



**Women's Information**

# **Domestic Violence and Gender Inequality Inquiry**

**Submission from  
WIRE Women's Information and  
Referral Exchange Inc.**

31 March 2016

# Contents

<b>Introduction .....</b>	<b>3</b>
WIRE Women’s Information and Referral Exchange .....	3
<b>Recommendations .....</b>	<b>5</b>
<b>The role of gender inequality in domestic violence .....</b>	<b>9</b>
<b>Tackling Gender Inequality .....</b>	<b>10</b>
<b>Women’s financial security .....</b>	<b>11</b>
Financial abuse in the context of domestic violence .....	11
WIRE Innovation in providing support to women who have experienced financial abuse .....	13
Financial capability .....	14
The Purse Project: Innovative practice in the domestic violence space .....	14
Other Innovative WIRE financial abuse programs .....	15
Domestic violence and employment .....	16
Exploring connection between gender inequality, financial security and domestic violence .....	20
Women and financial security - an overview .....	21
The price of caring .....	22
Caring because you want to, not because you are expected to .....	24
Overlooked and undervalued .....	25
Savings ,superannuation and gender equality .....	26
<b>A whole of government and community approach to domestic violence and gender inequality ...</b>	<b>28</b>
Developing , reviewing and measuring action .....	29
<b>Conclusion .....</b>	<b>31</b>

## Introduction

Thank you for the opportunity to respond to this inquiry. We commend the Senate Finance and Public Administration Committee for looking into the very important issue of the intersection between domestic violence and gender inequality.

Even though WIRE women's Information is a state-wide Victorian service we believe that the issue of domestic violence is a national issue and thus felt it important responding to this inquiry. The actions of the federal government impact every Australian woman. The federal government is well placed to reduce and eventual eliminate domestic violence by tackling gender inequality.

WIRE's vision is for a ***society where women are safe, respected, valued, empowered and free to make genuine choices in their lives.*** Women's safety is inextricably interwoven with gender equality; one cannot happen without the other.

In writing this submission WIRE is amplifying the voices of the thousands of women who contact us every year. Besides sharing our expertise as a service delivery agency, we are also enabling the stories of the women themselves to be heard.

Our submission will highlight the common themes and concerns we hear from women who contact our service for support, information and referrals and we will include the voices of the women themselves. Please keep in mind that when we tell the story of one woman, that woman's story speaks for the hundreds of women whose voices have not been heard. The names provided in all case studies have been changed to protect the identity of WIRE service users.

### WIRE Women's Information and Referral Exchange

WIRE Women's Information and Referral Exchange has been operating for over 32 years. WIRE is Victoria's only women's service that provides information referral and support to ALL Victorian women regardless of the issues they are facing. WIRE is well known for its gender-informed research and advocacy on issues such as women's financial literacy and capability, and financial abuse. Our education programs and information booklets magnify the reach and impact of our gender expertise throughout the state of Victoria and beyond.

WIRE's research and advocacy is well respected and has been a catalyst for change. In 2014 WIRE published its ground-breaking, award winning research into financial abuse *Relationship Problems and Money: Women talk about financial abuse*. This research informed the general public, community sector and government regarding the extent and insidious nature of financial abuse. The report also gave women that have experienced financial abuse, an active voice in shaping the policies and service interventions around financial abuse.

WIRE was called as an expert witness to the Victorian government's Royal Commission into Family Violence and the Victorian government's Enquiry into Insecure Work and Labour Hire. WIRE has a strong commitment to working with government, community, the broader community sector and with women to ensure that gender inequality and its devastating impacts such as domestic violence are discussed from an evidenced based perspective, and that the voices of women are heard.

WIRE's services to Victorian women include:

- **Women's Support Line** (9am – 5pm Monday to Friday)
  - Phone, real time online and email support.
- **Women's Information Centre** (9.30am – 4.30pm Monday to Friday)
  - Face-to-face support without appointment
  - Legal clinics
  - Employment programs
  - Computer classes
  - Public access computers and free WiFi.
- **AMICA Club: Homeless and isolated women's lunch and activity program** (11.30am – 3pm Tuesday to Thursday)
- **Financial capability**
  - Developing a website to build women's financial capacity within relationships
  - Workshops to increase financial capability of women who have experienced domestic violence and to strengthen understanding of financial capability with the community sector
- **Training**
  - WIRE is a Registered Training Organisation and trains all our Women Support Line volunteers
  - Professional development training for the government, private and community sectors.
- **Information dissemination:**
  - Resource website available 24/7
  - Information booklets developed and written in plain English for women on issues such as domestic violence and stalking; available for free

Fortnightly e-bulletin delivered to over 3,000 subscribers

## Recommendations

### *Addressing financial abuse and increasing women's financial security*

- Women who have experienced financial abuse to have access to timely and extensive financial counselling and support, that involves exploring women's relationship with money and the impact that social stereotypes, family and upbringing may have had on a woman's confidence in financial decision making.
- Women who have experienced domestic violence having access to specialist employment programs that include but are not limited to intensive job search support and job matching programs.
- *Government to fund the Purse Project so that it can continue to assist women who have experienced family violence, to improve their financial outcomes*
- See attached WIRE's *Relationship Problems and Money: Women talk about financial abuse* for recommendations (appendix B).
- *That Domestic violence leave becomes an National Employment Standards entitlement to all workers*
- *That Domestic violence leave becomes an National Employment Standards entitlement to all workers*
- *The federal Government promote the promotion of domestic violence leave in all workplaces, and offer employers training and education on identifying and responding to domestic violence*

### *Addressing women's financial security*

- *The Federal Government provide incentives for employers to undertake gender equality audits, close the gender pay gap, and remove career advancement barriers by:*
  - *using its procurement power to mandate gender equality practices in workplaces e.g. gender quotas for senior positions and boards, and implementing a gender equality plan*
  - *leading educational campaigns targeting employers, employer peak bodies and unions*
  - *establishing Gender Equality employer awards that focus on issues such as closing the gender pay gap and removing barriers to women's career advancement*
- *The federal Government leads by example, and undertakes a gender equality audit of all government workplaces and Victorian Government statutory authorities; and to make this audit available to the public.*
- *The federal Government fund evidence-based women-specific employment programs.*
- *The federal Government fund women-specific job-ready employment programs targeting specific cohorts e.g. women with experience of domestic violence, women over 45 years, women with an ATSI background, women with a CALD background and women with a disability*
- *Fathers have access to non-transferable parental leave (similar to the Swedish model).*

- *The federal Government educate and encourage employers to give men equal access to workplace flexibility.*
- *Highlight to employers the research on unconscious gender bias in employment practices so that bias can be acknowledged and addressed.*

#### *Addressing gender equality and employment*

- *The Federal Government provide incentives for employers to undertake gender equality audits, close the gender pay gap, and remove career advancement barriers by:*
  - *using its procurement power to mandate gender equality practices in workplaces e.g. gender quotas for senior positions and boards, and implementing a gender equality plan*
  - *leading educational campaigns targeting employers, employer peak bodies and unions*
  - *establishing Gender Equality employer awards that focus on issues such as closing the gender pay gap and removing barriers to women's career advancement*
- *The federal Government leads by example, and undertakes a gender equality audit of all government workplaces and Victorian Government statutory authorities; and to make this audit available to the public.*
- *The federal Government fund evidence-based women-specific employment programs.*
- *The federal Government fund women-specific job-ready employment programs targeting specific cohorts e.g. women with experience of domestic violence, women over 45 years, women with an ATSI background, women with a CALD background and women with a disability*
- *Fathers have access to non-transferable parental leave (similar to the Swedish model).*
- *The federal Government educate and encourage employers to give men equal access to workplace flexibility.*
- *Highlight to employers the research on unconscious gender bias in employment practices so that bias can be acknowledged and addressed.*

