



Pre-Budget Submission

25th January 2024

Equality Rights Alliance

The Equality Rights Alliance (ERA) is one of the six National Women's Alliances funded to advise the Office for Women on gender policy in Australia. ERA is Australia's largest network of organisations advocating for gender equality, women's economic security, women's leadership, and recognition of women's diversity. We are advised by our 70 members, who are national-level or expert NGOs with a focus on the impact of policy or service delivery on women.

ERA is funded by the Department of Prime Minister and Cabinet through the Office for Women.

This submission has been endorsed by the following organisations:



Executive Summary

The Equality Rights Alliance welcomed the government's efforts in the May 2023 budget to address a range of economic issues effecting women. ERA supported increases to Commonwealth Rent Assistance, Jobseeker, and Parenting Payment Single payments, as well as the funding to the National Housing and Homelessness Plan and the National Plan to End Violence Against Women and Children. ERA views these efforts as signals of the government's commitment to gender equality, especially gender responsive budgeting and governance.

Gender equality is a critical element of a healthy economy. Removing barriers to women's full economic participation could mean gaining an extra \$128,000,000 to the Australia economy.¹ Australian women and girls are a powerful, underutilised economic force, and they deserve better social and economic outcomes.

To build upon the work from the May budget, ERA is recommending a broad range of measures to ensure progressive gender policies are as effective as possible. Our submission is evidence based and has been informed by ongoing consultation with our member organisations and other experts.

Recommendations

1. Commit additional funding to the Office for Women to build capacity within Departments to support the roll out of Gender Impact Analysis on policy and spending proposals across government and the development and implementation of the National Strategy to Achieve Gender Equality. This funding should be committed following a review of long-term staffing requirements for the Office for Women.
2. Increase funding to the National Women's Alliances to \$1m per annum for each Alliance to support the implementation of the National Strategy to Achieve Gender Equality.
3. Include a further funding commitment as part of the National Plan on Housing and Homelessness and the resulting National Partnership Agreements on Housing and Homelessness to significantly increase the stock of public housing in Australia.
4. Fund a feasibility study to explore replacing all current existing social security payments with a 'basic income' payment, supplemented by additional allowances for groups with identified needs.
5. further amend the stage 3 tax cuts to drop the tax rate for those earning \$18,201 - \$45,000 to 15%.
6. Halve the 50% capital gains tax discount and quarantine negative gearing offsets to rental income only.

¹ Deloitte Access Economics and Australians Investing in Women (2022), 'Breaking the Norm: Unleashing Australia's Economic Potential', Nov. 2022, via the Women's Economic Equality Taskforce (2023), 'Women's Economic Equality Final Report.'

7. Review existing tax concessions within the superannuation system with a gender lens to identify amendments which would increase the superannuation of women with low superannuation balances.
8. Provide for a superannuation carers' contribution.
9. Extend superannuation guarantee payments to government-funded parental leave.
10. Increase the rate of pay for the paid parental leave scheme to the level of Average Weekly Ordinary Time Earnings.
11. Fund publicly owned specialist childcare centres based on community needs, particularly in areas with inadequate private supply, including care designed to meet the needs of children with disability and culturally informed and community-based care in Indigenous communities.
12. Phase out the activity test for the Childcare subsidy.
13. Fund a review of childcare access for women on temporary visas.
14. Investigate and fund the foundational structure for education and training proposed by Women in Adult and Vocational Education.
15. Identify and implement further budget measures for training and education investment that increase women's participation and career paths across the workforce with an emphasis on emergent industries, including funding leadership opportunities for women in the clean energy sector.
16. Fund training and education equitably, especially addressing inequitable funding of feminised skill pathways compared to male dominated skill pathways, while targeting men's participation in feminised industries.
17. Increase funding for community legal centres to provide free legal assistance to women with family law matters to promote women's economic security and safety.
18. Increase the indexation rate of the National Legal Assistance Partnership funding to better align with increases in wages and superannuation.
19. Provide additional funding for legal assistance for women in the workforce experiencing disadvantage, harassment or discrimination.
20. Produce gender analyses of all climate change and energy related policies as part of a national climate change plan, including funding a Gender Impact Analysis for the development of the Disaster Relief Australia workforce and investigating participation payments.

