



United  
Nations  
Association  
of Australia

# ECONOMIC EMPOWERMENT OF WOMEN AND GIRLS



2016  
REPORT



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## ▶ EXECUTIVE SUMMARY

As an organisation that promotes the values and the work of the United Nations, the United Nations Association of Australia (UNAA) sees the economic empowerment of women and girls as central to the protection, promotion and fulfillment of human rights. The United Nations Commission on the Status of Women (CSW), held annually at UN Headquarters in New York, brings together representatives of United Nations Member States, and non-governmental organisations (NGOs), to agree on strategies to promote women's enjoyment of their political, economic and social rights. The Thematic Priority for the 61<sup>st</sup> CSW, to be held in March 2017, is 'The Economic Empowerment of Women in the Changing Field of Work.' This theme, and the UN Secretary General's announcement of a high level panel on Women's Economic Empowerment, demonstrates a global commitment to advancing the economic empowerment of women and girls.

This global commitment provides a welcome opportunity for increased civil society engagement on

women's economic empowerment. The United Nations' commitment to women's empowerment coincides with a period of renewed attention to violence against women and children in Australia.<sup>1</sup> With gender equality the subject of work globally and nationally, it is opportune that we harness the power, expertise and experience of women's voices to positively shape a powerful agenda for change.

The UNAA is proud to present this report on the economic empowerment of women and girls, which is the culmination of a two day consultative forum on women's economic empowerment, convened by the UNAA in Melbourne in September 2016. Comprising a series of expert led consultations on the economic empowerment of women and girls, the forum was attended by more than 140 delegates and harnessed the expertise and lived experience of individuals from a broad range of professional and community settings. The Forum comprised expert led panel discussions on six key themes:

**1** Women's Economic Empowerment in Contexts of Family Violence

**2** Ending Workplace Discrimination and Closing the Pay Gap

**3** Economic Insecurity: Strategies to Address the Impacts on Children

**4** Economic Empowerment of Indigenous Women and Girls

**5** Superannuation and the Economic Empowerment of Older Women

**6** Economic Empowerment of Culturally and Linguistically Diverse Women and Girls

All delegates were invited to contribute to decisions about key priorities for action and, acknowledging the complex ways in which these six themes overlap, day two of the forum included a plenary session in which the full delegation worked to identify important cross cutting issues. The chapters in this report comprise summaries of the six expert led panel discussions and the key priorities for action for each theme. Collectively, the priorities in this report provide a strong plan for addressing the entrenched barriers to women's economic empowerment.

In Australia, the global financial crisis and the chronic nationwide housing affordability crisis have impacted adversely on the lived experience of families. The economic advancement of women and girls requires that we seek to better understand these experiences and forge practical solutions in response. Economic hardship impacts disproportionately on women and children, and we need to be mindful of the impacts on children raised in households with job insecurity and limited income. Challenges in affordable child care and early education services require that agendas for women's economic empowerment attend to the needs of our very young. Equally, Australia's ageing population, and increasing rates of homelessness among older women, demand that the economic security and dignity of older women remain a central part of our work on women's economic empowerment.

Although Australia is number one in the world for women's educational attainment,<sup>2</sup> this does not translate to equality in remuneration or seniority in the workplace. Despite decades of awareness and advocacy, the gender pay gap remains intractable, currently sitting at 16.2%.<sup>3</sup> This is due, in part, to the fact that Australia has one of the most gender segregated job markets in the developed world, coupled with low labour force participation by women of child bearing age. Redressing women's relative economic disadvantage requires that we press hard for practical change to ensure greater opportunities for women to participate fully in all areas of society, including in leadership roles in the formal economy.

Intersecting forms of discrimination for Indigenous women, culturally and linguistically diverse women, women with a disability and members of LGBTQI communities must be acknowledged as creating additional barriers to women's economic empowerment. There is ongoing work to be

done to ensure that the agenda for change is meaningfully shaped by the voices of women from those communities where intersecting forms of discrimination are most powerfully felt.

The key priorities for action presented in this report identify the importance of pressing for change across a range of areas, including policy and legislative reform; public perceptions and cultural change; and achieving diversity, inclusion and greater representation of women in all areas of the formal economy. Strategies to achieve this change include: increased research and economic modeling; the presentation of a powerful business case for change; forging partnerships between the community sector and business; pressing for accountability and key performance indicators to achieve diversity and flexibility within the workplace; advocating to government for increased funding for community led services; empowering women to assume leadership roles, including at all levels of government; and challenging racism, discrimination and all forms of violence against women.

The economic empowerment of women sits within a larger gender equality strategy that is global in scope. Eliminating violence against women, advancing the global agenda for women peace and security, and achieving the economic empowerment of women are all facets of Sustainable Development Goal Five – Gender Equality. As UN Member States and NGOs prepare to gather in New York for the 61<sup>st</sup> CSW, the UNAA is proud to present this report, which showcases the voices, and the expertise, of Australian civil society. The priorities identified in this report are testament to the power of multi-sectoral partnership, and the UNAA extends thanks to delegates for coming together to share their expertise, and lived experiences, to forge an agenda for the economic empowerment of women and girls.

**Dr Wendy O'Brien**  
National Coordinator  
Human Rights Program  
United Nations  
Association of Australia



## WOMEN'S ECONOMIC EMPOWERMENT IN CONTEXTS OF FAMILY VIOLENCE

Nearly one quarter of Australian women have experienced violence at the hands of an intimate partner.<sup>4</sup> The prevalence of violence against women demands that we seek to properly understand, and redress, the impacts of family violence on women's economic security. Part of this conversation is about financial abuse, and the need to recognise this as a particular form of family violence rather than something ancillary.<sup>5</sup> Part of the conversation is about the adverse economic outcomes for women who experience family violence, outcomes which include unemployment, homelessness and poverty.



The lack of general information and limited public and professional understanding of the issue demonstrate the serious inadequacy of policy and community responses to financial abuse in the context of domestic violence.<sup>7</sup>

PRUE CAMERON, WIRE WOMEN'S INFORMATION SERVICE

Family violence impacts on women's financial situation in ways that are complex and difficult to measure, and cultural myths about male financial leadership mean that women may not recognise financial abuse as a form of family violence.<sup>6</sup> Although there is likely to be a large population of women who endure financial abuse without seeking help, we do know that financial abuse is highly prevalent in situations of family violence.

Financial abuse takes many forms, including: controlling earning potential; forcing a partner to accrue debt; denying a partner knowledge about family finances; using intimidation to control finances; preventing access to employment or education; stealing belongings, including children's belongings; coercing a partner into fraudulent or risky financial behaviour; and using emotional abuse to humiliate and berate a partner about spending. Financial abuse can also operate as a precursor to physical violence.