#### *Addressing women superannuation and savings*

- *The federal government recommence its superannuation supplementary payment matching scheme for low-income earners.*
- *The federal government commence a superannuation supplementary payment matching scheme specifically for women.*
- *The federal government encourage businesses to pay increased superannuation to women.*
- *The federal government pay women public servants additional superannuation.*

We also made the following recommendations as part of WIRE's 2015 submission to the *Senate Inquiry into Women's Economic Security in Retirement*:

- *Women's work as carers be acknowledged as part of planning for retirement. For example, many other OECD countries have implemented a system of 'carer credits', a method of*

*explicitly recognising in a country's pension system the years spent providing unpaid care for others.*

- *Work continues to address the gender pay gap. As long as this fundamental inequality exists, women will continue to experience a gender retirement gap. The causes of the gender pay gap are complex, but include direct discrimination, the undervaluing of women's work, segregation in the labour market, gender stereotypes, and women's caring responsibilities. One such way of addressing the gender pay gap is paying additional superannuation for women.*
- *Remove the monthly earning threshold so that superannuation is paid to anyone that earns an income.*
- *Provide a financial incentive for women to save and put money into their superannuation. These campaigns should be rolled out in tandem with a superannuation education campaign that is gender-informed and focussed.*

#### *Addressing a whole of government approach to domestic violence*

- *That the Federal Government implements and funds Our Watch's Framework for the Primary Prevention of Violence Against Women and Their Children in Australia.*
- *The federal Government establish a whole-government approach to tackling gender equality and domestic violence*
- *A high level gender equality leadership group be established that is driven by government and includes multi-departmental representation as well as representatives from employer and employee peaks, academia, women's community services and community representatives/advocacy agencies, and government services such as Centre link*
- *Every department ensures that their practices and policies are gender-informed, and in line with the Victorian Government's Gender Equality Strategy directions and goals*

#### *Addressing developing, reviewing and measuring action*

- *Develop a national gender equality strategy*
- *The Australian Women's Budget Statement (WBS) be reinstated and maintained as part of the government accountability for its commitment to gender equality*
- *The WBS be prepared by the Office of Women in the Department of Prime Minister and Cabinet in its coordinating role through engagement with all government departments, Treasury and Finance*
- *External women's groups, women's advocacy groups and academics should be formally engaged in the WBS process for example through a consultation or advisory network or annual forum*
- *A Cabinet Minister should be responsible for and committed to the WBS*
- *That there is a formal requirement for Departmental Cabinet Budget submission to contain gender impact analysis including:*

- *Explanation of how the Department will achieve priority gender equality goals/ actions with its funding submission for the budget*
- *Explanation of how the Department is basing its policy on evidence and data about gender issues including data source used.*
- *Data collection:*
  - *The Australian Bureau of Statistics to be fully funded to support evidence based policy for gender equality.*
  - *That the Australian Bureau of Statistics consult with key academics in the field of gender equality to discuss what data should be captured by the ABS.*
  - *all statistics collected regarding the Australian population or subpopulations are gender disaggregated*
- *All government departments and statutory authorities undertake a gender equality review which is used as a baseline to measure improvement*
- *All government departments and statutory authorities develop a gender equality plan with is reported to annually*
- *That Cabinet and government appointments are made up of at least 50% women.*



## The role of gender inequality in domestic violence

In 2015 WIRE wrote a submission to the Victorian Family Violence Royal Commission and spoke as an expert witness.

For the Victorian Government Family Violence Royal Commission Submission we provided evidence including case studies and recommendations which were underpinned by the following principles;

- That domestic violence is gendered.
- That domestic violence is most frequently and most severely perpetrated by men against women and children.
- That it is a basic human right to be free from violence.
- That women and children have a right to live self-determined lives and reach their full potential.
- That domestic violence is caused by structural gender inequality and the unequal distribution of power and resources between men and women.
- That the use of violence is a choice—one that should not and cannot be tolerated in any equal and free society.

Domestic violence is gendered and is manifested in gender inequality that is perpetuated within our culture/s and structures. Our Watch's 2015 report 'Lets' Change the Story: A shared Framework for the Primary Prevention of Violence Against Women and Their Children in Australia'<sup>1</sup> clearly articulates the link between gender inequality and domestic violence. It also clearly articulates that domestic violence is preventable.

By reducing gender inequality and the perpetuation of gender stereotypes future instances of domestic violence will reduce; as women and men are able to establish more equal and respectful relationships with constructed stereotypes of men having natural dominance over women. In addition increased gendered equality for example equal access to financial security will increase women's access to the resources they often need to assist them to leave abusive relationships. The Australian government has an obligation not only to maintain and increase funding to domestic violence support services but to target and increase funding to prevention programs that work to decrease domestic violence by bringing about much needed cultural and structural change.

The Our Watch report outlines in detail the connection between domestic violence and gender inequality therefore instead of repeating the work of Our Watch we will instead recommend that the committee supports the Our Watch report and its recommendations.

---

<sup>1</sup> [http://www.ourwatch.org.au/What-We-Do-\(1\)/National-Primary-Prevention-Framework](http://www.ourwatch.org.au/What-We-Do-(1)/National-Primary-Prevention-Framework)

## Tackling Gender Inequality

To tackle gender inequality WIRE has developed a list of principles that must underpin all actions.

- To create lasting positive change, we must work simultaneously towards long-term cultural and structural change, whilst implementing policy and programs to improve women's lives now.
- Gender equality is achievable and necessary in order for all men and women, to fully access the benefits of Australian citizenship.
- The Australian Government must be accountable and be able to measure the impact of all government activity in relation to gender equality.
- Culture and society are dynamic constructs made up of our laws, beliefs and institutions which are established and maintained by our law makers, politicians, influencers and individuals. It is infinitely within our power, collectively and individually, to change our constructed society and culture to create one that embodies equality, fairness and justice.
- Creating a gender equal society requires a whole of government, business and community approach.
- The primary causes of domestic violence are structural gender inequality, and the unequal distribution of power and resources between men and women.
- The impact of gender inequality includes poor financial outcomes for women leading to financial insecurity, and for many, a lifetime of poverty for themselves and their family.
- Stereotypes and gender assumptions that prevent women from reaching their full potential must be eradicated to achieve full gender equality.
- Women are not homogenous; the aspirations and experience of women are diverse.
- Women's diversity means they hold different sets of privileges or disadvantages related to a range of attributes including but not limited to sexuality, ethnicity, ability, country of origin, socio-economic status and educational status.

Action to achieve gender inequality and eliminating domestic violence must embrace the following ideas and concepts.

### *Gender inequality is structural and cultural in nature*

- Our structures (government, workplaces and institutions e.g. courts) and our culture often reinforces male privilege and gender inequality. We must use the machinery of government to measure the impact that our structures and culture have on women and then put in place the mechanisms to reduce gender inequality.
- Gender equality champions can achieve great change but lasting change requires more than the passion of a champion; it needs policies and actions that are implemented across government and institutions.
- There is a role for men and women that are already gender equality champions and are in positions of power and authority to mentor and support both male and female leaders to become effective gender equality champions.