21. Link subsidies for decarbonising and transitioning industries to gender equity objectives.
22. Commission gender and sex disaggregated data on the impacts of climate change, while reviewing opportunities for funding qualitative studies.
23. Fund a fully resourced civilian capacity to respond to climate related emergencies and disasters.
24. Commission the Workplace Gender Equality Agency or another suitable entity to report on whether grants provided to the community sector are underfunded when compared to Commonwealth grants and procurement processes which involve male-dominated or gender-neutral sectors.
25. Resource a suite of new, highly targeted national health initiatives to the value of \$87.3M over 3 years for the purpose of closing gaps and strengthening sexual and reproductive health and rights across Australia as recommended by Family Planning Alliance Australia.

The Office for Women

ERA applauds the government's commitment to gender responsive budgeting and notes that the successful implementation of this policy will require significant support and upskilling across government. A gendered analysis of the policy development and budget cycles is essential to implement the Government's gender equality commitments. The Office for Women plays a critical role in this upskilling process. ERA strongly supports the recent establishment of the new Executive Director position in the Office for Women, but notes no additional funding was provided in for this role in the 2023/4 budget, while demand on the Office for Women has increased due to the GRB roll out and the development of the National Strategy to Achieve Gender Equality ('National Strategy'). Demand for support from the Office for Women is unlikely to decrease in the future as the Office takes on the implementation of the National Strategy.

ERA recommends additional funding to the Office for Women to build capacity within Departments to support the roll out of Gender Impact Analysis on policy and spending proposals across government and to support the development and implementation of the National Strategy.

We also recommend the Department of Prime Minister and Cabinet conduct a review of long-term staffing requirements for the Office for Women.

National Women's Alliances

The final report of the Women's Economic Equality Taskforce recommended the resourcing of:

"critical women's advocacy work, such as the National Women's Alliances or similar models, to provide a consultative mechanism to elevate the voices of diverse women and girls around the country. These advocacy groups should also provide advice on policy priorities to improve

women’s economic equality and life outcomes, including by working with the National Women’s Economic Equality Advisory Body”²

The National Women’s Alliances (NWAs) collectively have significant experience in providing support and commentary to government on the effects of policy on women across the country.

The important work of the NWAs is not adequately supported by current government funding. ERA welcomes the steps already taken by the government’s to restore indexation to NWA funding. However, despite this measure the 2023 review of the NWA program by Office for Women and the Global Institute for Women’s Leadership found that the NWAs are not currently funded to perform the activities required of them under their funding contracts, which leads to a reliance on unpaid work by women:

*“a key consequence of NWAs’ limited funding is the NWAs heavily reliance on the unpaid labour from the women’s sector. This work is largely provided by volunteer workers, paid employees working longer hours than they are remunerated for, and donated staff time from the auspicing agencies. NWA interviewees expressed gratitude for this work, but noted that the voluntary nature of the work left Alliances lacking sustainability. To **allow Alliances to succeed in informing policy and decision making, and to future-proof the voice of under-represented women in government, greater funding is required.**”³ [emphasis as per original]*

Under-funding wages and making insufficient provision for staffing levels creates the perfect conditions for reliance on unpaid work, with knock-on effects on women’s economic security through foregone wages and superannuation for the hours spent in unpaid work. For the NWAs, the inadequacy of the current funding levels will be further exacerbated by increased demand for their services during the implementation of the National Strategy.

ERA recommends the government increase funding for the National Women’s Alliances program to \$6m per annum (being \$1M annual funding per Alliance) to support the implementation of the National Strategy

Housing

Women are particularly vulnerable to housing stress and homelessness because they face a range of economic and social structural inequities which accumulate over the life course, including the gendered wage gap, uneven distribution of unpaid care work between the genders and gendered violence. These structural gender disadvantages accumulating over a lifetime amounts to a feminisation of poverty,¹⁴ which in turn disadvantages women in an unaffordable housing market.

² Women’s Economic Equality Taskforce *The Women’s Economic Equality Taskforce final report to government* October 2023 Recommendation 7.4 <https://www.pmc.gov.au/news/womens-economic-equality-taskforce-final-report-government>

³ Department of the Prime Minister and Cabinet, Global Institute for Women’s Leadership and the Office for Women, *Evaluation of the National Women’s Alliances Model*, 2023 at 13 <https://www.pmc.gov.au/resources/evaluation-national-womens-alliances-model>

⁴ AHRC, 2019. And, Méabh Savage, Gendering Women’s Homelessness, *Irish Journal of Applied Social Studies*, 1393-7022 Vol. 16(2), 2016, 43-64.

Systemic and structural inequities require a concerted and deliberate response, especially where those inequities are driving the largest increases in homelessness across Australia.