Women experiencing family violence endure a range of adverse impacts on their financial security.<sup>8</sup> We know, for example, that women's income stream is often interrupted because of family violence - in instances where they cannot attend work due to injury, or in order to seek refuge from an abusive partner. The time required for legal processes and court attendances also interferes with women's work, and diminished self-confidence can be a barrier to work for women who have survived abusive relationships.<sup>9</sup> Financial dependence in an intimate relationship has a key role to play in whether a woman can leave a violent relationship.<sup>10</sup> When women do leave abusive relationships, most do so with very few financial resources, and family violence is the main driver of homelessness for women with children.<sup>11</sup>



Economic impacts of family violence impede a woman's ability to survive on a day-to-day basis and obtain safety.<sup>12</sup>

EMMA SMALLWOOD, VICTORIAN WOMEN'S LEGAL SERVICE

Women face barriers to pursuing legal entitlements following separation. Women are sometimes reluctant to initiate legal proceedings for fear that their safety, or the safety of their children, will be compromised. Legal redress is compromised by structural factors as well. Justice workers in policing and the courts often consider financial abuse a secondary issue, assuming that legal responses to family violence are sufficient to also resolve financial matters. The current situation for many women means that they are shuffled between legal jurisdictions to address separate issues relating to family violence, family law, and property settlement. An efficient and accessible legal avenue is required to prioritise the safety and wellbeing of women and their children while these matters are resolved.<sup>13</sup>

Part of the work necessary to redress financial abuse is to challenge narratives that portray women's role as one of financial incompetence and economic dependence. The starting point for men and women is not level, and understanding the feminisation of poverty is an important facet of addressing the impacts for women who experience financial abuse. The gender pay gap, the superannuation gap, and cultural myths about male financial control mean that women are more likely than men to experience financial insecurity over their lifetime. These inequities are exacerbated in situations of family violence and financial abuse, requiring cultural and systemic change to prevent women and their children from being driven into poverty and homelessness.

## KEY PRIORITIES FOR ACTION

### BANKING AND FINANCIAL LITERACY

- Educate young girls about finance, banking, superannuation, and contracts
- Advocate for banks to ensure responsible saving practices and regulations
- Waive ID requirements to open new accounts after leaving situations of violence

### SYSTEMS CHANGE

- Establish an online portal to connect all services so women are not shuffled from one service to another
- Break down the barriers that prevent services and government departments working together, and ensure communication between systems (policing and child protection, for example)
- Promote gender equality by encouraging more women to assume leadership roles and positions of power within government
- Gender equality measures should be appropriately funded and implemented as measures of family violence prevention
- Increase specialist financial counseling as part of an integrated response to family violence (with advice for women on family law and consumer law)
- Advocate for national support for Safe at Home, rather than ad hoc program delivery
- Increase crisis payments and access to housing and child care supports for women leaving abusive relationships

### CHANGES TO LEGAL RESPONSES

- Establish a vexatious litigant register to record instances in which perpetrators manipulate legal jurisdictions and the child support payment system to continue abuse
- Redress delays in finalising matters in family court
- Review property thresholds for access to legal aid
- Establish safe rooms in court to prevent women from having to interact with the perpetrator
- Ensure that women have the option to give evidence in court via video link

### CULTURAL AND REGULATORY CHANGE IN THE WORKPLACE

- Insert a family violence clause in all workplace agreements
- Mandate superannuation for all hours worked, including for parental leave, and ensure that parental leave is accessible by either parent
- Implement training and cultural change in organisations so that women experiencing abuse can disclose this abuse with the expectation that they will receive support from their employer and within their workplace more generally

## ENDING WORKPLACE DISCRIMINATION AND CLOSING THE PAY GAP

Australia has long had one of the most gender segregated job markets in the developed world and, over the last two decades, occupational segregation has worsened or remained the same.<sup>14</sup> Confronting longstanding myths about ‘men’s work’ and ‘women’s work’ is key to closing the gender pay gap and ensuring that women and girls can take active leadership roles in all sectors of society.

Strategies to increase the representation of women on boards and in leadership positions are important and should challenge perceptions that female leaders are successfully fitting into ‘male roles.’

Evidence-based targets, supported by transparent timeframes and management accountability, are necessary for increasing the proportion of leadership positions held by women.<sup>15</sup> Yet it is also important that we start our work much earlier, by challenging the gendered assumptions that underpin unconscious bias and workplace discrimination

before these ideas are entrenched. Challenging gendered assumptions is the only way of achieving long-term change, and there is an important role here for parents, teachers and the media. School and university years are crucial for encouraging girls to understand that their potential need not be limited by gendered expectations.<sup>16</sup> Australian girls demonstrate strong academic performance, and Australia is number one in the world for women’s educational attainment.<sup>17</sup> Yet high rates of educational attainment for women are not matched by women’s representation in formal leadership roles.



Where are the more than 50 per cent of graduates out of law school, medical school, the economics and liberal arts? Why have these high achievers not assumed equality with men in leadership roles in our governments, our corporate boardrooms, universities and other institutions?<sup>18</sup>

CAROL SCHWARTZ AM, FOUNDING CHAIR, WOMEN’S LEADERSHIP INSTITUTE AUSTRALIA.



Australian women's educational attainment does not translate to equality in remuneration or seniority in the workplace. Despite decades of awareness and advocacy, the gender pay gap has proven intractable. The gender pay gap currently sits at 16.2%<sup>19</sup> and progress in closing this gap is unlikely unless we ensure that boards make it their business to hold management teams accountable for gender equality indicators, including pay gap data, targets and key performance indicators to create change.<sup>20</sup> Corporate sector leadership is required to implement flexible work conditions to ensure that women have both flexibility and equality of opportunity after periods of parental leave.<sup>21</sup>

Flexible work conditions for men, and gender neutral parental leave provisions, are important mechanisms for challenging the idea that caring for children is women's work. Executive-led change is important, but

it is also necessary to inform and educate employees to challenge workplace behaviours that support job segregation and lack of opportunity for women. Parental leave and flexible work hours for men, for example, will be successful only where middle managers and workplace peers receive training and support to implement organisational change. Workplace leadership is required to challenge the stigmatisation of both men and women who seek flexible work hours, by instead promoting a culture in which flexible work hours are seen as a gender neutral entitlement that enhances employee work/life balance and contributes to a strong organisational culture. Flexible work arrangements should be a genuine negotiation that meets the needs of the workplace and the employee, where flexibility is considered the 'norm' and employees are not required to trade off conditions, job security or salary in order to work flexibly.

## KEY PRIORITIES FOR ACTION

- Parental leave should be: supported by superannuation payments; available to all parents, equally accessible to women and men, and able to be taken within the first twelve months of a child's life
- Review eligibility rules for government parental leave scheme to consider access for the growing number of casual workers
- Monitor the impact of the UK model policy, whereby every company over 250 employees has to publish their pay gap (commencing March 2018)
- Advocate for federal and state government procurement policies to require companies to have conducted a gender pay gap analysis and set workforce gender balance targets in male and female-dominated industries
- Employers and educational institutions to provide financial literacy education for women and girls
- Encourage school aged children and young people to embrace ideas about fulfilling their human potential in 'private' and 'public' spaces, rather than gendered and/or traditional ideas about home and job roles
- Promote real and secure flexible work options for all employees, for the purposes of caring, wellbeing or other interests
- Employers to reduce opportunities for middle management to block flexibility requests
- Investigate whether strengthening the right to request flexible work provisions in Fair Work Act would deliver better outcomes
- Redefine media messaging so that parental leave and flexibility are presented as an issue for all parents, not just women
- Promote as good business practice the measurement and tracking of the gender pay gap, and men's access to parental leave and flexible work conditions
- Promote the importance of ongoing training for those in senior leadership positions to ensure an understanding of the concrete actions that leaders can take in creating workplace diversity, gender equality, and flexible work conditions



## PANEL 3

### ECONOMIC INSECURITY: STRATEGIES TO ADDRESS THE IMPACTS ON CHILDREN

Empirical research clearly shows that ‘what happens to children in the early years has a profound effect on their life chances.’<sup>22</sup> We know, for example, that economic adversity in childhood is a strong determinant of compromised outcomes across the life course, including ill health and increased risk of criminal justice involvement.<sup>23</sup> The lifelong impacts of inequality are of particular concern if we consider that one in six Australian children live below the poverty line<sup>24</sup> and profound disadvantage remains entrenched in particular suburban, regional and rural areas of Australia.<sup>25</sup>

While children’s life chances are adversely impacted by disadvantage, we also know that children’s developmental outcomes and lifelong wellbeing can be improved by strengthening the environments in which children are raised.<sup>26</sup> The economic empowerment of women is an important strategy to bolster children’s life chances, as higher parental

income and education levels correspond to higher scores for children on a range of developmental indicators.<sup>27</sup> Redressing persistent and complex disadvantage requires the provision of integrated service supports for families, to redress inequalities in child wellbeing and to optimise life chances for all children.



