



Achieving Equity for Women and Girls in the ACT

February 2023

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Our commitment to inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion: <salvationarmy.org.au/about-us>

The Salvation Army is an international movement and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.

More information about The Salvation Army is at **Appendix A**.



Executive Summary

Women are over-represented in almost all of the services that The Salvation Army provides. We believe that failure to encourage gender equity has contributed to significant short- and long-term disadvantages for women both in the Australian Capital Territory (ACT), and across Australia.

These disadvantages include, but are not limited to, increased risk of experiencing family and domestic violence, decreased ability to participate in the workforce, and increased risk of homelessness. These disadvantages further produce outcomes such as the superannuation gap, and older women becoming the fastest growing homelessness cohort in Australia.

This submission outlines just a few of the challenges faced by women and girls both within the ACT, and across Australia as we understand them, and the barriers contributing to gender inequity. We outline potential considerations and recommendations which we believe could contribute to improving gender equity within the ACT.

We believe that changes and recommendations need to address the individual experience and extend to the structural elements contributing to gender inequity in the ACT and beyond. Many of our recommendations come down to the need to the need for early education and interventions related to family and domestic violence, rethinking of the funding and concessions which drive the gender pay gap, addressing barriers to women engaging in the workforce and supports that could be offered, and increased education and access to affordable housing options, particularly for older, low-income renters.

The Salvation Army welcomes the ACT Government's ongoing focus on achieving equity for women and girls in the ACT, and the opportunity to provide a submission toward the development of the Third Action Plan, under the ACT Women's Plan 2016-26.

As both the First and Second Action Plans are nearing completion, we acknowledge the great strides taken in moving towards improving outcomes for women and girls in the ACT, however, we believe that much more remains to be done to achieve gender equality across the Territory. It is our hope that the recommendations and findings of this consultation, will not only contribute to the shaping of the Third Action Plan and benefit women in the ACT, but have a flow-on effect on the life outcomes and experiences of every girl and woman in Australia.



Summary of Recommendations

Recommendation 1

1.16 The ACT Government focus on prevention, early intervention and community education including education around financial literacy and financial abuse to empower victims, particularly those within vulnerable cohorts, to seek help.

1.17 The ACT Government develop a comprehensive education and awareness campaign to ensure key institutions and the community more broadly obtain an understanding of coercive control and its impacts on women.

1.18 The ACT Government develop education campaigns in relation to active bystander interventions as a community preventative measure.

Recommendation 2

2.4 The ACT Government work with the Commonwealth, other state and territory governments, the Fair Work Commission and unions to increase pay rates by 0.5 per cent over and above the general pay increase in the significantly female-dominated health care and social assistance, and education and training sectors.

2.5 The ACT Government work with the Commonwealth and other state and territory governments to ensure funding agreements are sufficient to increase pay rates and improve workplace conditions for government-funded workers in these sectors.

2.6 The ACT Government increase pay rates by 0.5 per cent over and above the general pay increase for workers in the public health and public education systems, as well as in state-funded social assistance programs.

2.7 The ACT Government work with the Commonwealth and other state and territory governments to expand tax concessions to all workers in the health, social services and education sectors.

Recommendation 3

2.30 The ACT Government increase access to affordable early childhood education and care and outside school hours care to support women's workforce participation.

2.31 The ACT Government, in partnership with the energy, health and community sectors, produce and promote a series of everyday 'life hacks', targeting issues such as money management, energy use, and navigating complex service systems. Representatives from different industries and different cultures could be invited to share a tip that they learned from a parent or grandparent. This could have the added benefit of fostering connection within the community and increasing cross-cultural awareness and respect.

2.32 The ACT Government, alongside the Commonwealth and other state and territory governments, continue to embed specialist employment services in community hubs that provide a range of culturally safe wrap-around supports for people from culturally and linguistically diverse backgrounds.

2.33 The ACT Government provide access to free or subsidised childcare for low-income sole parent families with children up to 12 years old.

2.34 The ACT Government provide access to financial counselling for women experiencing financial hardship. Our experience is that this can go some way in assisting people manage their



income and mental health, especially in the early stages of being on JobSeeker. Co-locating these services within a community hub, or child and family centre would increase accessibility for families.

2.35 The ACT Government provide access to increased targeted wrap-around support for women who face multiple and complex barriers to paid employment and the benefits (financial and otherwise) that it brings.

Recommendation 4

3.13 The ACT Government work with the Commonwealth and other state and territory governments to increase the stock of accessible social and affordable housing so that older women can 'age in place' if they choose.

3.14 The ACT Government fund affordable housing solutions specifically aimed at older women.

3.15 The ACT Government increase rental support for lower-income retirees.

3.16 The ACT Government work alongside service systems commonly accessed by older women, to improve identification of those at risk of homelessness.

3.17 The ACT Government increase its investment in advocacy efforts supporting improved information and education related to housing and homelessness for older women.