In its *State of the Nation's Housing Report*, the National Housing Finance and Investment Corporation estimates that 331,000 low-income households are in rental stress, spending more than 30 per cent of their income in rent and unable to afford other essentials such as food, heating and transport.⁵ More than 163,000 households (or over 300,000 people) are waiting for social housing. Women make up the majority of all occupants, and older occupants, in public and community housing.⁶

For more than a decade the outcomes sought by successive governments in relation to federal housing policy have been undermined by the tendency of tax and welfare systems to regard housing primarily as an investment option, rather than a human right. There has also been only limited focus on ensuring that housing policy supports other social and economic policy across portfolios, including employment and health outcomes.

ERA congratulates the Government on the housing commitments made in the 2023/24 budget and notes that the first round of funding under the Housing Australia Future Fund Facility (HAFFF) and National Housing Accord Facility (NHAF) programs is currently taking applications. ERA will be monitoring this process carefully to determine whether the HAFFF process is contributing to the required increase in public housing. We support the call by Homelessness Australia for a pipeline of 25,000 social housing and 25,000 affordable housing homes each year⁷ and note that the current funding allocation under the HAFFF and NHAF programs is insufficient to deliver this level of housing.

Community housing is a critical part of the response to housing stress and homelessness in Australia. Community housing is able to provide housing options based on expert knowledge and experiences of local community need or expertise in meeting the needs of vulnerable cohorts. However, in recent years community housing has apparently been viewed by policy makers at federal, state and territory levels as a convenient alternative to investing in and maintaining public housing. According to the Australian Institute of Health and Welfare, between 2006 and 2022 the number of public housing dwellings decreased from 341,400 in 2006 to 297,600 in 2022, while the number of community housing dwellings increased over three-fold from 30,100 in 2006 to 112,800 in 2022.⁸

Large-scale investment in public housing must also be viewed as a critical element of the housing response. Public housing allows governments sufficient control and autonomy to deliver on their commitment to protect the human right to an adequate standard of living.⁹ It also provides governments with direct levers to address specific areas of housing need and encourages better integration of housing policy and planning laws.

⁵ Housing Australia, 2022. <https://www.housingaustralia.gov.au/research-data-analytics/state-nations-housing-report-2022-23>

⁶ *Older Australians: Housing and living arrangements*, Australian Institute of Health and Welfare, updated 2023.

⁷ Homelessness Australia 'National Housing and Homelessness Plan Submission' October 2023. Available at: <https://homelessnessaustralia.org.au/our-advocacy/>

⁸ Australian Institute of Health and Welfare 'Housing assistance in Australia' 14 July 2023. Available at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/social-housing-dwellings>

⁹ Article 11 [International Covenant on Economic, Social and Cultural Rights \(ICESCR\)](https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights). Available here: <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>

ERA recommends that a further funding commitment be included as part of the National Plan on Housing and Homelessness and the resulting National Partnership Agreements on housing and homelessness to significantly increase the stock of public housing in Australia.

Social Security

The social security system plays a critical role in ensuring that women with unpaid caring responsibilities are at least provided with a basic safety net to protect them from poverty and economic insecurity. The establishment of a basic income payment may assist in streamlining and improving the adequacy and functioning of the income support system.

ERA recommends the government fund a feasibility study to examine the viability of replacing all current existing social security payments with a 'basic income' payment, supplemented by additional allowances for groups with identified needs.

Taxation

In their original form, the Stage 3 tax cuts were a mis-timed windfall for high income earners which would have primarily benefited older men.¹⁰ ERA welcomes the Government's announcement of a redesign of the stage three tax cuts but are concerned that the proposed changes don't go far enough. Tax cuts should be redesigned to benefit those Australians who most need a break from cost-of-living pressures: low-income Australians, who are disproportionately women.¹¹

ERA supports the Australia Institute's proposed alternative to lower the 19% tax rate for those earning between \$18,201 and \$45,000 to 15%, and the 32.5% tax rate for those earning between \$45,001 and \$120,000 to 31%. This redesign would see the largest tax cut go to those earning \$45,000.¹² Consequently, while we welcome the drop in the lowest tax bracket to 16%, we would prefer the level were set at 15% for this highly vulnerable group. We support the government's plan to drop the 32.5% rate to 30% and we support the retention of the 37% tax bracket, as this is an important step in restoring our progressive taxation system. We also congratulate the Government on increasing the threshold for the Medicare levy.

ERA recommends the government further amends the stage 3 tax cuts to drop the tax rate for those earning \$18,201 - \$45,000 to 15%.