‘The social injustice of condemning some children to a poor start in life should not be tolerated.’<sup>28</sup>

PROFESSOR SIR MICHAEL MARMOT

Quality early childhood education and care are incredibly important to a child's development, yet the expense and inaccessibility of services prohibit vulnerable families from accessing these important educational supports.<sup>29</sup> The economic case for investing in quality early childhood services is clear.<sup>30</sup> We know that quality childcare bolsters children's wellbeing, with positive impacts across the life course. We also know that this is good for the economy. High quality and low cost childcare increases labour force participation, and economic modeling shows that providing all families with access to affordable quality childcare would represent substantial long-term increases in GDP, particularly if well targeted towards disadvantaged children.<sup>32</sup> The research shows that children from disadvantaged backgrounds are adversely affected by poor quality care, but benefit more from high quality care than children from advantaged backgrounds.<sup>33</sup>

The period from conception to the end of the child's second year of life (the first 1000 days)<sup>34</sup> is when developmental plasticity is greatest, making it the period when the fetus and infant are most responsive to environmental experiences, for better or worse. Children who experience poor nutrition, significant neglect, or profound and repeated trauma during this period face lifelong consequences for their health and wellbeing. Evidence about the neurobiological impacts of early childhood trauma indicates that a child is damaged irreparably if neglect or abuse in the early years is overlooked until the child is pre-school or school aged. To prevent this occurring, action on two fronts is needed. On the one hand, we need to provide education and supports for families at the earliest stage possible, as well as educating families and the wider community about the importance of the first 1000 days. In addition, we need to address the underlying causes of the problems by seeking to improve the conditions under which families are raising young children (for example, by strengthening community support).

Developmental psychologists note that the most important protective factors for children are strong relationships and attachment to caregiver/s. Accordingly, integrated service supports are required to strengthen all families, rather than relying on ad hoc, retrospective, and sometimes punitive, responses to those families that are identified as being at risk. Providing services based on a model of progressive universalism means that families can access comprehensive supports irrespective of the point at which they access the system (routine antenatal services, schools, and allied health services, for example). Using universal services (those that all, or the majority of families access) as the platform removes the stigma that sometimes prevents families from accessing services, while

still allowing for the provision of additional supports for families with multiple or complex service needs. Often this is done through 'progressive universalism' whereby specialist services are incorporated into these universal services, or added through referral and collaborative mechanisms.<sup>35</sup>



High quality, coordinated family support services that are well connected to universal services, such as maternal and child health services and early childhood care and education services, have been shown to be effective in providing positive support and outcomes for disadvantaged parents and children, particularly where these services have strong relationships within the communities in which they work.<sup>36</sup>

SAVE THE CHILDREN AUSTRALIA.

Involving parents or caregivers in interventions to support children has long been recognised as improving outcomes for children.<sup>37</sup> One mechanism to provide comprehensive supports for families and communities would be to extend support for school based community hubs and, by involving families in service design, ensure that schools are informal and non-stigmatising places of learning and support for all families.<sup>38</sup>

Education is the key to redressing the impacts of economic insecurity on children, and foundational steps include: fully funding quality early childcare and three-year-old kindergarten; educating families and communities about antenatal health and early years wellbeing<sup>39</sup> and re-imagining primary and secondary schools as community hubs, where universal services are provided to families, with family input into service design and delivery. Meeting the needs of families that are reluctant to engage with services requires that we work with families to design services based on the specific needs within particular communities.<sup>40</sup> It is important that investment be made in culturally appropriate services for Indigenous and culturally and linguistically diverse families, and that these services be designed and led by communities.<sup>41</sup>

Women's economic empowerment is a key facet of strengthening families and communities, and access to education and quality integrated services offers the most effective means of bolstering the protective factors for children's lifelong wellbeing.

## KEY PRIORITIES FOR ACTION

**DEVELOP AND IMPLEMENT A FRAMEWORK AND PROGRAM LOGIC FOR PROGRESSIVE UNIVERSALISM THAT EXPLAINS HOW CHILD AND FAMILY WELLBEING, AND GOOD DEVELOPMENT EARLY IN LIFE FOR CHILDREN, IS AN ESSENTIAL PLATFORM FOR THE LATER ECONOMIC SECURITY OF GIRLS AND WOMEN. THE FRAMEWORK NEEDS TO BE:**

- informed by evidence
- an integrated systems response to children and families
- a tiered system designed for all children and families, with the capacity to identify the children and families who require more intensive supports

**PROMOTE THE EXPANSION OF SCHOOLS AS COMMUNITY HUBS, TO ACHIEVE THE FOLLOWING:**

- parents and children can receive support without stigma
- diminished need for intervention by external program
- diminished need for complex referrals and multi-site appointments (less risk of falling through gaps)
- social networks and community supports, bolstering the relationships important to children and families
- practical supports for families (breakfast programs, life skills building, adult English language classes, for example)

**RETHINK THE SOURCES OF “EXPERTISE” ON CHILD WELLBEING BY:**

- ensuring that systems responses are informed by the practice knowledge of the secondary and tertiary specialists who work regularly with children
- responding to the needs articulated by families (move toward a system that is needs-based, rather than risk-based)
- involving families in the co-production and co-design of services
- launching a public health campaign to educate community about the protective function of community support – challenging the isolation and stigmatisation of children and families

**INCREASE FUNDING FOR EDUCATION TO ENSURE:**

- comprehensive education on antenatal health and the importance of the first 1000 days (from conception through to a child’s second birthday)
- life skills training for children and adolescents (delivered in school based community hubs)
- a commitment to fully funding quality early childhood education (three-year-old year kindergarten – as in other countries)

**IDENTIFY SOURCES OF SUPPORT FOR CHILDREN AND FAMILIES WITHIN EXISTING SERVICES:**

- schools are key sites for support to both children and families – but the burden can’t rest solely with schools. Community hubs require support from existing services – with better links to community
- potential champions should use existing roles to advocate for an integrated systems response - progressive universalism

## ECONOMIC EMPOWERMENT OF INDIGENOUS WOMEN AND GIRLS

Indigenous women face the same the barriers to economic empowerment that non-Indigenous women face, yet for Indigenous women and girls, the challenges are deepened by structural disadvantage; racism and discrimination; and profound intergenerational trauma due to dispossession and colonial rule. Progress on Indigenous women’s economic empowerment cannot be considered possible without acknowledging and redressing these powerful impacts.

This requires that Australians foster a shared understanding of Indigenous history, which includes truth about history from an Indigenous perspective. The preservation of Indigenous languages is an important part of preserving the strength of Indigenous cultures. Teaching Indigenous languages more widely in schools would promote greater awareness of, and respect for, Indigenous culture among non-Indigenous Australian children. This understanding of history, and an understanding of the strength of Indigenous culture and language, would foster the mutual respect required for a strong multicultural society.

Indigenous women speak of the need for healing in their communities and, for many, this healing requires self-determination for Indigenous peoples. Consultations about constitutional recognition are currently underway in various parts of Australia. These consultations have enlivened the view among some Indigenous Australians that a Treaty with Australia’s First Nations peoples should precede constitutional change.