### *Financial security (employment, family and work-life balance)*

- Women's disadvantage in the workforce causes a lifetime of financial disadvantage, and this must be tackled urgently.
  - Female-dominated professions are lower paid; and women experience higher levels of work insecurity, including fixed-term contracts and the casualization of the workforce.
  - Lack of access to financial security is a barrier to women leaving abusive relationships and reduce their overall quality of life.
  - Reduced opportunity to participate in the workforce leaves women with superannuation balances that cannot sustain them in their old age.
- Solutions need to take into account the gendered nature of paid and unpaid work.
- Women currently do the majority of unpaid work such as childcare, housekeeping and volunteer work in the community. For many women, this results in financial insecurity and reduced access to decent employment as society's expectations are that they undertake unpaid work regardless of the financial impact.
- The gender balance between paid and unpaid work must become more equal, with men being actively encouraged and supported to take on more unpaid caring responsibilities within the community.
- Childcare, family and work-life balance issues must shift from being women's issues to being family and community issues.

### *Women and leadership*

- Women must have the same access to power and leadership opportunities as men. Action must be taken to enable more women to take up leadership opportunities.
- Women have not taken up leadership opportunities, *not* because they lack the skills or the will, but because they face barriers that do not exist for men.
- Establishing quotas backed up by educative and change behaviour campaigns are an important step towards women gaining equal access to positions of power and leadership.

Our submission to the Family Violence Royal Commission as well as the Gender Equality Strategy Consultation centered around two key issues, **women's financial security** and addressing gender inequality and by extension domestic violence by government providing leadership and a **whole of government/s and community response**.

The rest of this submission will address those two key issues.

## Women's financial security

### Financial abuse in the context of domestic violence

***"I am still paying off the debt 15 years after leaving."***

Participant of WIRE's *Relationship Problems and Money: Women talk about financial abuse* research 2014

Financial abuse is a form of domestic violence recognised in Victoria, South Australia, Tasmania, Queensland and the Northern Territory. Financial abuse not only negatively impacts the financial security of women when they are in the abusive relationship but well after they have left the abusive relationship. This leaves many women and their children in poverty and vulnerable to homelessness.

“Although there is no exact measure, research indicates that financial abuse in intimate relationships is widespread and common. It is known that a majority of women (between 80 – 90 per cent) seeking support for domestic and domestic violence have experienced financial abuse (Potmus et al, 2013; Sharp 2008; McDonald 2012:12).”<sup>2</sup>

Domestic violence not only negatively impacts women’s financial security when they are in the abusive relationship, the lack of financial security continues post-separation. Many abusive men continue to financially abuse their ex-partners and exert control by abusing the courts and other government institutions such as the Child Support Agency.

*“On an individual level, domestic violence creates complex economic issues for women and their children and disrupts their lives over the short and long-term. Regardless of their prior economic circumstances, many women experience financial risk or poverty as a result of domestic violence. These difficulties hamper their recovery and capacity to regain control over their lives. Domestic violence directly affects women’s financial security in key areas of life: debts, bills and banking, accommodation, legal issues, health, transport, migration, employment, social security and child support.”*<sup>3</sup>

In WIRE’s 2014 research report *Relationship Problems and Money: Women talk about financial abuse*, WIRE spoke to 59 women in focus groups about their experience of financial abuse and 145 women participated in an on-line survey. Our findings clearly show that women’s financial security is negatively impacted in the short and long-term as a result of financial abuse.

*“I had about \$32,000 saved up in cash. I was working and I was working a lot, I was working a lot of hours and was doing a number of jobs going at the same time. I had plenty of money, probably for the first time I was sort of peaking in what I was earning. And also because the relationship was so abusive, my capacity to work went down as well and my income actually dropped because I wasn’t able to juggle everything and my energy levels just weren’t there. And when I left I was about \$7000 in debt and it was a bit heartbreaking because it’s so hard to save that amount of money.” (Hilary, 46, one child aged 9, Melbourne)”*<sup>4</sup>

Participant of WIRE’s *Relationship Problems and Money: Women talk about financial abuse* research 2014

---

<sup>2</sup> *Relationship Problems and Money: Women talk about financial abuse*, WIRE Women’s Information, Cameron Prue, (2014) p. 1

<sup>3</sup> *Domestic Violence in Australia- an overview of the issues*, 22 November 2011, Australia Parliamentary Library [http://www.aph.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Library/pubs/BN/2011-2012/DVAustralia#\\_Toc309798394](http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/BN/2011-2012/DVAustralia#_Toc309798394) p.28

<sup>4</sup> *Relationship Problems and Money: Women talk about financial abuse*, WIRE Women’s Information, Cameron Prue, (2014) p. 30

Our findings included that for many women the financial abuse manifested itself in many ways post separation including:

- Non-payment of Child Support payments
- The perpetrator acting as a vexatious litigant causing their ex-partner to use any savings they have to fund legal costs
- Perpetrators withholding money to pressure their ex-partner into financial deals that disadvantage them in the short and long-term.

*“Well my ex-husband is definitely, blatantly, obviously using the system to abuse me. Like I said I am about to go to court for the eighth time for child support. He is taking me to court. He has a [child support] debt; he won’t pay it. He is not going through the child support system because he has already appealed it and they have said no. So he is going through the legal system because he has the money and he is spending more on legal fees than the child support. It is just a control thing and it is just about breaking me down and he is doing all sorts of things within the system to abuse me.” (Serena, 50, two children, one son aged 14 lives with her, regional Victoria)”<sup>5</sup>*

Participant of WIRE’s *Relationship Problems and Money: Women talk about financial abuse* research 2014

The financial abuse that women experience is further compounded by the gender pay gap which amounts to women on average earning 17.3 per cent less than men. This financial abuse is exacerbated by women having to juggle work and family due to primary care responsibilities for dependent children, limiting their access to employment and in many cases to more highly paid career options.

### WIRE Innovation in providing support to women who have experienced financial abuse

WIRE has built on its 2007 research ‘Women’s Financial Literacy Report’<sup>6</sup> in order to provide a gendered response to financial abuse in the context of domestic violence. This approach is both preventative as well as restorative. In this research it was determined that women’s relationship with money and the societal expectations of women as poor financial managers had a significant impact in how women respond to money issues and their perception of themselves as a good financial manager. In our 2014 research ‘Relationship Problems and Money: Women talk about financial abuse’ women repeatedly told us that their partner would ridicule their skills as a financial manager as a way of perpetrating financial abuse and using money to control them. Women often cited that it was their relationship with money and what they believed to be the cultural or community norm that made them more vulnerable to financial abuse. WIRE’s work in this financial abuse space includes working with women and understanding their relationship with money and how perpetrators exploit stereotypes of women being poor money managers.

---

<sup>5</sup> Ibid p.35

<sup>6</sup> ‘Women’s Financial Literacy Research Report’ (2007), WIRE Women’s Information

WIRE along with other organisations from 2011 to 2013 received funding from a variety of sources to provide workshops and financial information to women that identified as currently experiencing financial abuse. Generally these programs had very poor reach, with few women participating. As a result of these programs not meeting expectations WIRE undertook its 2014 research, *Relationship Problems and Money: Women talk about financial abuse* to build knowledge and understanding of the nature and impact of financial abuse in the context of domestic violence, to identify the barriers that prevent women from accessing their financial entitlements and other information that would improve their financial security outcome. The research findings included identifying strategies to overcome these barriers.

As a result of the findings from our research and through collaboration and information sharing with other organisations in the financial abuse space, WIRE is in the process of undertaking new innovative projects that take into account all new available information regarding how best to work with women who have experienced financial abuse.

### Financial capability

The *2015 ANZ Women's Report: Barriers to achieving gender equity* noted that

*“On average (women) were more careful managers of money – they keep track of their finances and fewer women than men were “impulsive” in their attitudes. Yet, women were less likely to have identified a retirement income figure and had lower levels of savings, investments and super. Women also had lower levels of “financial control”.”<sup>7</sup>*

Strong prevailing stereotypes depict women as not understanding maths and as poor budgeters. This stereotype leads women to have negative perceptions of themselves as money managers, and to not engage with financial decision-making; or becoming vulnerable to perpetrators of family violence that use financial abuse as a way to control and dominate women.