As noted above, approaching housing as primarily an investment vehicle rather than a human right has resulted in a tax system which privileges the needs of investors over the needs of people facing housing and homelessness. According to AHURI, '*[c]urrent tax policy settings ... favour older and wealthier owner-occupiers and investors, accentuate intergenerational inequity, inflate housing*

¹⁰ Australia Institute (2022). [New data shows how the Stage 3 tax cuts massively favour the wealthy.](#)

¹¹ According to the ABS, in May 2023: "[m]ore females earned less than \$1,000 per week than males (6.08 million compared with 4.77 million). At the other end of the income spectrum, there were nearly 2.5 times more males than females with an income of \$3,500 or more per week (approximately 484,000 compared with 194,000). There were more than 3 times more males than females with income \$10,000 per week or higher (approximately 42,000 compared with 13,000)." Australian Bureau of Statistics "New Census insights on income in Australia using administrative data" 2 May 2023 <https://www.abs.gov.au/articles/new-census-insights-income-australia-using-administrative-data>

¹² Australia Institute (2023), Matt Grudnoff and Greg Jericho, [A Better Stage 3: Fairer tax cuts for more Australians.](#)

prices, reduce mobility and lower housing affordability.’¹³ Modelling shows high-income earners benefit the most from the capital gains discount and negative gearing tax regime.¹⁴ Negatively geared investors are also prone to terminating rental leases, creating tenure insecurity for tenants.¹⁵

To address this, ERA recommends halving the 50% capital gains tax discount and quarantining negative gearing offsets to rental income only.

Reform superannuation

Economic modelling shows that Australia’s tax concession system is stacked against women.¹⁶ Further review of these systems is needed to advance gender equality and wellbeing budget objectives. The sub-recommendations detailed here would help to advance women’s economic wellbeing over the entire lifecycle. ERA additionally recommends that any gender analysis recognises the varying societal and situational impacts on women’s financial participation, including gender-based violence.

ERA recommends government review existing tax concessions within the superannuation system with a gender lens to identify amendments which would increase the superannuation of women with low superannuation balances.

According to WGEA data, the total remuneration gender pay gap in Australia currently sits at 21.7%.¹⁷ Upon retirement, women’s median super balance is around 25% lower than men’s,¹⁸ with women earning \$136,000 less superannuation over their working lives.¹⁹ This divide is exacerbated by women’s roles in their communities, as many continue to miss out on crucial years of super accumulation while performing unpaid care work.

Women provide a disproportionate share of unpaid care for children and adults with disability, health, or frail-age issues. A nominal contribution to superannuation for unpaid carers would contribute to the retirement incomes of those performing non-negotiable care work and acknowledge the social and economic benefits of this under-recognised labour.

ERA recommends the provision of a superannuation carers’ contribution for people on low incomes performing unpaid care work.

¹³ Australian Housing and Urban Research Institute ‘Brief: The tax reforms no one wants to talk about’ 14 November 2023. Available at: <https://www.ahuri.edu.au/analysis/brief/tax-reforms-no-one-wants-talk-about>

¹⁴ Australia Institute (2015), [Top Gears: How negative gearing and the capital gains tax discount benefit the top 10 per cent and drive up house prices.](#)

¹⁵ The Conversation (2015), Rachel Ong VforJ and Gavin Wood, [The real reasons negative gearing on housing should be phased out.](#)

¹⁶ Grudnoff, Matt and Littleton, Eliza “Rich men and tax concessions How certain tax concessions are widening the gender and wealth divide” The Australia Institute April 2021

¹⁷ Workplace Gender Equality Agency (2023), “Australia’s Gender Equality Scorecard: Key results from the Workplace Gender Equality Agency’s Employer Census 2022-23”, November 2023, <https://www.wgea.gov.au/sites/default/files/documents/2022-23%20WGEA%20Gender%20Equality%20Scorecard.pdf>.

¹⁸ The Association of Australian Super Funds, *ASFA urges action to close the retirement savings gender gap*, Media Release, July 12 2023, <https://www.superannuation.asn.au/media-release/release-12-july-2023/>.

¹⁹ Centre for Future Work, *Women Earn \$1m less than men & \$136,000 Less in Super over Working Life*, Media Release, March 8 2023, The Australia Institute, <https://futurework.org.au/post/women-earn-1m-less-than-men-136000-less-in-super-over-working-life/>.

Paid Parental Leave

To ensure the changes outlined above have the best possible impact, the rate of the government paid parental leave ('PPL') scheme should be increased. ERA congratulates the government on the current proposed amendments to the PPL scheme, which will provide economic and social benefits to women and families. However, the rate of pay under the current amendments remains pegged to the minimum wage. The international benchmark for wage payments in PPL is 66% of earnings. This standard is contained in the ILO Maternity Protection Convention, 2000 (No. 183)²⁰ and has been adopted in other instruments and standards across the world.²¹ Australia's low rate of PPL payment puts us out of step with comparable nations and undermines the scheme's capacity to address the gendered wage gap and the gendered gap in retirement incomes.