1 Safety and Inclusion

Family and Domestic Violence

- 1.1 The Salvation Army regularly interacts with victim-survivors in the ACT through our Doorways emergency relief service. Within the first six months of 2022, of the 1,767 people that were referred for emergency relief in our ACT Doorways sites, 136 people (7.7%) identified family and domestic violence as their primary presenting issue.
- 1.2 Doorways provides emergency relief and case management for people in crisis and helps them meet immediate needs, from unexpected bills to food relief. Our Doorways service in the ACT supports victim-survivors of family and domestic violence by providing case management, referring them to other services, engaging with the Family Violence Unit within ACT Police, and assisting in developing permanent solutions.
- 1.3 The Salvation Army also offers a range of specialist family and domestic violence services in all other jurisdictions within Australia including outreach, crisis interventions, brokerage and emergency accommodation, transitional housing and housing support. This submission has been informed by this extensive frontline experience working with victim-survivors of family and domestic violence.
- 1.4 A society that is gender equal promotes and protects women's safety, rights, interests and wellbeing, yet women continue to be overwhelmingly more likely to experience family, domestic and sexual violence than men in Australia.¹ We recognise that some groups of women experience greater risks of family and domestic violence due to social barriers and intersecting forms of oppression, discrimination and marginalisation. These groups include Aboriginal and Torres Strait Islander women, women from culturally and linguistically diverse (CALD) backgrounds, young women, pregnant women, women separating from their partners, women with disability and mental ill health, older women, women on temporary visas and who may be victims of modern slavery, human trafficking² or labour exploitation, and women experiencing financial hardship.³
- 1.5 We commend the ACT Government's ongoing commitment to reducing the incidence of violence against women and girls through commitment to the *National Plan to end Violence Against Women and Children 2022-2032*, and funding local initiatives under the Safer Families Reforms. We propose the following areas for further consideration as ways of building on this commitment.

¹ Australian Institute of Health and Welfare. (2018). *Family, domestic and sexual violence in Australia*. Cat. no. FDV 2., Canberra: AIHW. <https://www.aihw.gov.au/getmedia/d1a8d479-a39a-48c1bbe2-4b27c7a321e0/aihw-fdv-02.pdf.aspx?inline=true>.

² McKenna, Kate (2019, April 16). *Brisbane Couple Jailed for Keeping Fijian Woman as Servant*, ABC News. <https://www.abc.net.au/news/2019-04-16/couple-sentenced-over-forcing-fijian-woman-to-be-servant/11019432>.

³ Australian Institute of Health and Welfare. (2018). *Family, domestic and sexual violence in Australia*. <https://www.aihw.gov.au/getmedia/d1a8d479-a39a-48c1bbe2-4b27c7a321e0/aihw-fdv-02.pdf.aspx?inline=true>.



Prevention, Early Intervention and Community Education

- 1.6 Prevention, early intervention and community education remain one of the most effective ways to address the underlying problems that influences patterns of family and domestic violence that impact on women's safety. Our frontline experience is that many victim-survivors may not realise they are experiencing family and domestic violence and may only come to this realisation for the first time after speaking to our domestic and family violence caseworkers, Moneycare financial counsellors and Doorways case workers, or when presenting at one of our Doorways emergency relief centres.
- 1.7 As a community, we need to continue to empower all victim-survivors to identify all forms of abuse and to address discrimination, disadvantage and entrenched gender bias and exploitation in the home, in relationships and in the workplace. Our faith communities are also places where people can identify family and domestic violence occurring, for example through playgroups and women's friendship groups, and the communities become a critical link for referral and support services.
- 1.8 We wholeheartedly support the Our Watch 'Change the Story' policy approach to prevention and education.⁴ We also advocate for better awareness raising to ensure that every individual in Australia considers themselves active bystanders, and for greater support for community-based violence prevention.

Education on Healthy Relationships

- 1.9 Violence is preventable. We must continue to educate the community to recognise and call out coercive and controlling behaviours as unacceptable. Importantly, the National Community Attitudes towards Violence against Women Survey (NCAS) highlights that 'violence-supportive attitudes' such as excusing perpetrators, minimising violence against women and mistrusting women's reports of violence can influence social norms and expectations.⁵
- 1.10 Education on healthy relationships, particularly in relation to respectful relationships within primary school curriculum and healthy peer to peer and early intimate relationships in high schools is critical. We call on the ACT Government to educate children and youth in the dangers and use of technologically facilitated abuse and, in particular, the use of social media and its ability to 'blur' young people's ability to safely navigate online peer relationships and the appropriate use of technology. This is particularly important considering the exponential use of intimate photo and video sharing and GPS monitoring of women and children since 2015.⁶

⁴ Our Watch. (2015). *Change the Story: A shared prevention for the primary prevention of violence against women and their children in Australia*. <https://d2bb010tdzqaq7.cloudfront.net/wp-content/uploads/sites/2/2019/05/21025429/Change-the-storyframework-preventviolence-women-children-AA-new.pdf>.