Financial literacy is important for women but it must be coupled with improving women's self-confidence around financial matters. The combination self-confidence in financial decision making plus financial literacy enables women to make financial decision that best supports her now and into the future.

Any financial literacy program aimed at preventing financial abuse or to assist women reduce their financial recovery time post the experience of domestic violence must provide financial literacy and financial capability information in a gender-informed manner. It must have a strengths-based approach, and focus on understanding women's relationship with money and building their sense of financial efficacy.

### The Purse Project: Innovative practice in the domestic violence space

The Purse Project assists women to develop a financial plan and have the confidence to implement it after an experience of domestic violence. It also provides women with knowledge about the tactics perpetrators of financial abuse use so that they are more able to identify and avoid financial abuse in the future.

---

<sup>7</sup> <http://www.women.anz.com/content/dam/Women/Documents/pdf/ANZ-Womens-Report-July-2015.pdf> page 10

The Purse Project is a Victoria-wide service funded by a philanthropic trust for one year. The project offers financial capability workshops to women who have experienced family violence. The workshops concentrate on increasing women's understanding of their relationship with money and how this relationship affects their decision-making.

This process enables women to identify barriers to improving their financial situation, and to recognise their existing strengths. This includes discussing the impact of having an abusive partner. In the workshops participants identify up to three achievable financial goals that they work towards in the following three months.

Each month the workshop facilitator contacts the participants to provide encouragement, support, and additional resources to assist the women reach their goals. The program has had some great outcomes – so far over 80% of participants have identified feeling more confident and knowledgeable about their finances. Many of the participants have made significant strides towards improving their financial situation, for example talking to Centrelink and finding out if they are eligible for additional payments, developing a workable budget, establishing and enacting a savings plan, and opening a bank account.

The Purse Project is underpinned by a behavioural change model and recognises that it is important to first build women's confidence and self-understanding, especially for those who have experienced family violence. Women can then become more open and receptive to new financial literacy information, and are more likely to take action to build a strong financial future.

Understanding how perpetrators of financial abuse use gender stereotypes and manipulate so that they can financial abuse assists women to gain control of their finances. Understanding the motivation and tactics of perpetrators of financial abuse enables women that have been abused to move beyond thinking the abuse was their fault and a result of their own financial inadequacy.

Currently in Phase Two, the Purse Project will provide 'Train the Trainer' workshops to workers in the community sector who support women who have experienced family violence.

The project funding ends in September 2016.

#### Other Innovative WIRE financial abuse programs

Providing information and support to women entering new intimate relationships on engaging their partner in constructive money conversations. *Women talk Money* is a WIRE project funded by Financial Literacy Australia. The project is a financial capability<sup>8</sup> project rather than a financial abuse project. By working with women and providing a space for them to understand their relationship with money and build their confidence and skills to talk to their intimate partner about money issues, women have the opportunity to take action if they see the early signs of financial abuse. The second phase of this project is yet to be funded and includes creating a website for women on having money conversations with their partner. As a prevention strategy this project has several advantages:

- Women do not have to identify as experiencing domestic violence to participate.
- The project is aimed at women who are entering or have newly formed relationships and thus a relationship in which the norms are being established. If financial abuse is indicated

---

<sup>8</sup> Definition of financial capability: **Financial capability** is the combination of attitude, knowledge, skills, and self-efficacy needed to make and exercise money management decisions that best fit the circumstances of one's life, within an enabling environment that includes, but is not limited to, access to appropriate financial services.

by the woman's responses to assessment questions about her financial relationship with her partner, the website will inform her that what she is experiencing may be financial abuse and that financial abuse is a form of domestic violence, and provide information regarding where she can seek support. This once again reaches women who may not have sought assistance for financial abuse.

Training to the community services sector; WIRE is a recognised expert in the field of financial abuse with a long history of providing accredited and non-accredited training to the community sector. To enable more community sector workers to recognise financial abuse and thus take appropriate action in concert with their clients, WIRE since 2011 has been delivering professional development training regarding financial abuse in the context of domestic violence.

### Domestic violence and employment

*"[It] was a city of 10,000, so everyone knows everyone; we were in a high profile business so that definitely had a play. I mean it had a big impact on me being able to get work because my ex-husband retained the business and it was one of the largest businesses in town and he said to me, 'Look I have blackened your name everywhere, you won't be able to get employment because no one will be game enough to employ you because I will pull the business away from them and no one will be game enough to hire you' and it was true because I applied for several jobs and I didn't even get an interview so we moved cities... So I lost my career in that my qualifications weren't transferrable and I didn't realise that when we split and so I lost the business and my home and our farm and all the assets but I was lucky enough to retain enough to have a house." (Serena, 50, two children, her son aged 14 lives with her, regional Victoria)<sup>9</sup>*

Any strategies developed to protect the financial security of women who have experienced domestic violence must enable women to acquire decent and secure employment. We have already established in this submission that women and their children who experience domestic violence are far more vulnerable to poverty, financial insecurity and homelessness. The most effective way to counter poverty is meaningful and decently paid employment.

*"Gaining and maintaining paid work is pivotal in creating a secure financial future for victims of domestic violence and their families. However, participation in employment can be seriously undermined by ongoing abuse and its subsequent effects. Australian researchers, for example, found that some women had not been allowed to work while in a violent relationship and found it difficult to enter or re-enter the workforce post separation. These findings are echoed in overseas studies, which highlight how domestic violence not only acts as a barrier to education, training, and employment but also can escalate when survivors seek or participate in such activities. In order to maintain control over their partners, abusers may interfere with women's efforts to become self-sufficient.*

*Women affected by domestic violence are also more likely to have a disrupted work history and are more likely to occupy casual and part-time work than women with no experience*

---

<sup>9</sup> Relationship Problems and Money: Women talk about Financial abuse, WIRE Women's Information, Cameron Prue, (2014) p. 30



*of violence. In short, women escaping and experiencing domestic violence are often the most disadvantaged and vulnerable in the labour market. Some researchers argue that the dominant approaches to domestic violence in Australia have been crisis oriented and focused on providing accommodation, welfare assistance, and emergency support services to women and children without looking towards job search and training to facilitate financial security independent of social service agencies.”<sup>10</sup>*

The Australian and Domestic Violence Clearance House’s report *Key findings—Safe at Home, Safe at Work? National Domestic Violence and Workplace Survey* (2011) noted that two thirds of domestic violence survivors are in paid employment. This statistic highlights the importance of enabling women affected by domestic violence to continue their employment. Apart from providing crucial financial security, employment often also provides support networks to women who are experiencing domestic violence. This strategy aimed at retaining women in employment is critical.

The ACTU is presently running a case to insert Domestic Violence Clauses (including paid leave) into Modern Awards. As of March 2016 over 1.7 million workers in Australia now have access to paid Domestic violence leave. WIRE supports all employers incorporating the ACTU’s Domestic Violence Clauses into their industrial Agreements and policy documents.

Some women may need to give up their employment to escape their abuser; others may not have had an opportunity to work whilst in an abusive relationship. Thus many women who have experienced domestic violence will require additional assistance finding employment. Assistance provided to women who have experienced domestic violence needs to incorporate job search expertise, a strengths based approach to working with women and additionally have a strong understanding of the impact of domestic violence on women and children.