While this measure will increase the cost of the scheme, it will also reduce women's lifetime earnings deficit and encourage more men to access the scheme and reap the benefits of increasing their caring roles. The proposed increase could be gradually introduced over time to reduce the immediate cost increase.

ERA recommends that the rate of pay for the paid parental leave scheme be gradually increased to 66% of wages earned immediately prior to the commencement of leave (with an appropriate cap), with the initial increase being to the level of Average Weekly Ordinary Time Earnings.

Regular workforce engagement is critical to Australia's superannuation system. This often means that taking PPL to care for children contributes to an intractable cycle of poverty for women across the life cycle. The Productivity Commission's 2009 report into PPL recommended the eventual inclusion of superannuation into PPL, while the 2013 Australian Human Rights Commission Report *Investing in Care* found that the time had come to extend the superannuation guarantee to PPL.²² The Australian PPL scheme has fallen behind the standards of employers, with WGEA data showing that 86% of employers that offer employer-funded parental leave pay superannuation on that leave.²³

It is important to note that PPL is both the only type of workplace leave directed predominantly at women and the only type of workplace leave that does not include superannuation guarantee payments. By permitting this discrimination, the Australian PPL scheme inadvertently reinforces the unconscious devaluing of women's work and contributes to a sense that women's retirement incomes are unimportant. As of late 2022, there is a median retirement savings gap between men and women of 23.4 per cent.²⁴ Extending superannuation to PPL provides an additional financial

²⁰ OECD (2023), "Joining Forces for Gender Equality: What is Holding us Back?" OECD Publishing, Paris, <https://doi.org/10.1787/67d48024-en>

²¹ See for example: European Commission (2010), *Indicators for monitoring the Employment Guidelines including indicators for additional employment analysis, 2010 compendium*, Table 18.M3. <http://www.nbbmuseum.be/doc/seminar2010/fr/bibliographie/risque/compendiumjul2010.pdf>.

²² Australian Human Rights Commission, *Investing in Care: Recognising and valuing those who care* Volume 1 Research Report, Sydney, 2013, 15.

²³ Workplace Gender Equality Agency (2023), *Australia's Gender Equality Scorecard*, <https://www.wgea.gov.au/publications/australias-gender-equality-scorecard>

²⁴ WGEA, *Gender equality workplace statistics at a glance 2022*, February 2022

incentive for carers to access their leave entitlements and sends the message that women's economic security is just as important as men's.

ERA recommends extending superannuation guarantee payments to government-funded parental leave.

Childcare

Like health care, education and housing, early childhood education and care ('ECEC') services are essential to the effective functioning of our economy and to women's economic security. During the COVID-19 pandemic, ECEC was one of the services most critical to support our essential service workforce. However, unlike health care, education and housing, Australia does not have a publicly owned ECEC alternative. Without this key element, Australia's economy cannot be said to be sustainable. ERA supports the establishment of a publicly owned, not-for-profit early childhood education and care system.

A public system would allow for targeted use of taxpayer funding to meet community needs rather than prioritising profitability. The 2021 review of the Inclusion Support Funding Program found that 1 in 5 parents of a child with additional needs had to change childcare providers to find appropriate care, while noting that the rate of actual exclusion for parents of children with additional needs was four times higher than other parents.²⁵ Public specialist childcare centres would assist in reducing this inequity in care quality. The September 2023 interim report of the ACCC Into ECEC found that cost of ECEC services was affected by geographic location, with significant cost increases in the most remote areas. It also found that market dynamics encourage supply in more socio-economically advantaged areas and in major cities. They concluded that:

"market-forces alone are unlikely to ensure:

- *equitable educational and or developmental outcomes across all children and households*
- *increased workforce participation in some areas (particularly for women and essential workers).*

*The nature of childcare markets and the role played by price, as well as the impact of the Child Care Subsidy (discussed below), also mean it is unlikely that market forces alone will act as an effective constraint on prices to ensure affordability for households (including households with low incomes and vulnerable cohorts)."*²⁶

ERA recommends funding publicly owned specialist childcare centres based on community needs, particularly in areas with inadequate private supply, including care designed to meet the needs of children with disability and culturally informed and community-based care in Indigenous communities.

