

A New Year for Women – Northern Rivers Consultation

Attendees

Sandra Handley, YWCA NSW (Facilitator); Jo Grenfell, Northern Rivers Social Development Council (NRSDC) (Minutes); Sarah Davies, Lismore Women's Health & Resource Centre (LWHRC) (Scribe); Anita Mansfield, NRSDC; Edda Lampis, ACON NSW; Jenny Dowell, Lismore City Council; Julie Leete, Interrelate; Sabrina Spring, LWHRC; Trish Evans, NRSDC; Valerie Thompson, NRSDC; Hayley Foster, Family Law Pathways Network;

Apologies

Lee-Ann Emzin, Lismore City Council; Michelle Burns, Northern Rivers Consortium of Neighbourhood Centres; Tracey Ackerman, North Coast Community Housing; Estelle Graham, Anglicare North Coast;

Introduction

Discussion on NCOSS previous and new regional engagement strategy including the three campaigns and how they came about:

- 1 in 7 Children is living in poverty
- Homelessness
- New Year for Women - Gender inequality across NSW

Discussion on key statistics of general inequality in NSW and across Australia and the four areas NCOSS identified where there are issues/gaps:

- Financial Literacy
- Domestic & Family Violence
- Housing
- Superannuation

Note: *The following consultation notes have been reordered to fit the areas discussed rather than exact minutes of the consultation. Note that this consultation did not break into groups so some consultation questions were not addressed in depth to meet the 2 hour timeframe*

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

- Women are safe
- Women have full inclusion in society
- Women have equal access
- Women are equally represented in senior leadership positions (at least 50% representation)
- No Income Gap
- Workplace policies that value caring role (i.e. raising children, caring for elderly)
- Culture change at all levels
- Equal representation in traditionally male driven occupations
- Self-managing personal finances
- Doing 'stem' subjects i.e. maths, science, etc.
- Financially secure
- Supported financially and emotionally as carers (anyone – female and male)

A New Year for Women – Northern Rivers Consultation

- All women experience positive mental health including those from vulnerable backgrounds
- Women supported back into work after having children
- Bring in a Social Wage for caring i.e. Denmark, Canada

Three words:

- Safe
- Inclusive
- Access

Main issues across all priority areas:

- Vulnerability of women who are same sex attracted or transgender in addition to other vulnerable groups
- Lack of support and acknowledgement of the caring role that is mostly undertaken by women
- Lack of gendered discussion/education in schools which is needed to change society's views of women
- Low economic valuing of traditional women's occupations particularly child care and pre-school
- Underpinning all challenges is the lack of access to ongoing and appropriately paid income throughout a woman's lifetime and lifestyle stages

Financial Literacy

Government

- Fund a peak body for financial counselling
- School education programs on financial literacy targeting girls as an early intervention / prevention strategy
- Restrictions on advertising of pay day lending

Community Sector

- Partnerships between agencies already working with women (particularly disadvantaged women) and financial educators to run targeted education sessions for client groups, i.e. YWCA NSW and Financial Counselling 'Understanding your credit card'
- Promote industry superannuation workshops across the sector
- Develop 'Financial Health Checks' and run them at events on International Women's Day and at other women's events

Business

- Banks/financial institutions tailor products specifically for women i.e. levy on banks to provide financial literacy programs that target women
- Normalise financial literacy, i.e. have information available at banks not just community service providers
- Encourage financial industry to employ more women as financial advisors
- Encourage Bank advertisements supporting women

A New Year for Women – Northern Rivers Consultation

- Banks / superannuation companies / investors to provide workshops targeting women; e.g. Hesta; Australian Ethical Super; Future Super; Building Societies
- Banks to use their overdrawn fees levy to run financial literacy programs or to contact women who've overdrawn and provide advice/support on managing their accounts

Promotion Materials

- Gather stories about influential women to support aspiration and inspiration (history)
- Women don't always value themselves and/or are not valued in society and this can flow on to their financial management or lack thereof. Therefore use stories of the relevance of financial literacy so it can be applied in a practical sense and the value (personal) of managing finances
- Target Financial Literacy materials to women involved in small family run businesses. In these situations women can sign documents without understanding the context, or leave the financial running of the business to the male partner leaving themselves at risk.