WIRE runs weekly job coaching for women. Often women who have experienced domestic violence attend job coaching to get support and advice on how to find employment. Women who have experienced domestic violence often present to job coaching with multiple barriers to overcome which includes but is not limited to:

- For women that have had to change their identity as a safety measure, they are not able to demonstrate a work history or provide referee details or written references to prospective employers.
- Many women in abusive relationships are prevented by their abusive partner from working and earning an independent income, and thus they do not have a recent work history.
- Many abusive men isolate their partners in order to exert control. Over time the woman’s network diminishes, leaving the woman with few networks to utilise to find employment.
- Women that have accessed security and housing in a domestic violence refuge must give up their usual routine – this includes any employment they may have had prior to leaving the abusive relationship.

---

<sup>10</sup> [Domestic Violence in Australia- an overview of the issues](http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/BN/2011-2012/DVAustralia#_Toc309798394), 22 November 2011, Australia Parliamentary Library [http://www.aph.gov.au/About\\_Parliament/Parliamentary\\_Departments/Parliamentary\\_Library/pubs/BN/2011-2012/DVAustralia#\\_Toc309798394](http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/BN/2011-2012/DVAustralia#_Toc309798394) p.28- 29

- Women are placed in refuges away from their local community; for some women this means moving from the city to a regional centre or vice versa. Maintaining employment in these circumstances is exceedingly difficult.
- Women in abusive relationships can have a poor work history as a result of their abusive partner using control tactics which prevent the woman from keeping her job. Examples of these tactics include:
  - Taking away the woman's access to transportation to work
  - Refusing at short notice to care for children
  - Stalking the woman at work so that she is unable to perform her work
- Women often report being psychologically exhausted by the violence and intimidation to the extent that they had difficulty holding down a job.
- Women have increased absenteeism from work as a result of psychological and physical injuries inflicted on them by an abusive partner. These unexplained absences from work are often interpreted by an employer as the woman not caring about their job and being unprofessional. As a result women may lose their jobs.
- Women's confidence is greatly affected by the controlling, disrespectful and undermining behaviour of their abusive partner. This reduced confidence also manifests itself when women are looking for work.

#### *Recommendations for addressing women's financial security*

- *The government to fund the Purse Project so that it can continue to assist women who have experienced family violence, to improve their financial outcomes.*
- *Women who have experienced financial abuse to have access to timely and extensive financial counselling and support, that involves exploring women's relationship with money and the impact that social stereotypes, family and upbringing may have had on a woman's confidence in financial decision making.*
- *Women who have experienced domestic violence having access to specialist employment programs that include but are not limited to intensive job search support and job matching programs.*
- *See attached WIRE's Relationship Problems and Money: Women talk about financial abuse for recommendations (appendix B).*
- *That Domestic violence leave becomes an National Employment Standards entitlement to all workers*
- *That Domestic violence leave becomes an National Employment Standards entitlement to all workers*
- *The federal Government promote the promotion of domestic violence leave in all workplaces, and offer employers training and education on identifying and responding to domestic violence*

- *The federal Government fund employment programs that are strengths-based, women-specific and gender-informed, with a deep understanding of how domestic violence affects employability*
- *Make meaningful gender equality and domestic violence training available to all government workplaces and government statutory authorities*
- *The government fund the establishment of fee-for-service workplace training programs on gender equality and domestic violence. After initial government support, these programs can become self-funding.*

## Exploring connection between gender inequality, financial security and domestic violence

Financial security for women is an essential element in addressing domestic violence. Any response to domestic violence must address women's financial security and include access to decent secure employment.

We have highlighted the impact the lack of money and financial security has on women experiencing domestic violence. The gender pay gap has not meaningfully changed for many years and stands at 17.3%<sup>11</sup>. This means Women in full-time work earn around \$15,000 less than men each year. Less money means less options. Less options to leave a violent relationships and re-establish yourself including ensuring you and your children have access to safe and secure housing and, less options for ongoing opportunities such as education for children. In addition Australian women spend twice as much time on unpaid work as men<sup>12</sup>. Once again more time undertaking unpaid work means less time available for paid work.

Every day at WIRE we listen to the stories of women. They include stories of survival, resilience, struggle and a hope that life can be better for their children; they also include stories of financial hardship and how that financial hardships impacts their experience of domestic violence in obvious and not-so-obvious ways.

### *The voices of WIRE women*

*'If I don't find somewhere to live in six weeks, I am homeless. I can't afford anything.'*

*'I have been looking for work for over a year – there is nothing. I will do anything to earn some money.'*

*'I've been doing it tough, I left a violent relationship but had to repay my ex-husband's debts. It took years to repay the debt but at least I am safe.'*

*'I work but I don't earn enough to make ends meet. I go without, so my children just have the basics.'*

*'He says if I leave he will make sure that me and kids we not get one cent from him. I feel like I am making a choice between violence and having food on the table.'*

*'I know all my mail is from people wanting money so I don't open my mail. I have nothing – I can't pay.'*

*'I see men get promotions at work, I don't even get considered. They don't see me as a professional who happens to mother; they see me as a mother that happens to be a professional.'*

---

<sup>11</sup>Workplace Gender Equality Agency (March 2016)  
[https://www.wgea.gov.au/sites/default/files/Gender\\_Pay\\_Gap\\_Factsheet.pdf](https://www.wgea.gov.au/sites/default/files/Gender_Pay_Gap_Factsheet.pdf)

<sup>12</sup> Gender Equality Strategy Consultation Paper (2015)

*'I'm am glad I left him. I am alive and the kids are safe. I'm surviving now but I have no savings. I am terrified that in twenty years I will be old and poor struggling to keep a roof over my head.'*

### Women and financial security - an overview

Women are significantly more likely to experience poverty than men. This is because women:

- tend to have lower rates of employment and lower wages,
- are more likely to be in unpaid caring roles, and
- have lower investment incomes in retirement.<sup>13</sup>

WIRE sees the impact of women's financial insecurity every day. We see it in many forms – homelessness, women worried about how they are going to feed their children, or how to pay the latest gas bill.

Women have been waiting for things to change for a long time. More women than men now go to university. Women make up 55.5% of the student population<sup>14</sup> but this has not reduced the gender pay gap nor removed prejudices that still act as barriers for women obtaining and maintaining decent and secure employment. For women's financial security to be addressed, Australia needs to lead behavioural change in the workplace and in the home.

WIRE holds grave concerns for the economic future of Australian women. The indoctrination that women are valued less than men starts early in a girl's life. The ACTU's *The Gender Pay Gap Over the Life Cycle* reveals that girls receive 11% less pocket money than boys.<sup>15</sup> With such deeply ingrained attitudes, it will take a concerted and sustained action to bring about positive change.

Women and girls are experiencing financial disadvantage throughout their lifetime, which results for many in poverty and hardship. This financial disadvantage arises from cultural stereotypes and structural norms that limit women financially:

- Feminised work is undervalued by society and thus professions such as childcare are poorly paid. This leaves those in the industry working hard but struggling to get ahead financially.
- Women are more likely than men to take on the role of primary carers of children and, consequently, women spend a substantial portion of time outside of the workforce and are more likely to be in casual or part-time employment.
- Men are often assumed to be natural leaders by those who are in positions of authority to recruit staff and leaders. Thus women often have to satisfy a merit criteria that is not applied to men.
- Myths about women being poor money managers limit some women's ability to gain and maintain financial self-efficacy. As a result, they are not able to fully actualize their financial decision-making abilities or form equal financial relationships with their partners.
- Negative stereotypes of women as financial managers makes women more vulnerable to financial abuse

---

<sup>13</sup>Poverty in Australia 2014, ACOSS p.17 [http://www.acoss.org.au/images/uploads/ACOSS\\_Poverty\\_in\\_Australia\\_2014.pdf](http://www.acoss.org.au/images/uploads/ACOSS_Poverty_in_Australia_2014.pdf)

<sup>14</sup> <http://www.universityrankings.com.au/gender-balance-ratio.html>

<sup>15</sup> *The Gender Pay Gap Over the Life Cycle*, ACTU, March 2016 p 6.