⁵ Australia's National Research Organisation for Women's Safety. (2018). *Are We There Yet? Australians' attitudes towards violence against women & gender equity* (Summary findings from the 2017 National Community Attitudes towards Violence against Women Survey). https://d2rn9gno7zhxqg.cloudfront.net/wpcontent/uploads/2019/12/05051806/300419_NCAS_Summary_Report.pdf

⁶ Woodlock, D., Bentley, K., Schulze, D., Mahoney, N., Chung, D., and Pracilio, A. (2020). *Second National Survey of Technology Abuse and Domestic Violence in Australia*. WESNET. <https://wesnet.org.au/wp-content/uploads/sites/3/2020/11/Wesnet-2020-2nd-National-Survey-Report-72pp-A4-FINAL.pdf>



Gender Inequality a Driver of Family and Domestic Violence

- 1.11 For women experiencing family and domestic violence, financial stress and economic insecurity reverberate through their lives both while in the relationship and after separation. The costs of separation from a violent relationship are higher than those incurred in the separation from a non-violent one. Between relocation, legal costs and loss of paid work, leaving a violent relationship and establishing safety can cost a woman an estimated \$18,000 on average – a cost that is prohibitive to many and that would plunge others into economic hardship.
- 1.12 Adequate income and secure employment gives women choice. It enables them to leave in the first place. It empowers them to retain custody of their children and to independently house, feed, clothe and educate themselves and their children. It enables them to keep their children safe. Without secure work, housing becomes unstable, which increases the trauma women and their children are already trying to manage.
- 1.13 Over 50 per cent of people entering The Salvation Army's family and domestic violence services are unemployed or looking for work. Insecure and inadequate work raises the risks for themselves and their children. Limited work opportunities mean that women tend to stay in a violent relationship longer or having left and struggled to make ends meet, return to the perpetrator. One service manager soberly observed: "It is easier to go back to the abusive partner and just manage, than to leave and try to manage all of these challenges alone."
- 1.14 In our experience, having secure and supportive employment is the first step in breaking patterns of abuse and starting recovery. The flexibility that women require to get through crisis should be based in employer policies and culture rather than dependent on employment terms and individual contracts. Having access to family leave entitlements could help women leave violent relationships sooner, retain employment and reduce the impacts of trauma on families.
- 1.15 Financial stress and economic insecurity can also exacerbate the violence and abuse that a woman is experiencing. While factors such as financial stress and unemployment are not the key drivers of family and domestic violence, they can lead to a triggering or escalation of this violence and abuse. Insecure work also increases risk factors for family violence and there is well-documented evidence that the stress of job losses due to COVID-19 increased rates of family violence. Given the job losses were most acute in areas of casual and insecure work, it follows that the prevalence of insecure work contributed to the increase in violence.

Recommendation 1

- 1.16 The ACT Government focus on prevention, early intervention and community education including education around financial literacy and financial abuse to empower victims, particularly those within vulnerable cohorts, to seek help.**

- 1.17 The ACT Government develop a comprehensive education and awareness campaign to ensure key institutions and the community more broadly obtain an understanding of coercive control and its impacts on women.**
- 1.18 The ACT Government develop education campaigns in relation to active bystander interventions as a community preventative measure.**

2 Leadership and Workforce Participation

Valuing the Work of Women

- 2.1 The gender pay gap is traditionally calculated based on the difference between men's and women's full-time weekly earnings in Australia and is currently sitting at 14.1 per cent.⁷ This disparity begins at the start of women's careers, with the median undergraduate starting salaries for women sitting at 3.9 per cent less than for men.⁸ As mentioned in the *ACT Women's Plan 2016-26*, this pay gap is evident in the ACT with women's full-time average weekly earnings equating to 11.5 per cent less than men's in 2016.⁹
- 2.2 This significant pay gap is exacerbated by the low pay rates of female-dominated occupations, such as health care, social assistance, education and training, and clerical and administrative work.¹⁰ However, gender pay gaps continue to consistently favour men despite industries being female-dominated, male-dominated or well-balanced.¹¹
- 2.3 Fringe benefit tax concessions that are currently available in certain sectors, allow employees to access generous salary packaging allowances. We suggest that extending these concessions, such as the salary sacrificing arrangements available to the not-for-profit sector, to cover all female-dominated industries could significantly increase take-home income for women. Further, as both health and education are considered responsibilities of state government, the ACT Government is well-placed to contribute to improve outcomes for women who are working in female-dominated industries.

Recommendation 2

- 2.4 The ACT Government work with the Commonwealth, other state and territory governments, the Fair Work Commission and unions to increase pay rates by 0.5 per cent over and above the general pay increase in the significantly female-dominated health care and social assistance, and education and training sectors.¹²**
- 2.5 The ACT Government work with the Commonwealth and other state and territory governments to ensure funding agreements are sufficient to increase pay rates and improve workplace conditions for government-funded workers in these sectors.**

⁷ Workplace Gender Equality Agency. (2022). *Australia's Gender Pay Gap Statistics*. <https://www.wgea.gov.au/sites/default/files/documents/GPG%20Factsheet%20Final%20August%202022.pdf>.