At the heart of these conversations is the fact that Indigenous people are best placed to broker

solutions to strengthen their families, their communities, and to strengthen the opportunities available to Indigenous women and girls. The public policy solutions of non-Indigenous governments and service providers fail to create the conditions for Indigenous women’s empowerment and the healing that Indigenous people seek.

For this reason, it is crucial that Indigenous women are the voice of their own movement for empowerment. This requires leveraging opportunities for leadership, so that Indigenous women are represented in senior positions in the business sector and in all levels of government.

The language for Indigenous women’s economic empowerment must be their own. The concepts of gender equality and feminism may prove central to conversations about the empowerment of non-Indigenous women, but this language does not encapsulate the empowerment strategies sought by Indigenous women. Indigenous women use the term “womanism” to describe the right to be an Indigenous woman anywhere in the world.



Increasing Indigenous women’s capacity in decision-making and political participation will ensure that adequate numbers of Indigenous women are placed in positions of political leadership, as well as in governance and public administration.<sup>42</sup>

DORINDA COX

## ▶ KEY PRIORITIES FOR ACTION

- Challenge racism and the multiple impacts of discrimination against Indigenous people
- Invest in the preservation of Indigenous languages, and the teaching of Indigenous languages in schools
- Promote an understanding of language that is culturally appropriate for Indigenous women. Gender equality is a white woman's construct, for example. Womanism is the right to be an Indigenous woman anywhere in the world.
- Advocate for awareness about the importance of Indigenous self-determination
- Foster a shared understanding of Indigenous history, which includes truth about history from an Indigenous perspective
- Acknowledge the importance of learning from Indigenous communities, and ensure opportunities for Indigenous solution brokering
- Value Indigenous/traditional knowledge
- Promote the use of alternative and community set indicators (not western indicators)
- Ensure greater opportunities to connect to culture, language and country, and to strengthen identity and a sense of belonging
- Promote conversations about a Treaty. Australia is the only Commonwealth country without a Treaty for First Nation peoples.
- Foster Indigenous community strength and a sense of Indigenous national identity
- Ensure opportunities for a strong Indigenous voice
- Encourage women's participation on boards, and in positions of leadership including federal, state and local levels of government.



## SUPERANNUATION AND THE ECONOMIC EMPOWERMENT OF OLDER WOMEN

Economic security for older women is contingent on women’s access to secure paid employment over the life course. Addressing the barriers to women’s equal participation in the paid workforce is a key strategy to ensuring that women have adequate funds in retirement. Women’s superannuation at retirement is around 50% of men’s,<sup>43</sup> in part, because of the years that women spend in unpaid caring roles. Australia has among the lowest levels of parental paid leave, and an extremely low level of support for childcare. The OECD recommends expenditure of 1% of GDP on childcare, yet Australia spends only 0.6%.<sup>44</sup> This means that although Australia is number one in the world for women’s educational attainment,<sup>45</sup> and Australia has one the highest female workforce participation rates of developed countries (fifth in the OECD),<sup>46</sup> Australia has low workforce participation among women of child-bearing age (25th out of 35 OECD countries).<sup>47</sup> Of OECD countries, Australia has the highest unpaid working hours for women.<sup>48</sup>

Addressing these barriers to women’s economic security requires a suite of reforms, including: paid parental leave with mandated superannuation payments on that leave; and adequate provision of quality child care services to ensure that women of child bearing age have the opportunity to participate in the paid workforce.

In addition to measures designed to increase women’s access to secure paid employment, redress is required for gaps and inequalities in the superannuation system. Australia has had mandated superannuation since 1992, and our national superannuation system is not yet mature. Consequently, older women have not had the opportunity to accrue superannuation based on a mandatory scheme of employer contributions. Indeed, more and more women are reaching the end of their working life with little superannuation and few assets. 2011 census data shows that nearly 700,000 women who are both single and over the age of 45, earn less than median income and do not own their own home.<sup>49</sup> For this growing cohort of older women who lack access to paid work, private rent is prohibitive and women are placed at risk of poverty, ill health and homelessness. The housing affordability crisis impacts powerfully on older

women, and access to social housing is scarce. Where lengthy waiting lists for social housing apply, priority is given to people who have multiple criteria of need, and older women may not meet these criteria.

As our population ages we face a national crisis of poverty for older women, but this needn’t be the case. Increasing and prolonging women’s participation in the formal economy are important facets of the solution. Women’s participation in paid work at every stage of life is lower than men’s, and we know that labour force participation declines with age. Only 12.7% of Australians (men and women) participate in the workforce after the age of 65.<sup>50</sup>

To effectively redress the economic insecurity of older women we need to examine the barriers to older women’s continued employment. The Human Rights Commission survey on age discrimination in the workplace found that 27% of people over the age of 50 reported having recently experienced employment related age discrimination.<sup>51</sup> There is a role here for partnerships with the corporate sector to provide workplace education, and to challenge behaviours that support discrimination against women and against older employees.



I want to do more than raise awareness. I hope this research will be the catalyst for business leaders and policy makers to tackle age discrimination in the workforce and liberate the economic potential of older Australians.<sup>52</sup>

THE HON SUSAN RYAN, AO

Although Australia's mandated superannuation system covers approximately 69% of the workforce<sup>53</sup> there are significant gaps. At present, superannuation contributions are not mandated for small business owners. Women in family businesses may be particularly vulnerable following family breakdown, as they may lose their source of income without having accrued superannuation. At present, small business owners see superannuation as a burden, and a high level of skepticism about the superannuation system means that voluntary superannuation contributions are rarely made. Sound financial planning and increased financial literacy are recommended to increase the low rates of superannuation contribution among small business owners. Additionally, people earning less than \$450 a month are also exempt – even if they have several jobs that may total more than \$450 per month. This particularly affects women, given that more women work in casual and part-time roles.

The International Monetary Fund reports that 30% of the pay gap in the world comes from job segregation (feminised/masculinised jobs); lower working hours for women, and the gendered difference in work experiences (fewer women in senior positions).<sup>54</sup> We know that Australia has one of the most segregated workforces in the developed world, with clearly defined feminised and masculinised job roles. The pay gap implications of gender segregation impact

women for the life course, with economic modelling showing that the gender pay gap is the largest contributor to the gender superannuation gap.<sup>55</sup>

Superannuation reform is currently on the government's agenda, and this is an important time to advocate for a superannuation system that will meet women's needs. In September 2016 the Australian parliament passed several broad changes to superannuation, with further work to be done on setting objectives for the superannuation system. At present, the government sees the role of superannuation as "supplementing or substituting the aged pension."<sup>56</sup> Although the Australian Government has indicated that the detailed superannuation objectives will be included in an explanatory memorandum, there are currently no objectives to address women's superannuation needs, nor are there objectives to indicate that the superannuation system will be fair to all. The European Union, by contrast has introduced pension system objectives that require that Member States ensure the adequacy, fairness and sustainability of their superannuation systems, and which specifically includes meeting the retirement needs of men and women.<sup>57</sup> Lobbying now for specific objectives for Australia's superannuation system provides the opportunity to set goals and monitoring mechanisms to ensure an increasingly equitable superannuation system.