- Women on average will earn around half of the superannuation benefits accrued by men. This means that many women cannot retire comfortably and may be forced into precarious or low paying employment to 'make ends meet', or even face poverty and homelessness.
- Women returning to work after an extended period of unpaid caring duties often accept positions that are part-time, lower paid and insecure with the hope of being able to juggle home and work responsibilities. These jobs rarely provide the income women need to sustain themselves, care for their children, and save for retirement.

The Workplace Gender Equality Agency (WGEA) has researched and highlighted what it calls the 'part-time penalty' experienced by many women.

'Australian research has shown that the wage penalty incurred by mothers returning from parental leave occurs whether or not they return in a part-time or full-time capacity, but women who return to part-time work receive an additional part-time penalty, largely because flexible or part-time work is often perceived as career limiting and something that women are more likely to do. Research has consistently shown that the part-time penalty goes beyond direct income to include reduced promotional opportunities and career plateaus. Thus, taking career breaks and working part-time not only reduces women's current income, but also constrains their long-term earning potential, and their earning capacities may never fully recover.'<sup>16</sup>

Financial insecurity for women is not just a product of parenthood. The WGEA Gender Pay Gap Statistics (March 2016) show a gender pay gap of 5.9% between men and women aged between 18 – 20 years, and 12.1% for men and women aged between 21 – 24 years.<sup>17</sup> The average age that Australian women have their first child is 28. 9 years.<sup>18</sup> These findings clearly demonstrate that financial disadvantage for women and girls start long before they become parents.

Research by Lisa Babcock from Carnegie Mellon University also shows that women are viewed as "aggressive" when they ask for a pay increase, whilst men seeking a pay increase are viewed as people who understand their worth and so are more likely to be granted a pay increase. Undoubtedly, women are disadvantaged when seeking pay increases or promotion for no other reason than that they are a woman.

*'(Lisa) Babcock showed people videos of men and women asking for a raise, following the exact same script. People liked the man's style and said, "Yes, pay him more."*

*But the woman? "People found that to be way too aggressive," Babcock says. "She was successful in getting the money, but people did not like her. They thought she was too demanding. And this can have real consequences for a woman's career."*

*To be clear, both men and women thought this way.'<sup>19</sup>*

### The price of caring

Women have an unequal responsibility as carers for children, parents, spouses and other family members, and this greatly affects their capacity to undertake secure and decent employment. This

---

<sup>16</sup> *Parenting, work and the gender pay gap* Perspective Paper, WGEA, Australian Government, 2016 p.4

<sup>17</sup> [https://www.wgea.gov.au/sites/default/files/Gender\\_Pay\\_Gap\\_Factsheet.pdf](https://www.wgea.gov.au/sites/default/files/Gender_Pay_Gap_Factsheet.pdf)

<sup>18</sup> <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features30March+Quarter+2012>

<sup>19</sup> <http://www.npr.org/2011/02/14/133599768/ask-for-a-raise-most-women-hesitate>

has a direct impact on a woman's ability to accumulate superannuation and savings over her lifetime. As their career trajectory is interrupted or side-tracked yet again, their ability to accumulate wealth and maintain secure employment through promotion and strategic career positioning is limited.

Women take time out of the workforce, particularly to care for young children. This career break can extend for a number of years and has a direct impact on women's ability to gain and maintain secure employment. Long career breaks impacts a woman's ability to re-enter the workforce. Often women are forced to return to roles that are part-time, lower paid, casualised, lack security and offer less opportunities for progression.

The vast majority of men do not change their working arrangements to manage the care needs of their dependents. In Australia caring for children is still very much women's work. Only three per cent of families have mothers who work full-time and a father who is at home or works part-time.<sup>20</sup>

At WIRE's job coaching sessions, and through our Women's Support Line and Women's Information Centre, we hear the stories of women impacted by gender barriers. In Joan's story below, our workplaces, industrial system and cultural expectations of women to be primary carers all work against Joan's achieving financial security.

#### [Joan's story: Barriers to financial security](#)

*Joan is typical of the women who attend WIRE's weekly job coaching program. She left work to start a family and be a stay-at-home mum. The arrangement was made between herself and her husband. It seemed the obvious choice, as her husband was the primary wage earner and earned considerably more than Joan.*

*Six years on, Joan is now in the process of separating and is caring for two young children. She is looking for work but after being out of her profession for six years, she is finding nothing but employers' doors slamming in her face. She is losing her confidence and feels that no employer will hire her back in her profession of choice even though she is highly qualified with a degree in accountancy. She is working casually as a waitress and has irregular hours. It is not enough to pay the bills but "at least it's something". Joan has to accept every shift offered by her employer. She needs every dollar she can get. Joan worries that at times getting work at short notice makes it very difficult for her to be there for the kids.*

*Joan's separation was amicable, but she still finds that she is staring poverty in the face. Whilst her ex-husband has had several work promotions during the last six years, Joan's career has stagnated and the only work available to her now is poorly paid and insecure. Her low pay means low superannuation payments and no opportunity to save for the future. Joan is terrified to imagine what old age will bring: she can see herself struggling to make ends meet for the rest of her life.*

*Joan though thinks she is lucky she has a good relationship with her ex-husband and he gives her more money than is required by the Child Support Agency, because she knows of many women whose ex-husbands refuse to pay any child support to punish them for leaving, control their lives and make them miserable. But even with the child support she is getting, she is just scraping by and feels that she has completely lost her financial independence.*

---

<sup>20</sup> 'The Wife and Times', Manne Anne, *The Monthly* November 2014

### Caring because you want to, not because you are expected to

Caring for those that are dependent in our society is an important job. While there is often a round of applause and a pat on the back given to carers, it is rarely more than this. It is not a job that is valued by status or remuneration. It is a role that has typically been thought of as unskilled women's work. Many women feel that they have not been given a real choice about whether they take up the role of primary carer or not.

*'I often think that the government job I had, I should have stayed there. It was just better. But there was pressure from my mum, pressure from my son's father, "You're selfish going to work and leaving your son in crèche."'”<sup>21</sup> Anne left secure employment to care for children, and is now under-employed and in insecure employment.*

Women are expected to carry the financial cost of caring – caring for children, for ageing parents, and for family members. This cost includes the loss of income, the social isolation that can come from taking on caring duties, and the loss of employment status and financial independence. There is still an overwhelming cultural expectation that women should carry this burden – that they should leave secure employment to become primary carers, and accept reduced financial security and in many cases poverty, especially for single mothers. This same expectation is not placed on men.

*'My partner negotiated part-time work so he could look after our child, and people think he's weird. I also work part-time to care for our child, but that is considered normal.*

*There was pressure from his employer, work mates and even from friends and family that I should be the one who looks after our child during normal business hours. It was a decision that we made together but not a cheap one – my partner earns more than me. I suppose this decision means we will never own a house.' Belinda speaking about the struggle to equally share caring responsibilities.*

With the cultural expectation that women take on the role of unpaid carers, men who want to be more actively involved in caring for their family are disadvantaged as well. Men are twice as likely as women to be denied flexible hours at work, making it harder for men to take on unpaid caring role. Men fear that if they become primary carers or take on flexible work arrangements in order to care for dependents, they will be seen as not being career focussed.

Countries like Sweden are working hard to change this cultural expectation by actively encouraging men to become primary carers of their children. In Sweden there is a portion of parental leave which can only be accessed by fathers or partners. If they don't access the leave, it is lost.<sup>22</sup> Measures like this have greatly increased fathers' access to parental leave and altered cultural expectations of mothers and fathers.