⁸ Workplace Gender Equality Agency. (2022). *Gender Workplace Statistics at a Glance*. <https://www.wgea.gov.au/sites/default/files/documents/2022-08-18%20Stats%20at%20a%20glance%20FINAL%20V1.2.pdf>.

⁹ ACT Government. (2016). *ACT Women's Plan 2016-26*. <https://www.communityservices.act.gov.au/women/womens-plan-2016-26>.

¹⁰ Australian Bureau of Statistics. (2022). *Gender Indicators*. <https://www.abs.gov.au/statistics/people/people-and-communities/gender-indicators-australia/latest-release>.

¹¹ Workplace Gender Equality Agency. (2019). *Gender Segregation in Australia's Workforce*. <https://www.wgea.gov.au/publications/gender-segregation-in-australias-workforce>.

¹² Economic Security 4 Women. (2021). Recommendation Paper: *Women and the Future of Work*. https://www.security4women.org.au/wp-content/uploads/2021/05/eS4W-Future-of-Work-Recommendation-Paper_20210430.pdf.

- 2.6 The ACT Government increase pay rates by 0.5 per cent over and above the general pay increase for workers in the public health and public education systems, as well as in state-funded social assistance programs.**
- 2.7 The ACT Government work with the Commonwealth and other state and territory governments to expand tax concessions to all workers in the health, social services and education sectors.**

Enhancing Workforce Participation

- 2.8 Women are particularly vulnerable to job insecurity and are over-represented among workers in insecure and low-paid jobs. Nationally, women account for 47.7 per cent of the Australian workforce, and 68.3 per cent of the part-time workforce.¹³ According to the WGEA in 2022, women's workforce participation rate was 62.2 per cent, in comparison to their male counterparts at 70.8 per cent.¹⁴
- 2.9 As one of Australia's largest social service providers, The Salvation Army walks alongside people during times of personal difficulty. Often at the heart of solutions to these difficulties, is creating or restoring a sense of self-worth, dignity and security. Decent, fair and secure work is often the most powerful tool to recover or establish a sense of control and self-confidence in a person's life and break the cycle of intergenerational disadvantage.
- 2.10 Conversely, there is evidence that insecure work impacts workers' health.¹⁵ The fear of losing one's job can lead to a moderate or high degree of psychological stress and distress, depending on a variety of factors. As with unemployment, under-employment can also be a source of stress that has the potential to compromise the health and wellbeing of individuals.¹⁶
- 2.11 The Salvation Army's Moneycare and Doorways services have also noted a long-term upward trend of insecure work amongst service participants and that job insecurity is driving people from all ages, skill levels and backgrounds to seek assistance from The Salvation Army.
- 2.12 Women are more likely to take time out of the workforce, or to work reduced hours, to care for children, elderly relatives and family members with disability. This could be reduced by women having greater access to affordable care, particularly childcare.
- 2.13 In recognition of the economic benefit to the nation and personal cost in lifetime earnings and savings of this caring work, there is also scope for Australian governments to increase the current financial support available to carers. We suggest that one part of the solution is for

¹³ Workplace Gender Equality Agency. (2022). *Gender Workplace Statistics at a Glance*. <https://www.wgea.gov.au/sites/default/files/documents/2022-08-18%20Stats%20at%20a%20glance%20FINAL%20V1.2.pdf>.

¹⁴ Ibid.

¹⁵ Kim, M.-S., Hong, Y.-C., Yook, J.-H., and Kang, M.-Y. (2017). Effects of perceived job insecurity on depression, suicide ideation, and decline in self-rated health in Korea: a population-based panel study. *Int. Arch. Occup. Environ. Health* 90, 663–671; Kim, T. J., and von dem Knesebeck, O. (2015). Is an insecure job better for health than having no job at all? A systematic review of studies investigating the health-related risks of both job insecurity and unemployment. *BMC Public Health* 15:985.

¹⁶ The McKell Institute. (2018). *Understanding Insecure Work in Australia*. <https://mckellinstitute.org.au/app/uploads/McKell-InstituteQueensland-Understanding-Insecure-Work-in-Australia-1-2.pdf>; Australian Bureau of Statistics. (2016). *Underemployment "represents lost opportunities for people to engage more fully in work and derive their desired financial and personal benefits"*. Catalogue 6202.0 'Spotlight on Underemployment'. Canberra: ABS.



Governments to work with employers to encourage superannuation contributions during periods of caring leave. With women making up 60.4 per cent of the Australian Public Service,¹⁷ the ACT Government, along with other Australian governments, are well-placed to lead by example.

- 2.14 Certain groups of women experience additional barriers to workforce participation. The Salvation Army's experience has led us to consider the following groups of women as being of significant interest to this inquiry.