Representation of Women at Work

Improving workforce participation

Society / Academia

- Create a choice environment where choosing to stay at home as a carer is given equal societal and personal value as choosing to enter the workforce rather than seen as a 'lesser value'

Unions / Government

- Create a portable personal leave scheme to support women in fixed and short term contracts who cannot accrue personal leave moving from job to job so need to take unpaid leave to care for children/others
- Provide incentives to companies to employ women after caring
- Ensure affordable child care/pre-school to encourage workforce participation
- Provide education and training to women on negotiating salary and salary increases
- Provide education at schools and in community to ensure a broader understanding of how inequality happens
- Advocacy and support for LGBTI women in workplace i.e. pride and diversity, diverse community
- Legislate to ensure equal pay for equal job

Business

- Reduce the Wages Gap by employing Gender Equity Officers in HR departments
- Organisations to sign up to a 'Pay Parity' Agreement

Community Sector

- Create an incentive to create equal pay – e.g. something similar to a White Ribbon campaign approach. Organisations receive an industry accreditation against standards for the number of women employed in senior roles and equal pay for equal positions.

Valuing Carers

Academia / Government / Unions

- Caring should be valued i.e. by paying a social wage. There needs to be checks and accountability with this mode. Denmark is a good example of how this works.
- Need to value caring roles in industry as well as in the home. Start by increasing the salaries of early childhood workers and other caring industries to ensure the continuation of a highly skilled workforce.
- Create flexible working hours in the workplace – e.g. matching school hours to working hours
- Legislate to ensure women return to work in the same position at the same rate of pay they had previously (prior to carers leave period)

Women in Leadership Roles

Government

- Introduce Quotas – 50% representation in leadership positions across all workforce arenas
- Educate to bring about culture change regarding:
 - Work
 - Relational
 - Gender equality
 - Feminist curriculum
- Provide education on leadership to young women in school to encourage them to enter leadership roles as they enter the workforce

Housing

Community Sector

- Growing numbers of older women becoming homeless
- Information and education for older women
 - Downsizing
 - Rent assistance
- Charities now building homes for women aged 55+ over – investigate additional opportunities for this to be expanded
- Connect women together locally to promote shared housing options (e.g. Lismore Women's Health & Resource Centre is developing a women's website which will include a shared housing advertising option). This could be partnered with a legal centre to develop shared housing legal agreements; tenant checks to assist older women or women with children to feel comfortable entering shared housing
- Lobbying/educating real estate agents on housing issues for women to provide stronger social awareness and better understanding of need – work with agents to find rental solutions
- Promote existing services i.e. On Track & Connecting Home (Homelessness programs), by distributing information throughout sector on regional options and ensuring services work collaboratively together

A New Year for Women – Northern Rivers Consultation

Government

- Encouraging housing co-ops and more affordable housing
- Change housing bi-laws for flexible housing options regionally, e.g. more flats or smaller housing
- Domestic and Family Violence –prioritise more government funded services
- Long term - Invest in more appropriate housing stock factoring in reduced size, appropriate materials; Sustainability; Inexpensive to run; Eco friendly

Superannuation

Business

- Literacy
 - Educate new staff / new graduates
 - New employee to get an information package educating them on superannuation (like the Fair Work Australia sheet)
 - Training targeting Managers to provide superannuation information to new employees

Government

- Provide Social Wage with a superannuation component (to cover periods of ‘caring’ leave). Superannuation payments to continue (paid by government) during period of ‘caring’ leave i.e. raising children.
- Work with the Superannuation Industry to advocate for the industry to contribute more widely to women’s superannuation education, through sponsorship of materials and education programs
- Provide Superannuation for people on benefits
- Provide information to business on how to support women in the workplace re superannuation
- Education around Superannuation – targeted at High School aged female students
 - Effect of Personal Contributions
 - Thinking of the Future – Retirement

Solutions that would make the most difference for economic empowerment

- Create a Gender Equity / Pay Parity Program that encourages companies to provide equal pay, and mentoring/leadership roles for women (See the successful, self-funded, GBLTI ‘Pride in Diversity’ campaign and Australian Workplace Equality Index as an example):
 - Use an Equality accreditation ‘tick’ (Equality ‘tick’) approach based on an organisation’s pay parity, mentoring program, % or quota of women in leadership programs and on the board, flexible working hours, child care options, reinstatement of carer’s roles on return to work. The tick enables the business/organisation to become an Employer of Choice for women;
 - Have an Equity Office/role in HR;
 - Encourage HESTA, and eventually other superannuation companies, banks and investors to invest in businesses that support gender equity/pay parity; and

A New Year for Women – Northern Rivers Consultation

- Lobby Banks and Superannuation industries to educate and invest in financial products, education and investments for women – as well as make them key drivers of the Gender Equity Program. Use HESTA as a starting point by using the majority of its contributors to lobby for investment in businesses with the Equality 'tick'
- Create 50% targets for women in leadership roles by 2020;
- Put legislation in place to ensure equal pay
- Lobby for wage increases in child care and other caring or traditional female driven industries
- Improve school education in:
 - gender studies to change the way women are regarded in our culture;
 - financial literacy targeting young women'
- Provide 2 years Parental Leave with the employee to return to same position with same salary, flexibility of hours, no loss of superannuation payments and valuing carers le and contribution in our society.