## ▶ KEY PRIORITIES FOR ACTION

- Advocate to ensure that government understands that there is a cohort of older women who have not had the opportunity to accrue superannuation, as the superannuation system has not yet matured. Additional supports, including housing assistance, are *urgently* required.
- Advocate for increased commonwealth support for non-government organisations working to provide housing support.
- Foster partnerships to find new solutions to affordable housing for women no longer in the paid workforce.
- Challenge age discrimination so that women can continue to work beyond age 65.
- Lobby immediately to ensure that the government's superannuation objectives include the needs of women in system reform, with attention to:
  - > the gender pay gap;
  - > gendered and intergenerational fairness in the system;
  - > sustainability in the system;
  - > ensuring proposed policies are examined with a gender lens; and
  - > setting clear goals and tracking these.
- Leverage international precedent, as adopted by most developed countries, to advocate for system reform to superannuation tax, so that superannuation is taxed only at the point of access to funds, and only on funds that exceed the adequate retirement income. (At present the taxing of superannuation adversely impacts low income earners).
- Advocate that spouse contributions be redefined, to increase the concessional contribution cap from \$3000.
- Advocate for increased expenditure on quality childcare and early learning services by leveraging a strong business case.<sup>58</sup>
- Advocate for incentives to address the two key gaps in superannuation:
  - > Superannuation for small business; and
  - > Mandated superannuation payments for paid parental leave.
- Involve the corporate sector in increasing women's financial literacy, and encourage women to participate in the programs run by their superannuation companies to build understanding and engagement.
- Encourage use of the resources on the money smart website.<sup>59</sup>
- Encourage young women to understand the importance of superannuation as part of their long-term economic security. Education about the power of compounding is an important facet of financial literacy for young women.



## ▼ PANEL 6

### ECONOMIC EMPOWERMENT OF CULTURALLY AND LINGUISTICALLY DIVERSE WOMEN AND GIRLS

The barriers to economic and social participation for culturally and linguistically diverse (CALD) women and girls may not always be obvious. An accent, a name, or a mode of dress may be sufficient to trigger discrimination and prevent CALD women from accessing paid employment or formal education. Unconscious bias and affinity bias mean that the pathways for social mobility continue to be more available to non-CALD women. Community education is required to redress the conscious and unconscious bias that adversely impacts the opportunities for CALD women and girls, and there is an important role for public, private and community organisations in actively promoting equality of opportunity and workplace diversity.

The barriers that women experience in accessing the formal economy may be exacerbated for some CALD women. The lack of accessible and affordable quality child-care is a barrier to women's workforce participation in general. In some instances, CALD women may be further inhibited from pursuing employment because of cultural values that see women's primary role as caring for children. This highlights the importance of acknowledging traditional cultural values, and

working with cultural and religious leaders to create change. Engaging men in conversations about women's economic empowerment was identified as a key strategy for achieving the economic empowerment of CALD women and girls. Women work alongside men, and often report to men, it is crucial that men are provided with the education, and the encouragement, to create the space for CALD women to pursue leadership and educational opportunities.

It is also important to note that CALD women may face multiple forms of discrimination on the grounds of sex, race, religion, sexual orientation, disability, and/or other attributes. Women facing intersectional discrimination may require support from multiple services, and the inefficiencies of the current service sector prove particularly difficult for CALD women to navigate. At present, advocacy for women facing intersectional discrimination occurs largely at a grass roots level, with women volunteers

assisting CALD women to access and navigate the service sector. There is an identified need to raise awareness about the ways in which multiple forms of discrimination operate, and to ensure that culturally appropriate services are properly resourced, and staffed by workers who are trusted by CALD communities. Large centrally run services that are blind to the forms of discrimination faced by CALD women are ill equipped to provide the support CALD women require.



Today, Australia's diverse culture is one of our most defining characteristics. In fact, we now have the largest overseas-born population of all large OECD nations, with nearly half our population either born overseas, or with one or both parents born overseas.<sup>60</sup>

SCANLON FOUNDATION.

New migrants face particular challenges in accessing health and housing services, achieving financial independence, and participating fully in civic life. Culturally appropriate education is required, to ensure that new migrants are aware of their rights and responsibilities, as well as the range of services available. There is also important work to be done to identify and provide practical supports that will assist new migrants in entering employment. For example, English language skills are an important facet of the self-confidence that new migrant women require to successfully participate in the workforce.

There is an important leadership role for public, private and community organisations in promoting

understanding about diversity in the workplace, and in providing the resources and flexibility needed for women to further develop their English language skills while they are working. Business sector leadership is required to provide the practical supports necessary to promote workplace diversity, and to ensure that CALD women are not excluded from workforce participation while they develop their English language skills.

It is also necessary to foster a greater appreciation for diversity within the broader community. International Women's Day is an important opportunity to encourage women (and men) to participate in community-based activities to celebrate diversity.

## ▶ KEY PRIORITIES FOR ACTION

- Educate and empower public, private and community organisations to take an active role in ensuring gender equity and equality of opportunity for a culturally diverse workforce. This involves:
  - > assisting organisations to draft and implement diversity plans
  - > proactively addressing the issue of gender equality in the education sector. For example, in universities where expansion into international markets creates opportunities for proactively appointing women to senior leadership positions - with cross national (dual appointments).
  - > engaging with the corporate sector to create paid work experience opportunities for adult migrant/refugees
  - > approaching companies to support cultural diversity as part of their corporate social responsibility agenda. This might include sponsorship for mentorship programs.
  - > increasing the representation of migrant and refugee women in community panels and on boards by calling on ethnic communities to create opportunities for CALD women's participation.

- > requiring that government funded organisations report on gender and diversity in roles, including in senior roles
- > educating the business sector about the economic benefit of including CALD women in leadership positions, rather than relying on decisions based on altruism
- > calling on CALD women in corporate or senior roles to be 'visible' leaders and role models.
- Identify opportunities to support and mentor women of diverse backgrounds to stand for local government
- Ensure that men take an active role in gender equality by educating men to create spaces for women's participation in the formal economy and formal education
- Ensure that CALD women and girls have access to technology (mobile phone and internet) and that training is available where required
- Acknowledge the traditional cultural norms and religious norms that influence behaviors, and work with cultural and religious leaders to create lasting change
- Advocate that women's friendship groups be funded in the same way that men's sheds are funded. Informal women's networks, such as friendship groups, can operate as effective means of sharing relevant information with CALD women and girls.
- Undertake rigorous empirical research to identify both the challenges and opportunities faced by CALD women in looking for work and in achieving formal leadership roles in the paid workforce. This research should be led by CALD communities, using a participatory action research (PAR) model.
- Leverage opportunities to influence labour rights reforms and tax reforms on specific issues such as:
  - > gender pay equity
  - > recognition of the specific needs of female heads of household with children (the importance of flexible work conditions, for example)
  - > challenging the increase in casualised, contract and unstable work, acknowledging that this jeopardises stability for families and entrenches disadvantage
  - > the provision of paid parental leave (for all parents) to enable women to participate in the paid economy rather than women being automatically assigned the caring roles that have traditionally been gendered
  - > examine and improve the conditions faced by international students with respect to pay equity in part time employment.
- Advocate that the International English Language Test System (IELTS) exam be revised, to remove cultural bias and the 'incentives' for multiple fails. Remove, for example, the requirement that full fees be paid every time a participant has to re-sit the exam.
- Encourage CALD women and girls to become involved in diverse sports, including traditionally male dominated sports. Ensure that women playing sports are paid at the same level as male counterparts playing similar sports.
- Identify opportunities to advocate for increased government funded initiatives for CALD women and girls, including internships and mentoring programs
- Create an advocacy group to lobby for public holiday status for International Women's Day, and embrace this as an opportunity to celebrate cultural and faith diversity among women.