Single Mothers

- 2.15 Parents in sole parent families are less likely to be employed when compared with parents in couple families (57.6 per cent compared with 70.5 per cent for mothers and 76.2 per cent compared with 88 per cent for fathers).¹⁸ This illustrates the juggle between finding family-friendly employment and meeting caring responsibilities. It also means a higher proportion of sole parent families rely on social security payments.
- 2.16 Research found that in 2017 sole parent families were 3 times more likely to live in poverty when compared to couple families.¹⁹ This was more pronounced for single mother families, who make up the vast majority (81.6 per cent) of one-parent families with dependants.²⁰
- 2.17 By supporting sole parents to meet their family's needs and break the cycle of poverty, we are providing the foundations the next generation of women need to thrive. This could include providing financial support to allow single parents to be at home with their children or providing access to affordable childcare to allow them to take up paid work.

Women from Culturally and Linguistically Diverse Backgrounds

- 2.18 Australia is a nation that is culturally and linguistically diverse. According to the 2021 census, 27.9 per cent of the population reported being born overseas, and almost half of Australians (48.2 per cent) reported having at least one parent born overseas.²¹ Further, the 2021 census data reported over 250 ancestries, and 350 languages used throughout Australia.²²
- 2.19 People from culturally and linguistically diverse backgrounds, particularly refugees and asylum seekers, are particularly vulnerable to insecure work and income.²³ Where there is limited

¹⁷ Australian Public Service Commission. (2022). *State of the Service Report*. <https://www.apsc.gov.au/sites/default/files/2022-11/APS%20State%20of%20the%20Service%20Report%202021%20%28Accessible%29%E2%80%93322.pdf>.

¹⁸ Australian Bureau of Statistics. (2020, October 16). *Labour Force Status of Families*. <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>.

¹⁹ Davidson, P., Bradbury, B., and Wong, M. (2020). *Poverty in Australia 2020: Part 2, Who is affected?* ACOSS/UNSW Poverty and Inequality Partnership Report No. 4, Sydney: ACOSS.

²⁰ Australian Bureau of Statistics. (2020, October 16). *Labour Force Status of Families*. <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>.

²¹ Australian Bureau of Statistics. (2022). *Cultural Diversity of Australia*. Retrieved from: <https://www.abs.gov.au/articles/cultural-diversity-australia>.

²² Ibid.

²³ Workplace Gender Equality Agency (Undated). *Gender equality and intersecting forms of diversity*. <https://www.wgea.gov.au/gender-equality-and-diversity>.



proficiency in English, discrimination and limited familiarity with social norms and networks, there exists significant barriers to accessing sustainable employment.

2.20 Women from culturally and linguistically diverse backgrounds face particular challenges in relation to formal recognition of overseas education, qualifications and skills, and the need for access to childcare.²⁴ This leaves migrant and refugee women more likely to be employed in low income, low skill and insecure jobs.²⁵

2.21 The EPlus Local service, a collaboration between EPlus, The Salvation Army's Diversity and Inclusion team and a local Salvation Army corps (church), actively engages with local employers to identify relevant job opportunities, introduces job seekers and advocates on their behalf. The Salvation Army's family and domestic violence services also assist many migrant women, on both permanent and temporary visas, who feel they lack choice in the labour market because of cultural bias, their accent, limited or less than fluent English proficiency, age, gender or skin colour.

“There is an inherent, unspoken pressure: employers hire casuals as the ‘relief’ for permanent staff who enjoy rights and protections at work. The expectation is that you will always be able to work when you are needed. If you can’t be a ‘relief’ person, ‘what do I need you for’? This is particularly bad for migrant women, who feel like they don’t have any bargaining power. They just take what they can get.”

- **Moneycare Financial Counsellor**

“Many of the asylum seekers didn’t speak English, were single mums, had no transport, and no support. Many employers were reluctant to give them jobs and had certain preconceptions about them. I had to convince them that people seeking asylum would be an asset to any company as they wanted to work, [and] would be reliable...”

- **EPlus Local Employment Specialist**

2.22 Since businesses have started to re-open following COVID-19 restrictions, participants of migrant backgrounds have found it more difficult to find any work, including casual work. Increased demand and competition amongst job seekers has shifted the power balance, locking out some disadvantaged applicants and undermining real choice in accepting casual work. Many families are also living away from extended family and other traditional support networks, and do not benefit from having wisdom passed down from previous generations. This is particularly true for culturally and linguistically diverse families, whose life experience may not yet be adapted for the Australian context.

²⁴ Ibid.

²⁵ Ibid.



Women Experiencing Poverty and Disadvantage

2.23 Women made up 63 per cent of the people who approached The Salvation Army for emergency relief during the 2019-20 financial year. Of these 78 per cent were receiving a social security payment. Twenty-nine per cent were JobSeeker Payment recipients and 26 per cent were receiving the Parenting Payment and therefore were caring for young children.

2.24 We know that people experiencing disadvantage are less likely to be able to access permanent work. Limited access to secure work and income further entrenches people in generational poverty and research indicates it can take up to three generations to disrupt this cycle.²⁶ Two reasons for this are that people trapped in generational poverty are focused on surviving on a day-to-day basis, and 'long-term' planning is on the scale of weeks, rather than years. As such, they are less likely to be able to access education and invest in training that would make them more competitive in the labour market in the long term. The trade-offs associated with upskilling and higher education are significant, and without security in employment and income throughout this process, it is almost impossible to afford and contemplate career training.