²⁵ Australian Institute of Family Studies (2021), J. Rob Bray, et al. [Evaluation of the Inclusion Support Program](#).

²⁶ Australian Competition and Consumer Commission "Childcare Inquiry Interim Report" September 2023 <https://www.accc.gov.au/inquiries-and-consultations/childcare-inquiry-2023/september-2023-interim-report>

The Commonwealth should continue to reduce the barriers to affordable childcare by reviewing the participation test for parents and carers, to make the system more accessible to people on low incomes. While ERA advocates for the establishment of a broader publicly funded system, **we recommend phasing out the activity test for the Childcare subsidy** as a positive step towards more accessible care.

The current ECEC system is an inflexible and inaccessible system for women on temporary visas. There is currently limited access to ECEC subsidies for women on temporary visas which in turn limits their ability to work.

ERA recommends government fund a review of childcare access for women on temporary visas.

Education & Training

The Australian education and training system routinely enforces gendered inequalities.²⁷ To address these inequities, Women in Adult and Vocational Education (WAVE) have proposed a new foundational architecture for the skills industry comprised of: a new strategic advisory committee on equity and equality in VET, the development of a long-term blueprint for equity and equality in VET, the enhancement of capacity and capability in national skills and education infrastructure, and enhancements to national reporting and data collection systems.²⁸

ERA recommends that the government investigate and fund the foundational structure proposed by WAVE.

The energy industry is one of the worst performing industries for female representation in Australia. Despite the challenges, climate change also offers opportunities in growing sectors, with potential benefits for women from significant government investments in energy systems change, and a jobs strategy for women. Equality Rights Alliance endorses the Women's Economic Equality Taskforce recommendations for the development of programs encouraging women's participation in emerging industries, including clean energy, and the trial of a program with a cohort of older Australian women returning to the workforce and looking to upskills.

ERA recommends the government identify and implement further budget measures for training and education investment that increase women's participation and career paths across the workforce with an emphasis on emergent industries, including funding leadership opportunities for women in the clean energy sector.

Occupational gender segregation is a key driver of the pay gap between men and women, with roles in feminised industries more likely to be low paid and insecure. Many of these sectors (such as healthcare and education) have been put under further financial strain by the pandemic.²⁹

²⁷ Australian Bureau of Statistics (May 2023), [Education and Work, Australia](https://www.abs.gov.au/statistics/people/education/education-and-work-australia/latest-release), ABS Website Available at: <https://www.abs.gov.au/statistics/people/education/education-and-work-australia/latest-release>

²⁸ Women in Adult and Vocational Education (2024), Pre-Budget Submission 2024, available at: <https://wave.org.au/wave-pre-budget-submission-2024-to-the-australian-government-support-for-equitable-vocational-and-adult-education-addressing-inequity-in-our-skills-system/>

²⁹ Australian Council of Trade Unions (2023), *Leaving women behind: The real cost of the Covid recovery*.

Addressing the inequitable funding of women-dominated skills pathways would be a positive step towards narrowing gendered funding gaps.

ERA recommends funding training and education equitably, especially addressing inequitable funding of feminised skill pathways compared to male dominated skill pathways, while targeting men's participation in feminised industries.

To this end, we also endorse the call in Chief Executive Women's Pre-Budget submission for government to ***"invest in diverse, gender balanced leadership pipelines."***

Legal Services

The unfair distribution of assets post-separation can be a significant contributing factor to women's financial insecurity. Women are at a higher risk of poverty following separation, with mothers of young children sixteen percentage points more likely to be poor in the year after separating.³⁰ Women who have experienced violence often have worse financial outcomes post separation, with an average drop in income of 34%.³¹ This means that many women do not have the financial resources to appropriately care for themselves and their children, or to recover from violence. The early provision of legal assistance with the family law system can ensure that women have appropriate and tailored advice and representation services to achieve a fair and equitable distribution of property.

ERA supports the model provided by Women's Legal Services, which provides free legal assistance to women that is tailored to their specific needs, alongside social work support and financial counselling. This model empowers women to make informed choices about the division of property post-separation, reducing the risk of women's homelessness and poverty.

ERA recommends increasing funding for community legal centres, including Women's Legal Services, to provide free legal assistance to women with family law matters to promote women's economic security and safety.

Women-dominated workforce sectors tend to have lower wages than male-dominated sectors, which is a key factor in the national gendered wage gap. The community legal sector is a female-dominated workforce, with recent research finding that 70% of community law solicitors are women.³² Unfortunately, salaries in the community legal sector are significantly less than salaries for equivalent roles at legal aid commissions, government, and private practice. Funding for community law services must therefore be set at levels which allow employers to address this gendered wage imbalance. Base funding rates should be determined following a gender impact analysis and indexation on funding should be sufficient to permit employers to maintain parity with other comparable sectors.