# ▶ APPENDIX 1

## STATEMENT FOR THE 61ST UNITED NATIONS COMMISSION ON THE STATUS OF WOMEN

The Secretary-General of the United Nations has declared that “if the world is to achieve the Sustainable Development Goals we need a quantum leap in women’s economic empowerment.”

The United Nations has demonstrated a strong commitment to this goal by establishing the UN Secretary-General’s High Level Panel on Women’s Economic Empowerment, and by endorsing the Priority Theme for the 61st Commission on the Status of Women: “The Economic Empowerment of Women in the Changing World of Work.”

The empowerment and proactive involvement of women is critical to conflict resolution, poverty alleviation and sustainable economic growth. Civil society organisations that provide frontline services to women and girls are able to achieve positive outcomes in reducing violence and empowering women to achieve sustainable livelihoods. The High Level Panel and the Commission on the Status of Women provide opportunities to harness the power, expertise and experience of women’s voices to positively shape the global agenda for gender equality and economic empowerment. We commend the United Nations for providing increased opportunities for civil society engagement on women’s economic empowerment.

The interconnectedness and indivisibility of the Sustainable Development Goals affirms the importance of gender mainstreaming, and requires the complementarity of efforts across all Sustainable Development Goal targets. Sustainable Development Goal Five, Gender Equality, includes welcome targets for challenging the violence and discrimination that prevents women’s economic empowerment. But to be successful, all Member States must adopt and implement legal and policy measures to remove barriers to the full and equal participation of women, including in education, the formal economy, and in government and other leadership positions. Current barriers include: impunity for violence against women; all forms of discrimination against women; the informality and gendered nature of the care economy; and explicit or implicit socio-cultural expectations about the “proper acceptable” role for women. We urge the development of rigorous measures to benchmark

and monitor Member States’ progress against the broad targets of Sustainable Development Goal Five.

While Sustainable Development Goal Five gives particular focus to women’s empowerment, achieving gender equality requires substantial progress against every one of the Sustainable Development Goals. For example, Sustainable Development Goal 16, which sets targets for peaceful and inclusive societies, including through the development of effective and accountable security institutions with access to justice for all, cannot be achieved without the empowerment of women.

Women’s relative economic disadvantage compounds the impacts of conflict and displacement. Security Council Resolution 1325 affirms the importance of international humanitarian and human rights protections for women and girls in situations of conflict. The current focus on women’s economic empowerment, as the Priority Theme for the 61st Commission on the Status of Women, provides an opportunity to renew calls upon Member States to redress the profound impacts of conflict and displacement on women and children.

The positive role of women in conflict prevention and conflict resolution has been well-established through research. The prevention, management and resolution of conflict require an increased representation of women in decision-making roles. In the context of the combined global agendas on women’s economic empowerment, and peace and security, we renew calls for Member States to promote opportunities for women’s leadership. The requirements of Resolution 1325 are wholly consistent with the economic empowerment of women and girls and, where Member States demonstrate commitment, progress on peace and security and on women’s economic empowerment will be mutually reinforcing.

Achieving women’s economic empowerment requires that we focus also on girls. We call on Member States to pursue legal and policy measures to eliminate child marriage, child trafficking, sexual

exploitation, and all forms of gender based violence. Ensuring the safety and wellbeing of girls is a key measure in removing barriers to women and girls reaching their full potential. Equally, the behaviour of UN peacekeepers in ensuring the protection of women and girls, and being held accountable for acts of sexual harassment and improper conduct towards women and girls, are essential and of high priority.

Research on the social determinants of health and wellbeing has conclusively proved the profound impact that a child's environment has on their wellbeing throughout life. We urge Member States to support vulnerable families to mitigate socio-economic inequalities, and to ensure that children are raised in environments that optimise their life chances.

We encourage the United Nations to promote women's participation in the formal economy by urging Member States to pursue legal and policy measures that will: end the pay gap, prevent workplace discrimination, and ensure equal security in retirement. Such measures should include: quotas for leadership and board positions; monitoring the gender pay gap of large companies and companies with government contracts; partnerships between government and the corporate sector to ensure the implementation of workplace diversity plans; early and broad-based education to challenge gender stereotypes that perpetuate job segregation; and strategies that ensure women's public visibility as subject matter experts, business leaders, and spokespersons.

Addressing women's role in the care economy requires policies that promote equitable spousal involvement in childcare, domestic work, and

the care of elderly parents. This can be achieved by funding quality childcare and early education services, promoting flexible work conditions for men, allowing either spouse to access paid parental leave, and encouraging educational measures that challenge gendered assumptions about women's role as caregiver.

Participation in formal education increases opportunities and economic participation for women and girls. We encourage Member States to remove barriers to girls' education by: providing greater support to families to relieve girls of domestic and caregiving duties; protecting girls from violence in the home and in school settings; and fostering initiatives designed to encourage girls' study in science, technology, engineering and mathematics.

The circumstances faced by migrant and refugee women warrant particular attention. We urge Member States to enact and enforce laws that prevent the exploitation of migrant and refugee women, and which provide special protections to safeguard educational and labour force opportunities for them. Measures include: on the job or in school language training; community supports and education programs to ensure women and girls are networked to appropriate services; and broad based community education programs to combat racism and to promote strong multicultural and multi-faith communities.

To achieve the economic empowerment of Indigenous women and girls we call on Member States to support the self-determination of Indigenous peoples. Self-determination ensures that Indigenous women are the knowledge brokers, and the voice, for their own economic empowerment and the economic sustainability of their communities.

Efforts to achieve the empowerment of women and girls must strive to redress the effects of powerful political and business interests that seek to limit women's participation in all aspects of society. We commend the United Nations for prioritising women's economic empowerment, and we now call on Member States for leadership and effective engagement with the business sector and civil society organisations, to ensure that women and girls are free from violence and discrimination, and free to assume active roles as empowered participants of peaceful and sustainable communities.