2.25 Casual work is often seen as a stop gap between graduation and securing white collar work. In our experience, casual wages, even with a loading, rarely provide sufficient income to sustain people when they have no work. Whilst casual employment may appeal to certain groups in the community, it is our experience that people trying to break out of poverty and disadvantage need the security of ongoing employment.

“The idea of setting aside loading for a rainy day is a great idea—if you have enough money to live on... The lack of shifts is pushing people into even more precarious work in the gig economy, where they normally would not wish to be.”

- Doorways (emergency relief)
Manager

The Compounding Impact of COVID-19

2.26 The nature of the COVID-19 pandemic has meant many people with the most limited means have also been the least able to protect themselves. In particular, workers in low paid and insecure jobs, health care workers, and people providing unpaid care – disproportionately women – have been exposed to the full force of the health and jobs crisis.²⁷

2.27 Lockdowns and stay-at-home orders have also led to parents and carers juggling work and caring responsibilities. This has disproportionately affected women. Data from the Australian Bureau of Statistics (ABS) show that a higher percentage of females reported leaving a job for

²⁶ Cheng, T.L, Johnson, S.B. & Goodman, E. (2016). Breaking the Intergenerational Cycle of Disadvantage: The Three Generation Approach. *Pediatrics*, 137(6). <https://doi.org/10.1542/peds.2015-2467>.

²⁷ Duckett, S. and Mackey, W. (2020, August 27). *COVID-19 hits the poor and vulnerable hardest*. <https://grattan.edu.au/news/covid-19-hits-the-poor-and-vulnerable-hardest/>.
Australian Unions. (2020). *Leaving women behind: The real cost of the Covid recovery*. https://www.actu.org.au/media/1449315/d56-leavingwomenbehind_realcostofcovidrecovery.pdf.

family reasons than males (12.5 per cent compared with 3.8 per cent).²⁸ It has also meant that more employers are seeking casual workers and are moving generally towards a more casualised workforce. It is rare today for The Salvation Army's Employment Plus service to be asked to recruit for permanent, full-time positions. This has both direct and hidden consequences for job seekers experiencing barriers to employment.

- 2.28 Past experience suggests that young people will be disproportionately affected by the ongoing economic and societal impacts of the pandemic. The ABS Weekly Payroll Jobs and Wages in Australia report shows payroll jobs for people aged between 15 and 29 years experienced the greatest decrease in the fortnight leading up to 3 July 2021 and the least increase between 14 March 2020 and 3 July 2021 when compared to other age groups.²⁹ The youth unemployment rate is 10.2 per cent, more than double the national unemployment rate.³⁰
- 2.29 As the nation rebuilds from the COVID-19 pandemic, now is a good time to reconsider work not only as an economic driver, but also as a significant element of social wellness and cohesion. We need to ask ourselves the question: 'Are we shaping a labour market that adequately caters to the needs of a diverse society so that everyone, regardless of gender, can have decent work, make a meaningful contribution to society through work and be treated equitably?' Ensuring sustainable, secure and fair employment for ACT women will benefit not only today's workers but future generations.

Recommendation 3

- 2.30 The ACT Government increase access to affordable early childhood education and care and outside school hours care to support women's workforce participation.**
- 2.31 The ACT Government, in partnership with the energy, health and community sectors, produce and promote a series of everyday 'life hacks', targeting issues such as money management, energy use, and navigating complex service systems. Representatives from different industries and different cultures could be invited to share a tip that they learned from a parent or grandparent. This could have the added benefit of fostering connection within the community and increasing cross-cultural awareness and respect.**
- 2.32 The ACT Government, alongside the Commonwealth and other state and territory governments, continue to embed specialist employment services in community hubs that provide a range of culturally safe wrap-around supports for people from culturally and linguistically diverse backgrounds.**

²⁸Australian Bureau of Statistics. (2021, July 7). *Job mobility* (February 2021). <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/job-mobility/feb-2021>.

²⁹Australian Bureau of Statistics. (2021, July 22). *Weekly Payroll Jobs and Wages in Australia*. <https://www.abs.gov.au/statistics/labour/earnings-and-work-hours/weekly-payroll-jobs-and-wages-australia/latest-release>.

³⁰Australian Bureau of Statistics. (2021, July 15). *Labour Force, Australia*. <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/latest-release>.