For example, the funding Women's Legal Centre ACT receives from the Commonwealth Government under the National Legal Assistance Partnership (NLAP) is indexed at 1.6% for the 2023/24 financial year. Over the life of funding agreements, this equates to a total indexation of 4.6%. By contrast, the increase in the cost to employ a mid-level solicitor in the ACT was 27% over the same period (noting that this increase will differ between the various states and territories). This cost increase includes the annual Social and Community Services (SCHADS) Award increases and superannuation guarantee increases under the Superannuation Guarantee (Administration) Act 1992.

³⁰ Barbara Broadway, Guyonne Kalb and Dhanya Maheswaran (2022). *From Partnered to Single: Financial Security Over a Lifetime*. Melbourne Institute: Applied Economic & Social Research, The University of Melbourne

³¹ Bruce Chapman, Anne Summers and Matthew Taylor, "Women who suffer domestic violence fare much worse financially after separating from their partner: new data," Sep. 14 2022 *The Conversation*, 2022.

³² Michael Pelly, "Women reach an important milestone in legal profession," *Financial Review*, May 5th 2023, <https://www.afr.com/companies/professional-services/women-reach-an-important-milestone-in-legal-profession-20230503-p5d5an>

The solicitors, social workers, and financial counsellors who work on the frontline in community legal centres deserve to be paid appropriately. They are frequently exposed to distressing and traumatic material while providing vital assistance to women experiencing disadvantage and gendered violence in our communities. Many centres are struggling to maintain services at their current level while simultaneously facing increases in demand.

ERA recommends increasing the indexation rate of the National Legal Assistance Partnership funding to better align with increases in wages and superannuation.

Women experiencing gendered violence, including in a workplace context, are likely to have a range of legal needs that require assistance. Women experiencing sexual harassment may require assistance with multiple legal issues beyond employment and discrimination matters, including in relation to victims of crime compensation, restraining orders, defamation, and administrative law. Services that can provide cross-jurisdictional legal assistance to women that span a range of legal issues will be particularly useful to enhance women's safety and recovery.

ERA recommends the provision of additional funding for legal assistance for women in the workforce experiencing disadvantage, harassment or discrimination.

Climate Change

Disasters have a gendered element. Climate change-related events threaten to exacerbate gendered violence and threaten overall well-being. All climate change prevention and mitigation efforts should include a gender analysis to ensure the most effective and just use of resources, especially as climate change is likely to deepen inequalities.

Non-gendered considerations of response work generally produce approaches which focus on rescue, physical clean-up, and repair of infrastructure. Adding a gender lens to the definition of 'response' results in a wider range of activities being included, including repair of social infrastructure and communications. This new Disaster Relief Australia workforce should be developed with an explicit gender lens to ensure it does not repeat the problems of the traditionally highly gendered emergency workforces in State-based services.

ERA recommends producing gender analyses of all climate change and energy related policies as part of a national climate change plan, including funding a Gender Impact Analysis for the development of the Disaster Relief Australia workforce and investigating participation payments.

The rapid end of public subsidies for polluting industries behind human-induced climate change is a positive step forward. Given that these industries are male dominated, the Commonwealth can use this opportunity to align two objectives – the disruption of highly gendered occupations and the decarbonisation of the economy.

ERA recommends the government link subsidies for decarbonising and transitioning industries to gender equity objectives.

Effective climate policy – including policies to mitigate the gendered impacts of climate change – must be supported by best-practice research. To this end, ERA endorses the UN Population Fund’s recommendation for governments to “scale up efforts to collect and use disaggregated data and account for the differentiated impacts of the climate crisis.”³³

We note UN Women’s recent observation that the privileging of quantitative over qualitative data can obscure the gendered ‘lived world’ knowledge needed for feminist climate justice,³⁴ and encourage government to consider the appropriate methodology to adequately capture diverse experiences of climate events.

ERA recommends the commissioning of gender and sex disaggregated data on the impacts of climate change, while reviewing opportunities for qualitative studies.

As adverse weather events become more frequent, it is critical that Australia has reliable resources to respond to disasters, and systems and plans which meet the needs of everyone.

Women are structurally disadvantaged in our economy, our legal structures and in decision-making and leadership in Australia. Climate change-related events and disasters magnify this existing inequality. Gender-based violence increases in frequency and prevalence in disaster contexts.

