partner will be threatened
- Men have something to fear from economically independent women in relationship – it will impact the family

- **Women in Crisis – On or below the poverty line**
- Budgeting
- Financial independence – education and awareness about how could impact of the relationship
 - Could be put at risk
 - Financial abuse
 - Sexually transmitted debt
 - How do you solve financial abuse once identified?
- How does the sector get better at addressing this with our clients
 - Use a gambling services framework where service asks questions to unpack whether there is a financial issue
- Welfare workers could be better trained
- Universal approach talk to everyone about financial situation

- **Working Poor**
- Money smart resources – targeted to women, sector could promote or run sessions, could develop a package
- Utilise social media
- Inviting people in an inviting way, be realistic not make it seem overwhelming

- **55 +**
- Health
- Knowledge – lack of knowledge regarding planning financially, economics and super
- Myths regarding economic empowerment need to be broken down
 - The concern that this could impact on your family/ or about giving up a husband
- The more rights we have as women the more responsibilities we have
- Financial independence key
- Education need for both men and women not to fear financial literacy of women and the impact on relationship or family

Representation of Women at Work

- **Middle Income**
- Understanding of PPL and return to work rights as there is often a very limited understanding
- Women aged 25-45 key demographic
- Education around economic rights
- These women have been working take time off to have children and that is when they encounter sexism and realise that discrimination still exists – this is also a time when relationships can struggle

- Human Rights Commission work on pregnancy discrimination work
- Valuing unpaid work – measure in GDP
- Progression of pay when return to work – need to reframe the way unpaid labour is valued, possibly recognition of prior learning to consider skills learned, consciousness raising and promoting could be the approach to make gradual change
- Recognise skills and experience developed through caring roles
- Improved PPL scheme
- Flexible working arrangements
- Gender respect
- Peer to peer women's mentoring
 - Mentoring scheme within the Central Coast services
- **55 +**
- Older women need to take on leadership role
- Encouraging older women to put their hands up for leadership roles
- Conversation about what leadership means – leadership mentoring/ progression for the sector
- Women need to have options
- Need to partner with employers on this project

Housing

- Lack of affordable housing
- Gentrification of Coast
- Family make up can impact on ability to get rental property
- Transport impacting factor – not also transport available where affordable housing
- If a women has more than two children she cannot get appropriate housing in the area – need more of this accommodation built
- Not enough social housing
- Maintenance of social housing
- Violence and the flow on impact for housing
- Relationship breakdown/ separation – often couples are still living together as they cannot afford to move
- Women's income generally lower impacts on ability to afford housing
- Social housing maintenance
- Housing stress for working poor

Superannuation

- **Working Poor**
- May have some super
- Need to know about consolidating super

- **Middle Income women**
- Caring credits for super so that super is accrued when a carer takes time out of the workforce – good model in other jurisdictions
- **55+**
- Super education about division of super in relationship breakdown 50%
- Women living longer – needing to set money aside
- Education program that it is not too late – lots of women think that it is too late to change or improve their financial situation as they didn't start early enough
 - Particularly for super
 - There is a good target market in the community sector for this
 - Ad campaign focusing on super
 - Train the trainer
 - CCCC could coordinate this

What are the kinds of things that could be done that would make a difference?

Financial Literacy

- Education programs
 - In Schools
 - In the Sector – targeted at clients – provide access and knowledge/support/ channel to other services
 - Use existing resources – CBA program or ASIC Money Smart Money Matters
- Public education campaign to breakdown myths
- Use all service entry points to assess financial situation – develop framework that could be rolled out across sector to ask set of questions and identify financial risk, disempowerment, knowledge gap
- Identify gaps in services – counsellors to upskill
- Financial literacy community practice
 - Tap into key stakeholders/ don't duplicate
 - Target population groups young and older women
 - Superannuation tied in
- Community info session or forum to run financial literacy program/ campaign – engage and activate services to roll out financial literacy along with engage community members
 - Build to advocacy campaign – activate people/ services through forum to then take advocacy action on other asks

Representation at work

- Better PPL scheme, min 26 weeks replacement wage, superannuation
- Flexible working arrangements
- Education about rights at work, PPL, return to work
 - Better policies
- Work in partnership with employers
- Valuing unpaid work – measure of GDP

- Progression at work – working with employers to adopt policies to ensure women’s equally progression, the recognition of skills and knowledge, value unpaid work
- Mentoring – local structures
- Leadership – local structures
 - ID skills gap
 - Local training re leadership

Housing

- More social and affordable housing stock
 - Low cost affordable, appropriate, accessible housing
- Supportive housing
 - Wrap around service
- Funding to clear maintenance backlog
- Supply of housing for families with two or more children
- Older women growing problem / area of need – isolation is a key issue
 - Particular single older women
 - Need appropriate housing
 - Low cost affordable housing stock
- Integrated housing – where older people can receive assistance from others in the community

Superannuation

- Caring credits
- Education about rights – particularly for relationship breakdown and division of super
- PPL pay super entitlements
- Education about consolidation – targeted approach older and young women – messaging about it’s not too late

3. Goals? How do we know when things have started to change?

- Utilise indicators already being measured in NSW Women annual report
- ABS Gender data
- Look at existing indicators
- COAG Gender Equality Council
 - Base line measures of gender equality developed in 2013 but disbanded – would be good to revisit this
- Education for young women: programs; educational pieces in the sector

4. We’ve talked a lot about the issues of women’s economic empowerment in our community. How can we take this campaign forward/ progress the solutions we have discussed today?

- Community forum/ campaign to lead to advocacy
 - All about women local conference
- Produce women’s financial toolkit – tap into existing resources
- Work with WGEA and Women NSW
- Framework to assess financial risk when client approached a service

- Tap into local services
- Tap into councils, local government, school programs, Principals Councils
- Collective impact projects
- Launch Equal Pay Day
- Launch anti-poverty week