- 2.33 The ACT Government provide access to free or subsidised childcare for low-income sole parent families with children up to 12 years old.**
- 2.34 The ACT Government provide access to financial counselling for women experiencing financial hardship. Our experience is that this can go some way in assisting people manage their income and mental health, especially in the early stages of being on JobSeeker. Co-locating these services within a community hub, or child and family centre would increase accessibility for families.**
- 2.35 The ACT Government provide access to increased targeted wrap-around support for women who face multiple and complex barriers to paid employment and the benefits (financial and otherwise) that it brings.**

3 Housing and Homelessness

- 3.1 Within the ACT, The Salvation Army operates the Salvos Housing and Oasis youth homelessness services. We also offer a range of specialist housing and homelessness services all other jurisdictions in Australia. The recommendations within this submission have been informed by this extensive frontline experience working with consumers of our housing and homelessness sectors.
- 3.2 Homelessness is a well-known, persistent, and widespread issue with well over 100,000 people estimated to be homeless in Australia.³¹ According to Women's Health Matters, over half of the ACT's homeless population are women, and 53 per cent of Canberrans living in low-income households are women.³²

Improving Outcomes for Older Women

- 3.3 Evidence tells us that the risk of homelessness is high for people aged 55 years and older, and particularly for older women. We also recognise that older women can be represented in other high-risk groups for homelessness, including those who have experienced family and domestic violence, Aboriginal and Torres Strait Islander people, LGBTIQ+ people, people from culturally and linguistically diverse communities, people living with health, custodial or social care arrangements, and people living in already disadvantaged locations.
- 3.4 The incidence of homelessness and risk of homelessness can be felt more acutely by older women because many have taken time out of the workforce to care for children and other family members, leaving them with far less financial security in their fifties and sixties and into retirement, in terms of their personal savings, assets and superannuation.³³
- 3.5 Australian women retire on average with over 40 per cent less superannuation than men.³⁴ In 2015-16, women aged 65 to 69 had a median balance of less than \$10,000 and 45 per cent reported no superannuation balance at all.³⁵ Women approaching retirement (aged 55 to 64) had a median balance of less than \$100,000, less than a fifth of the amount the Association of Superannuation Funds of Australia (ASFA) estimates that a single person needs for a comfortable retirement.³⁶ Older women who are employed as casuals are also more likely to experience discrimination and shift-shortages at work, as illustrated in Mary's story below.

³¹ The Salvation Army Australia. (2022, April). Social Justice Stocktake - Taking Stock of our Communities. Social Justice Stocktake. <https://www.salvationarmy.org.au/socialjusticestocktake/>.

³² Women's Health Matters. (Undated). *Women's Homelessness in the ACT Remains Mostly Hidden*. Retrieved from: <https://www.womenshealthmatters.org.au/womens-health-wellbeing/housing-homelessness/>.

³³ The Australian Government the Treasury. (2020). *Retirement Income Review: Final report*. <https://treasury.gov.au/sites/default/files/2021-02/p2020-100554-udcomplete-report.pdf>.

³⁴ Women in Super. (n.d.). The facts about women and super. *Women in Super*. <https://www.womeninsuper.com.au/content/the-facts-about-women-and-super/gjumzs>.

Riach, K., O'Hare, C., Dalton, B. & Wang, C. (2018). *The Future Face of Poverty is Female*. Australian Super. Workplace Gender Equality Agency. (2017). *Women's economic security in retirement* (Insight Paper).

³⁵ Clare, R. (2017). *Superannuation account balances by age and gender*. ASFA Research and Resource Centre.

https://www.superannuation.asn.au/ArticleDocuments/359/1710_Superannuation_account_balances_by_age_and_gender.pdf.aspx?Embed=Y.

³⁶ Pennington, A. & Stanford, J. (2020). *Gender Inequality in Australia's Labour Market: A Factbook*. Centre for Future Work: Sydney.



Mary's Story*

Mary is a Doorways service participant. She is over 50 years old and has worked as a casual staff in the medical field. Mary was amongst the first at her workplace to have her shifts cut when COVID-19 hit. When she raised concerns about the number of shifts she was receiving, she faced bullying and escalating intimidation. Pre-existing work-related trauma has only worsened as a result of her treatment at work, and she is now at risk of homelessness and isolation. She is experiencing anxiety about when she will be able to work again, which is inducing other mental health issues.

*name de-identified

- 3.6 Adequacy of retirement income is further highly dependent on home ownership and access to affordable housing. Thirty-four per cent of women aged over 60 live in poverty.³⁷ Declining rates of home ownership, coupled with the lower retirement savings of many women, increase the risks that more older women will suffer poverty and homelessness as they approach retirement.³⁸ It is near impossible for older women who become single in retirement to obtain a home loan due to their age.
- 3.7 Older people, like others experiencing homelessness, cope in different ways including by sleeping rough (outdoors or in cars), finding temporary supported accommodation, living in boarding or rooming houses, caravan parks, hostels or other temporary lodging, squatting and living in over-crowded dwellings or staying temporarily in other households, for example 'couch-surfing'.
- 3.8 Women are disproportionately reliant on the Age Pension.³⁹ We know that more women rent in retirement in comparison to men,⁴⁰ yet a key assumption of the Age Pension is that recipients will own their own home. This places renters at a disadvantage, with the Retirement Income Review finding that Commonwealth Rent Assistance (CRA) is 'far below the level that would bridge the gap in their living standards compared to home owners'.⁴¹ Unfortunately, it also found that simply raising the CRA rate 'would not have a meaningful impact on income poverty among retiree renters'.⁴² Rather than simply increasing their fortnightly payment, more

³⁷ The number of homeless women aged 65-74 increased by about 50 per cent in the five years to 2016. The number of homeless men in the same age group increased by nearly 30 per cent over the same period.