ERA shares the concerns raised by the Women’s International League For Peace and Freedom (WILPF) that calling on the Australian Defence Force (ADF) during domestic crises is becoming a standard practice,³⁵ to the extent that it is now expected by the broader community.³⁶ The normalisation of a military response to climate change disasters poses significant risks for women and girls, by entrenching traditional patriarchal norms and decision-making structures. Extensive research has shown that increased military spending exacerbates income inequality, which adversely affects women and their dependents due to the gender gaps in wages, income, and assets in Australia. Increased spending on defence forces generally comes at the expense of investments in social spending programs, which are disproportionately relied on by women.³⁷ ADF personnel are not trained in performing gendered analysis of community needs following disaster. In addition, the recent Defence Strategic Review Report (2023) recommended that the ADF should concentrate their resources on fulfilling their primary role as a security force. The current reliance on the ADF to respond in emergencies is not sustainable and is likely to hamper efforts to achieve gender equality in Australia.

³³ UNFPA, Queen Mary University of London (2023), *Taking Stock: Sexual and Reproductive and Health and Rights in Climate Commitments: A Global Review Summary*, <https://www.unfpa.org/resources/taking-stock-sexual-and-reproductive-and-health-and-rights-climate-commitments-global>.

³⁴ Laura Turquet, Constanza Tabbush, Silke Staab, Loui Williams, and Brianna Howell (2023), *Feminist Climate Justice: A Framework for Action*, UN Women, <https://www.unwomen.org/sites/default/files/2023-12/Feminist-climate-justice-A-framework-for-action-en.pdf>.

³⁵ Women’s International League for Peace and Freedom ‘WILPF Submission to Senate Select Committee into Australia’s Disaster Resilience’ June 2023 available at: <https://www.wilpf.org.au/wilpf-submission-to-senate-select-committee-into-australias-disaster-resilience/>

³⁶ See for example, the public calls to deploy the ADF following multiple disasters in Queensland in December and January 2023/4: <https://www.theguardian.com/australia-news/2024/jan/01/disaster-relief-nonprofit-chosen-for-queensland-flood-cleanup-before-australian-defence-force>

³⁷ Elveren, Adem Yavuz ‘The Impact Of Militarization On Gender Inequality’ Research Paper - Peace and Security Section, UN Women May 2022 available at: <chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.unwomen.org/sites/default/files/2022-08/Impact-of-militarization-on-gender-inequality-en.pdf>

Given the deeply gendered nature of climate disasters noted earlier, ERA believes it is critical to have an organised non-military response to avoid damaging outcomes for women and girls.

To that end, we endorse WILPF's recent recommendation to develop and fund a fully resourced civilian capacity to respond to emergencies and disasters.³⁸

ERA recommends funding a fully resourced civilian capacity to respond to climate related emergencies and disasters.

Community Sector

As noted above, women-dominated workforce sectors tend to have lower wages than male-dominated sectors, which is a key factor in the national gendered wage gap. It is therefore concerning that decisions regarding the amount of funding provided to community sector organisations through federal programs and grants is not subjected to gender impact assessment. The fact that both the community sector's workforce and its client base are female-dominated raises questions about the potential underfunding of women's paid work, and overreliance on women's unpaid work in Commonwealth grants. It is particularly important for the government to be able to compare grant levels in the female-dominated community sector with comparable grants made to male-dominated or gender-neutral sectors.

ERA recommends the government commission the Workplace Gender Equality Agency or another suitable entity to report on whether grants aimed at the community sector are underfunded compared to Commonwealth grants and procurement processes which involve male-dominated or gender-neutral sectors.

Sexual and Reproductive Health

Access to comprehensive sexual and reproductive health and rights is a basic human right and is essential for women's ongoing economic security.

The Family Planning Alliance of Australia's (FPAA) Pre-Budget submission details the need for new national commitments ensuring access to essential sexual and reproductive health services and information. ERA supports FPAA's submission, and endorses FPAA's recommendation to resource new, highly targeted national health initiatives to strengthen sexual and reproductive health and rights.

ERA endorses FPAA's recommendation that government resource a suite of new, highly targeted national health initiatives to the value of \$87.3M over 3 years for the purpose of closing gaps and strengthening sexual and reproductive health and rights across Australia.

³⁸ Women's International League for Peace and Freedom 'WILPF Submission to Senate Select Committee into Australia's Disaster Resilience' September 2023 available at: <https://www.wilpf.org.au/wp-content/uploads/2024/01/WILPF-Alternative-Capabilities-Crisis-Response-190923.pdf>