The introduction of similar measures in Australia would drive a shift in the gender stereotyping of the caring role, giving women and men more options. The introduction of non-transferable paternity leave would increase the number of men taking leave to become primary carers, and contribute to changing an entrenched culture of women being seen as the only ones that care for dependents.

---

<sup>21</sup> 'Eviction from the middleclass: how tenuous jobs penalise women', *The Conversation*, March 7 2014

<sup>22</sup><http://www.smh.com.au/business/workplace-relations/where-are-the-dads-parental-leave-for-men-remains-low-20160303-gn9hg0.html>



### Overlooked and undervalued

Women are often overlooked and undervalued. This limits their access to work, promotion and positions of influence. For example, research by Corinne Moss-Racusin in 2012 demonstrated that there is an unconscious bias held by both men and women recruiters when it comes to hiring staff. In her study she asked staff to review a number of job applications. The applications were identical except for the gender of the applicant.

The research demonstrated that the reviewers of the applications:

- rated male candidates as better qualified than female candidates,
- wanted to hire the male candidates rather than the female candidates,
- gave the male candidate a higher starting salary than the female candidate, and
- were willing to invest more in the development of the male candidate than the female candidate.<sup>23</sup>

Gender bias affects women at every point in their career - from the recruitment process to promotions and salary increases, and even how much time their superiors are prepared to spend mentoring and supporting them. These findings are consistent with what women tell us at WIRE – that they feel overlooked by employers, they are struggling to get a foot in the door, and when they are employed they often feel undervalued.

The Federal Government has a lot of purchasing power. The government procures billions of dollars of services each year. Apart from demonstrating transparency and value-for-money, procurement processes can be used to encourage organisations that wish to be utilised by government to adopt workplace strategies that will reduce gender inequality.

A procurement policy that insists on gender equality considerations will encourage organisations to establish quotas for senior positions and boards, and establish flexible work arrangements in workplace agreements, policies and procedures. This action will help combat the ingrained negative and inaccurate stereotypes of women and will increase opportunities for women to access and maintain and secure meaningful employment.

### *Recommendations for addressing gender equality and employment*

- *The Federal Government provide incentives for employers to undertake gender equality audits, close the gender pay gap, and remove career advancement barriers by:*
  - *using its procurement power to mandate gender equality practices in workplaces e.g. gender quotas for senior positions and boards, and implementing a gender equality plan*
  - *leading educational campaigns targeting employers, employer peak bodies and unions*
  - *establishing Gender Equality employer awards that focus on issues such as closing the gender pay gap and removing barriers to women's career advancement*

---

<sup>23</sup> <http://www.ecu.ac.uk/guidance-resources/employment-and-careers/staff-recruitment/unconscious-bias/>

- *The federal Government leads by example, and undertakes a gender equality audit of all government workplaces and Victorian Government statutory authorities; and to make this audit available to the public.*
- *The federal Government fund evidence-based women-specific employment programs.*
- *The federal Government fund women-specific job-ready employment programs targeting specific cohorts e.g. women with experience of domestic violence, women over 45 years, women with an ATSI background, women with a CALD background and women with a disability*
- *Fathers have access to non-transferable parental leave (similar to the Swedish model).*
- *The federal Government educate and encourage employers to give men equal access to workplace flexibility.*
- *Highlight to employers the research on unconscious gender bias in employment practices so that bias can be acknowledged and addressed.*

### Savings ,superannuation and gender equality

WIRE's research report into *Women's Savings in Retirement* (Appendix A) clearly outlines how Australia's current retirement system disadvantages women. Factors in women's lifecycle do not allow them to accumulate as much retirement savings as men.

'The major challenge for women is their ability to accrue savings over their lifetime through mandatory and voluntary superannuation savings. The age pension is dependent on an individual's means and on their age and therefore creates relatively equal outcomes for both men and women during retirement. Compulsory superannuation, however, is dependent on a person's participation in paid work throughout the lifecycle. Currently, women are more likely than men to retire with no superannuation savings.'<sup>24</sup>

'If a woman does have superannuation savings, they are substantially lower than men's, with the average woman retiring with a superannuation balance of \$112, 000, compared to \$198,000 for men.'<sup>25</sup>

The federal government has suggested that they would consider enabling people to access their superannuation prior to retirement, to assist with major purchases. Being able to access superannuation payments early will disadvantage women. Superannuation is there to ensure that people have sufficient funds to live well in their old age.

If paying out superannuation early is used by women to remedy low pay, poor career prospects and extended stints out of the workforce to care for dependents, then we are making many women more vulnerable to poverty in old age. In addition, pressure to fix the problem with real solutions such as closing the gender pay gap may be overshadowed by band-aid solutions that do more harm than good.

Low income earners' no longer have access to matched supplementary payments. This change disproportionately affects women, who as a result of the gender pay gap and part-time work are more likely to be low income earners. The return of matched supplementary superannuation

---

<sup>24</sup> Council of Australian Governments (COAG) Reform Council 2013

<sup>25</sup> WHIN & WHGNE 2013, 45

payments for low income earners will improve women's retirement income in old age. The federal government should recommence the superannuation matched supplementary payments scheme. Besides recognising women's poor superannuation balances, the government should also fund a women-only superannuation matching scheme.

The ANZ is paying its female staff an additional \$500 a year in superannuation. Whilst some have touted this move as discriminating against men, the reality is that it is a small step in the right direction of correcting a gross imbalance. Other businesses should be encouraged to follow ANZ's example in what would surely make them an employer of choice for women.

*Recommendations for addressing women superannuation and savings*

- *The federal government recommence its superannuation supplementary payment matching scheme for low-income earners*
- *The federal government commence a superannuation supplementary payment matching scheme specifically for women*
- *The federal government encourage businesses to pay increased superannuation to women*
- *The federal government pay women public servants additional superannuation.*

We also made the following recommendations as part of WIRE's 2015 submission to the *Senate Inquiry into Women's Economic Security in Retirement*:

- *Women's work as carers be acknowledged as part of planning for retirement. For example, many other OECD countries have implemented a system of 'carer credits', a method of explicitly recognising in a country's pension system the years spent providing unpaid care for others*
- *Work continues to address the gender pay gap. As long as this fundamental inequality exists, women will continue to experience a gender retirement gap. The causes of the gender pay gap are complex, but include direct discrimination, the undervaluing of women's work, segregation in the labour market, gender stereotypes, and women's caring responsibilities. One such way of addressing the gender pay gap is paying additional superannuation for women*
- *Remove the monthly earning threshold so that superannuation is paid to anyone that earns an income*
- *Provide a financial incentive for women to save and put money into their superannuation. These campaigns should be rolled out in tandem with a superannuation education campaign that is gender-informed and focussed.*

## A whole of government and community approach to domestic violence and gender inequality

WIRE commends the federal government for undertaking initiatives such as the COAG Advisory Panel on reducing Violence against Women and their Children, Australia's National Plan to Reduce Violence against Women and their Children 2010 – 2022 and supporting joint Commonwealth and State government initiatives such as ANROWS and Our Watch. In the last two years the profile of domestic violence has been significantly raised. It has been spoken about within and outside government with a hitherto unseen urgency but more than words is needed and the federal government must commit to action with both strong leadership and funding.

Gender inequality is both cultural and structural in nature. This gender inequality nexus has been highlighted in documents such as VicHealth, ANROWS and Our Watch's shared framework for the primary prevention of violence against women and their children in Australia.<sup>26</sup>

Our societal structures and institutions for example government, shape our culture, and vice versa. As such both must be viewed as two inextricably intertwined entities.