Feldman, S & Radermacher, H. (2016), *Time of our lives? Building opportunity and capacity for the economic and social participation of older Australian women*. Lord Mayor's Charitable Foundation. <https://www.lmcf.org.au/getmedia/23a2ebd6-b2dc-48b1-bc81-59e1bc0f27cd/2016-03-07-LMCF-Timeof-Our-Lives-Report.pdf.aspx>.

See also Coates, B. and Chivers, C. (2019), *Who is homeless in Australia?* <https://blog.grattan.edu.au/2019/06/who-is-homeless-in-australia/>.

³⁸ Coates, B. and Nolan, J. (2020), *Balancing Act*. 2020-03, <https://grattan.edu.au/submissions/balancing-act/>.

³⁹ Department of Social Services. (2021, May 18). *DSS Payment Demographic Data – March 2021*.

<https://data.gov.au/dataset/dsspayout-demographic-data>. Australian Institute of Health and Welfare. (2018). Older Australia at a glance. <https://www.aihw.gov.au/reports/older-people/older-australia-at-a-glance>.

⁴⁰ The Australian Government the Treasury. (2020). *Retirement Income Review: Final report*.

<https://treasury.gov.au/sites/default/files/2021-02/p2020-100554-udcomplete-report.pdf>.

⁴¹ Ibid.

⁴² Ibid.



needs to be done to increase the stock of affordable and accessible housing for women who are renting in retirement.

- 3.9 Our front-line services tell us of the stoicism shown among older women in tolerating living conditions and treatment that is not conducive to their wellbeing, including those who are victim-survivors of family and domestic violence. We also hear of the shame that can often be felt around help-seeking, as well as the stigma associated with terms like 'refuge', 'shelter', 'crisis' and other forms of accommodation support services.



“And...about women sleeping in cars. We’ve heard a lot about how older women are more afraid to go to a shelter than they are to sleep in their car...because they don’t know who is there, they don’t know what kind of support is going to be there.”



- Salvation Army, State Manager, NSW/ACT, Salvos Housing

- 3.10 Some older women may feel safer sleeping in their cars. In recent years, some local councils across the country have even sought to establish local car parks as safe 'pop up' accommodation options for homeless people opting to sleep in their cars, particularly targeting women. Other women may seek temporary shelter among their family and friends or be unaware or unsure about the kind of support a homelessness service can provide for their circumstances.
- 3.11 We urge the ACT Government to consider the value of funding affordable housing solutions which are aimed at older women and recognise the increasing risk of homelessness they face. We suggest that such a model could reflect the Sharing with Friends housing model which has been established in Queensland. The Sharing with Friends development provides affordable home ownership in an environment which also fosters friendship and support.⁴³
- 3.12 We commend the ACT Office for Women on the establishment of the free Women's Information Service, providing information and referral on a range of issues impacting women, including financial and housing stress.⁴⁴ However, we believe there are further opportunities to improve the identification of older people, particularly older women at risk of homelessness, that removes the stigma associated with help-seeking. This includes working within the settings and services that older women typically access in their day-to-day lives such as community and community health centres, aged care support services, senior centres, banks, libraries, local GP clinics, pharmacies and shopping centres (such as 'pop up' hubs). People specifically trained to work in supporting this cohort are well placed to provide 'light touch' information about housing and homelessness services, and in some cases make assessment and referral to services that can assist older women.

⁴³ ABC. (2021, July 24). 'New concept to see older women living together to avoid homelessness, loneliness'. *ABC News*. <https://www.abc.net.au/news/2021-07-24/older-women-look-to-live-together-to-avoid-homelessness/100319352>

⁴⁴ <https://www.communityservices.act.gov.au/women/services/Womens-Information-Empower,-Respect,-Connect>



Recommendation 4

- 3.13 The ACT Government work with the Commonwealth and other state and territory governments to increase the stock of accessible social and affordable housing so that older women can 'age in place' if they choose.**
- 3.14 The ACT Government fund affordable housing solutions specifically aimed at older women.**
- 3.15 The ACT Government increase rental support for lower-income retirees.**
- 3.16 The ACT Government work alongside service systems commonly accessed by older women, to improve identification of those at risk of homelessness.**
- 3.17 The ACT Government increase its investment in advocacy efforts supporting improved information and education related to housing and homelessness for older women.**

About The Salvation Army

The Salvation Army is an international Christian movement with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country.

Programs include:

- Financial counselling, financial literacy and microfinance
- Emergency relief and related services
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further information about the Salvation Army can be accessed at: <
<https://www.salvationarmy.org.au/>>