# > APPENDIX 2

## FORUM PROGRAM AND SPEAKER BIOGRAPHIES

### > MONDAY 5 SEPTEMBER

8.30-9.00	<b>Registration</b> Tea and Coffee on Arrival
9.00-9.05	<b>Welcome</b> Dr Wendy O'Brien, National Coordinator, UNAA Human Rights Program
9.05-9.35	<b>Keynote Address</b> Heather Nancarrow, Chief Executive Officer, Australia's National Research Organisation for Women's Safety Limited (ANROWS)
9.35-10.05	<b>Keynote Address</b> Mary Crooks AO, Executive Director, Victorian Women's Trust
10.05-10.35	<b>Keynote Address</b> Dorinda Cox, Director, Inspire Change Consulting Group
10.35-11.00	<b>Morning Tea</b>
11.00-11.30	<b>Keynote Address</b> Amy Mullins, Executive Director, Women's Leadership Institute Australia
11.30-12.00	<b>Keynote Address</b> Warren Mundine AO, Chair, Prime Minister's Indigenous Advisory Council
12.00-12.30	<b>Keynote Address</b> Fiona Richardson, Minister for Women and the Prevention of Family Violence
12.30-1.20	<b>Buffet Lunch</b>
1.20-2.50	<p><b>PANEL 1</b> <b>Women's economic empowerment in contexts of family violence</b>  <b>Panel Lead:</b> Julie Kun, CEO WIRE-Women's Information  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Jocelyn Bignold, CEO, McAuley Community Services for Women</li> <li>• Judith van Unen, Joint CEO, Justice Equality Rights Access International</li> <li>• Emma Smallwood, Policy and Projects Manager, Women's Legal Service Victoria</li> </ul> <p><b>PANEL 2</b> <b>Ending workplace discrimination, and closing the pay gap</b>  <b>Panel Lead:</b> Libby Lyons, Director, Workplace Gender Equality Agency  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Prue Gilbert, Gender Diversity Consultant</li> <li>• Dr Deborah Towns, Research Fellow, Centre for Workplace Leadership</li> <li>• Amy Mullins, Executive Director, Women's Leadership Institute Australia</li> </ul> <p><b>PANEL 3</b> <b>Economic insecurity: strategies to address the impacts on children</b>  <b>Panel Lead:</b> Dr Daryl Higgins, Deputy Director, Australian Institute of Family Studies  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Zac Hatzantonis, Director, PwC</li> <li>• Dr Tim Moore, Senior Research Fellow, Murdoch Children's Research Institute</li> </ul> <p><b>PANEL 4</b> <b>Economic empowerment of Indigenous women and girls</b>  <b>Panel Lead:</b> Karen Milward, Chair, Aboriginal Economic Board  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Lidia Thorpe, Member of Treaty Interim Working Group</li> <li>• Melinda Cilento, Co-Chair, Reconciliation Australia</li> </ul> <p><b>PANEL 5</b> <b>Superannuation and the economic empowerment of older women</b>  <b>Panel Lead:</b> Michael Dwyer AM, CEO, First State Super  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Catherine Robson, CEO, Affinity Private</li> <li>• Susan Ryan AO, former Age and Disability Discrimination Commissioner</li> <li>• Karen Volpato, Senior Policy Advisor, Australian Institute of Superannuation Trustees</li> </ul> <p><b>PANEL 6</b> <b>Economic empowerment of culturally and linguistically diverse women and girls</b>  <b>Panel Lead:</b> Dr Helen Szoke, CEO, Oxfam Australia  <b>Panel Speakers:</b></p> <ul style="list-style-type: none"> <li>• Dr Mimmie Claudine Ngum Chi Watts, Victorian Multicultural Commissioner</li> <li>• Melba Marginson, Community Engagement and Project Consultant</li> </ul>
2.50-3.15	Afternoon Tea
3.15-5.00	Panels resume for roundtable discussions to draft key thematic objectives





## > TUESDAY 6 SEPTEMBER

9.00 – 9.50	<b>Keynote Address</b> Naomi Steer, National Director, Australia for UNHCR
9.50 – 10.40	<b>Keynote Address</b> Sheree Rubenstein, Co-Founder One Roof
10.40-11.00	Morning Tea
11.00-12.30	<b>Panel Leads</b> present roundtable summaries and key action points
12.30 – 12.45	<b>Future Directions</b> – Action Plan and Collaborative Network
12.45	Conference Close
12.45 – 1.45	Buffet Lunch

# > KEYNOTE SPEAKERS



## **THE HON FIONA RICHARDSON** **Minister for Women and the Prevention of Family Violence**

Fiona Richardson is Victoria's Minister for Women and the first ever Minister for the Prevention of Family Violence. Fiona is passionate about empowering and improving the lives of women. Having helped to deliver Labor's commitment to establish Australia's first Royal Commission into Family Violence, Fiona is now spearheading the development of the Victorian Gender Equality Strategy.

## **AMY MULLINS**

### **Executive Director, Women's Leadership Institute Australia**

Amy leads and manages the WLIA, which seeks to increase the visibility of women in leadership and catalyse system-changing solutions to achieve gender balanced representation. Amy was founding Co-Program Director of the Property Male Champions of Change and is now an Advisor to the Male Champions of Change (MCC) Strategy.



## **DORINDA COX** **Director, Inspire Change Consulting Group**

Dorinda Cox is an Aboriginal (Noongar) woman with over 20 years experience working in government and the non-government sectors. Dorinda is the Managing Director of the Inspire Change Consulting Group and delivers training, speeches and presentations to a wide range of stakeholders on gender equality. Dorinda represented Australia at the United Nations in 2013 on behalf of the non-government sector and was part of the Australian government delegation at the APEC Women and the Economy Forum in Peru in July.

## **NAOMI STEER**

### **National Director, Australia for UNHCR**

Naomi is the founding National Director of Australia for UNHCR, which raises funds for the international humanitarian programs of the United Nations Refugee Agency. Naomi presents regularly and is widely published on global humanitarian issues, and in particular the impact of conflict and displacement on women and girls.



## **SHEREE RUBENSTEIN** **Co-Founder One Roof**

Sheree is a social entrepreneur who found her voice and passion for gender equality while working in corporate law. This led Sheree to cofound Think BIG, a non-profit hosting monthly networking events, and One Roof, which provides everything a female entrepreneur needs to thrive under one roof.

## **HEATHER NANCARROW**

### **Chief Executive Officer, ANROWS**

Heather has 35 years' experience working on the prevention of violence against women, including direct service provision, policy and legislation, and research and professional development. She has held many leadership roles at both the state and national level in regards to the prevention of violence against women. Heather's primary research interests are justice responses to violence against women, particularly as they relate to Aboriginal and Torres Strait Islander people.



## **MARY CROOKS** **Executive Director, Victorian Women's Trust**

Since November 1996 Mary has been Executive Director of the Victorian Women's Trust and has tirelessly championed the rights of women and girls in the quest for gender equality. In 2012, she was appointed an Officer in the General Division of the Queen's Birthday Honours (AO) for her 'distinguished service to the community through contributions to public policy, particularly in the areas of social cohesion and water sustainability, and as an advocate for the advancement of women'.

## **WARREN MUNDINE AO**

### **Chair, Prime Minister's Indigenous Advisory Council**

Warren is a highly respected and influential businessman, political strategist and Indigenous advocate for empowering Indigenous Australia to build a sustained Indigenous economy. His life and career have been shaped by a personal commitment to community, both Indigenous and non-Indigenous, and he has more than 26 years' experience working in the public, private and community sectors.



## > PANEL 1



**JULIE KUN**  
**CEO, WIRE-Women's Information**

As a social worker and social justice campaigner, Julie has worked across many community services areas. Julie testified before the Family Violence Royal Commission about the impact of financial abuse on Victorian women and led the Australian Services Union's successful and ground breaking campaign to have family violence leave included in industrial agreements.

### **JOCELYN BIGNOLD**

**CEO, McAuley Community Services for Women**

Jocelyn has over 25 years' experience in community development, policy development, management and advocacy. Jocelyn has worked in many areas of community services, including with children and adults with chronic illness, adults with intellectual and psychiatric disabilities, children in residential care, adults and families experiencing homelessness, imprisonment and family violence.



**JUDITH VAN UNEN**  
**Joint CEO, Justice Equality Rights Access International**

Judith has been CEO since 2009 and is also a founding director of JERA. Judith has been a Director of the National Foundation for Australian Women since 2008 and is a long-time member of the management committee of economic Security4Women.

### **EMMA SMALLWOOD**

**Policy and Projects Manager, Women's Legal Service Victoria**

Emma's research report, Stepping Stones, examines legal remedies to economic abuse and the broader financial impacts of family violence. Many of Emma's report recommendations were adopted by the recent final report of the Victorian Royal Commission into Family Violence.



## > PANEL 2



**LIBBY LYONS**  
**Director, Workplace Gender Equality Agency**

Libby was appointed Director in October 2015, after previously holding senior management roles across corporate and government sectors in the energy, resources and telecommunications industries. Libby has worked in both female and male dominated industries and believes that more diverse work groups achieve better decision making and organisational performance.

### **PRUE GILBERT**

**Gender Diversity consultant**

Prue brings over 15 years' experience in compliance, senior business leadership and strategy, specifically in the disciplines of diversity compliance, gender equity, reputation and risk, and discrimination. Prue's particular passion and expertise is challenging gendered expectations to which society reverts around pregnancy.