The government is an important driver of social change. Every budget and every piece of legislation has an impact on Australian men and women. Without a gender lens and a focus on gender equality it is easy for government policy and legislation to be developed that negatively impacts women and widens the gender divide.

The Federal cabinet should have a quota of at least 50% women such as has been done in the Canadian parliament. This initiative and other gender quotas will do much to promote women's leadership and civic participation. Such initiatives would also validate women's voices in structurally and culturally acknowledged places of power and influence.

*'Conventional gender blind economic analysis translates into policies that are both inequitable and inefficient, doing a poor job of advancing productivity, labour market participation, or other goals in relation to women,' wrote author Lisa Phillips in Challenging Gender Inequality in Tax Policy Making: Comparative Perspectives<sup>27</sup>.*

Research undertaken in Vienna showed that women used public transit more often and made more trips on foot than men in addition their pattern of usage were more varied. Women are more likely to use public transport to access health services, visit family and friends and undertake caring tasks or home duties.<sup>28</sup> It is easy to discount the needs of women and be gender-blind when making complex and expensive decisions about infrastructure. Whilst this specific example is about public transport the same applies to every other area of government from industrial relations to border security. To address domestic violence government must include mechanisms whereby every government department is held accountable to gender equality actions and action specifically designed to reduce domestic violence.

---

<sup>26</sup> [http://www.ourwatch.org.au/What-We-Do-\(1\)/National-Primary-Prevention-Framework](http://www.ourwatch.org.au/What-We-Do-(1)/National-Primary-Prevention-Framework)

<sup>27</sup> *Challenging Gender Inequality in Tax Policy Making: Comparative Perspectives*, Hart Publishing (May 2011) Edited by: Kim Brooks, Åsa Gunnarson, Lisa Philipps, Maria Wersig

<sup>28</sup> <http://www.citylab.com/commute/2013/09/how-design-city-women/6739/>

If other government departments do not use a gender lens to examine how their policies affect women in relation to domestic violence and gender equality in Australia will be delayed or even derailed. Collaboration and an integrated response within and outside government is necessary for lasting solution. Gender inequality manifests itself in all aspects of Australian society – our response must not only recognise this, but actively address it.

The not-for-profit sector – specifically the women’s and domestic violence sectors – have developed extensive knowledge about gender inequality drivers and the pathway to gender equality. This collective expertise comes from working with women from all walks of life and hearing their stories. It is vitally important that women’s services and advocacy groups work alongside government to develop and implement a gender equality strategy.

In Victoria the Royal Commission into Family Violence has just released its report and recommendations many of these recommendations involved ensuring that government departments and institutions work collaboratively. The findings also included that improving domestic violence services required not only a whole of government approach but an approach that enabled services to be more integrated into the community.

Gender equality and a comprehensive domestic violence strategy requires a whole of government and community approach, in which all government areas work with the same principles of gender equality and towards the same goals. This collaborative approach requires government ministers and department heads to work together and should be adopted across all government departments at all levels. By developing strong and respectful partnerships across government, business, academia, community and community sector a path towards eliminating gender inequality can be created and implemented.

The federal government should establish a gender equality leadership group that is driven by government, and has representatives from government, the not-for-profit sector, advocacy groups, academia and employer and employee peaks. This leadership group should be consultative and promote government collaborations with external stakeholders and would also prompt collaboration within government and the public service at all levels.

#### *Recommendations for addressing a whole of government approach to domestic violence*

- *That the Federal Government implements and funds Our Watch’s Framework for the Primary Prevention of Violence Against Women and Their Children in Australia.*
- *The federal Government establish a whole-government approach to tackling gender equality and domestic violence*
- *A high level gender equality leadership group be established that is driven by government and includes multi-departmental representation as well as representatives from employer and employee peaks, academia, women’s community services and community representatives/advocacy agencies, and government services such as Centre link*
- *Every department ensures that their practices and policies are gender-informed, and in line with the Victorian Government’s Gender Equality Strategy directions and goals*

#### *Developing , reviewing and measuring action*

The government should establish a national gender equality strategy. This strategy should apply to government departments which in turn should procedure an action plan that is in line with the goals and directions of a national gender equality strategy. All government institutions need to be able to

demonstrate that they have policies and actions in place that will actively reduce gender inequality. Each government department and statutory bodies must be assessed and reviewed against the agreed measures.

This comprehensive review will establish a baseline from which improvements can be tracked and measured. Structural and cultural change are incremental, so being able to monitor and measure success will enable government to maintain its focus on gender equality, make evidence-based funding decisions and celebrate its achievements.

The yearly budget sets the framework not just for the year ahead, but for decades to come. Government's obligation is not just to address the current situation, but to work towards a better future. The government must ensure that their budgets are gender-informed. Undertaking a *Women's Budget Statement* prior to the budget it being handed down, will help government decision-makers ensure that their budget is at least meeting the benchmarks of any gender equality benchmarks. This can also prevent any measures that undermine the benchmarks and strategy from being put forward and implemented.

Measuring our progress towards gender equality in Australia is vitally important. Gender disaggregated statistics are essential to determine what progress has been made and in what areas. Gender disaggregated data needs to be collected across all government departments and to be made available to the public.

#### *Recommendations for developing, reviewing and measuring action*

- *Develop a national gender equality strategy*
- *The Australian Women's Budget Statement (WBS) be reinstated and maintained as part of the government accountability for its commitment to gender equality*
- *The WBS be prepared by the Office of Women in the Department of Prime Minister and Cabinet in its coordinating role through engagement with all government departments, Treasury and Finance*
- *External women's groups, women's advocacy groups and academics should be formally engaged in the WBS process for example through a consultation or advisory network or annual forum*
- *A Cabinet Minister should be responsible for and committed to the WBS*
- *That there is a formal requirement for Departmental Cabinet Budget submission to contain gender impact analysis including:*
  - *Explanation of how the Department will achieve priority gender equality goals/ actions with its funding submission for the budget*
  - *Explanation of how the Department is basing its policy on evidence and data about gender issues including data source used.*
- *Data collection:*
  - *The Australian Bureau of Statistics to be fully funded to support evidence based policy for gender equality.*
  - *That the Australian Bureau of Statistics consult with key academics in the field of gender equality to discuss what data should be captured by the ABS.*

- *all statistics collected regarding the Australian population or subpopulations are gender disaggregated*
- *All government departments and statutory authorities undertake a gender equality review which is used as a baseline to measure improvement*
- *All government departments and statutory authorities develop a gender equality plan with is reported to annually*
- *That Cabinet and government appointments are made up of at least 50% women.*

## Conclusion

WIRE is grateful for the opportunity to submit this paper. We commend the Senate Finance and Public Administration Committee for looking into the very important issue of the intersection between domestic violence and gender inequality.

Violence against women in Australia has reached pandemic proportions, and the damage done to our society as a result of gender-based violence is immense. There is no doubt that violence in Australia is a gendered act – it is overwhelmingly perpetrated by men, and women are overwhelmingly the victims. It is a social disaster which must be urgently addressed, and any discussion of men’s violence against women must begin with acknowledging the context of gender inequality. Gender inequality creates a backdrop of stereotypes and beliefs which normalise, accept, and even condone women’s status as “less than equal”. The violence that women experience at the hands of men is the logical extension of sexist attitudes that treat women as property – “you don’t touch a man’s wallet, you don’t touch his wife”.

We have highlighted how gender inequality manifests itself and how gender inequality hinders women’s access to opportunity and prosperity.

We look forward to learning more about the findings of the inquiry. As a well-respected and informed voice on women’s experiences of gender inequality and domestic violence, we hope that WIRE will continue to be involved and consulted on this important work.