**DR DEBORAH TOWNS**  
**Research Fellow, Centre for Workplace Leadership**

Deborah has a wide range of consulting experience in private and public workplaces, industrial relations, leadership, and professional development. She has particular expertise in the analysis of gender and leadership in the workplace. Her recently awarded PhD explored gendered leadership, management, organisational studies and employment relations in a large government department.

**AMY MULLINS,**  
**Executive Director, Women's Leadership Institute Australia**

(see Keynote Speakers)

## > PANEL 3



### **DR DARYL HIGGINS**

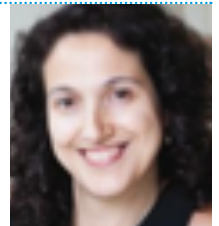
#### **Deputy Director, Australian Institute of Family Studies**

Daryl, a registered psychologist, has been researching child abuse, family violence, sexuality and family functioning since 1993. He has led projects looking at child abuse and neglect, child protection, Family Court processes for responding to allegations of child abuse, family and interpersonal violence, jobless families, past adoption and forced family separation practices.

### **ZAC HATZANTONIS**

#### **Director, PwC**

Zac leads PwC's national social policy group focussing on a broad range of portfolios including education and early childhood, justice and human services. Zac was key author of PwC's report and submission to the 2014 Early Childhood inquiry, Putting a value on Early Childhood Education and Care in Australia.



### **DR TIM MOORE**

#### **Senior Research Fellow, Murdoch Children's Research Institute**

A psychologist by training, Tim heads a small team with responsibility for monitoring, reviewing and synthesising research literature on a range of topics relating to child development, family functioning and service systems. He has been principal writer on numerous Centre for Community Child Health reviews, reports and policy briefs.



If the world is to achieve the Sustainable Development Goals, we need a quantum leap in women's economic empowerment.”

UN SECRETARY-GENERAL BAN KI-MOON, JANUARY 2016

## > PANEL 4



### **KAREN MILWARD**

#### **Chair, Aboriginal Economic Board**

Karen owns and operates Karen Milward Consultancy Services and has extensive consulting experience and networks across Australia within all levels of government and with Indigenous communities and organisations on a broad range of initiatives – especially those targeting Indigenous communities.

### **LIDIA THORPE**

#### **Member of Treaty Interim Working Group**

Lidia has extensive experience in Aboriginal health, education, employment and Aboriginal funeral services as well as managing a consulting and event management business. For the last 3 years, Lidia was adviser to Municipal Association of Victoria (MAV), increasing engagement and employment for Aboriginal and Torres Strait Islander people across Victorian local government.



### **MELINDA CILENTO**

#### **Co-Chair Reconciliation Australia**

Melinda is a non-executive director with Woodside Petroleum. She has previously held senior positions with the Business Council of Australia (BCA) and Commonwealth Department of Treasury. Melinda has also worked with County Investment Management (now Invesco) and the International Monetary Fund.

## > PANEL 5



**MICHAEL DWYER**  
**AM, CEO, First State Super**

Michael was appointed CEO of First State Super in 2004. A Director of Australia for UNHCR, Michael is committed to making a real difference in the lives of vulnerable and displaced people. In 2011, he was named a Member of the Order of Australia for service to the superannuation industry and the community.

**CATHERINE ROBSON**  
**CEO Affinity Private**

Catherine's commitment to quality advice and strong alignment of interests with clients by eschewing all commissions has earned her numerous awards, including Australian Private Banking Council's Outstanding Investment Advisor of the Year. Catherine is a non-executive director of ASX listed subsidiary Equity Trustees Superannuation Limited.



**SUSAN RYAN AO**  
**former Age and Disability Discrimination Commissioner**

Susan has recently completed her work as Australia's first Age Discrimination Commissioner. A former Federal Labor Minister, Susan was integral to Australian passing the landmark Sex Discrimination Act 1984 and Affirmative Action Act 1986. Susan was previously President, Australian Institute of Superannuation Trustees, and CEO, Association of Superannuation Funds of Australia.

**KAREN VOLPATO**  
**Senior Advisor, Australian Institute of Superannuation Trustees**

Karen, a superannuation policy and marketing consultant, is Chair of the Women In Super Policy Committee. Karen led AIST's submission to the Senate review of Women's Economic Security in Retirement and, while at First State Super, developed Australia's first website dedicated to women and super.



## > PANEL 6



**HELEN SZOKE**  
**CEO, Oxfam Australia**

Helen joined Oxfam in 2013, after serving as Australia's Federal Race Discrimination Commissioner and as the Victorian Equal Opportunity and Human Rights Commissioner. Helen is an Executive Committee member of the Australian Council for International Development (ACFID) and ACFID Humanitarian Reference Group (HRG) Champion.

**DR MIMMIE CLAUDINE NGUM CHI WATTS**  
**Academic, Victoria University, Commissioner, Victorian Multicultural Commission**

Dr Chi Watts is a public health expert, advocate, strategist and Course Leader for the Bachelor of Health Sciences. Her background is in public health, science and nursing with interests in migrant health, chronic disease management and prevention with a focus on improving women's health needs and creating opportunities amongst disadvantaged groups.



**MELBA MARGINSON**  
**Community Engagement and Project Consultant, Victorian Immigrant and Refugee Women's Coalition**

Melba has worked in multicultural and women's affairs since migrating to Australia 25 years ago. Her work to increase awareness of issues facing Filipino women led to significant policy and legislative reforms which increased Australia's protection of overseas women who become victims of family violence in Australia.

# ▶ APPENDIX 3

## LIST OF PARTICIPANT ORGANISATIONS

Safe Steps Family Violence Response Centre  
Fitted for Work  
CPSU/SPSF Group Vic Branch  
Wesnet  
Goldilocks Enterprises  
Psychology Melbourne  
VicHealth  
Victorian Trades Hall Council  
Zonta International  
Soroptomists International  
Good Shepherd  
Infoxchange  
Our Community  
Department of Social Services (Federal)  
Lander & Rogers  
National Council of Jewish Women Australia  
Anglicare  
International Women's Forum Australia  
1800Respect  
PwC  
Australian Super  
Department of Health and Human Services (Victoria)  
NSW Council of Social Service (NCOSS)  
Ethnic Communities Council Victoria  
UNAAV Status of Women Committee  
UNAA Queensland  
Women in Super  
Holden St Neighbourhood House  
Foundation House  
Red Shoes Network  
Advice for Living Financial Planning  
Refugee Status Review Tribunal  
Australian Baha'i Community  
Department of Justice (Victoria)  
Victorian Immigrant and Refugee Women's Coalition  
Australian Asian Business Women's Association  
Ethnic Communities Council Australia  
Fred Hollows Foundation  
Australian Communities Foundation  
Zonta Club of Melbourne's West  
Future Leaders  
choicelegal  
International Social Service Australia  
Victoria Police  
Guardian Early Learning Group  
Melbourne Women's Fund  
Netball Australia  
YWCA  
Department of Premier and Cabinet

Bellarine Secondary College  
Independent Education Union  
Equal Opportunity Commission  
International Planned Parenthood Federation  
Melbourne City Child Care Centre  
Bubup Womindjeka Family and Children's Centre  
Australian Womensport and Recreation Association

### **SPEAKERS REPRESENTED:**

Victorian Government  
Workplace Gender Equality Agency  
Victorian Women's Trust  
Prime Minister's Indigenous Advisory Council  
Inspire Change Consulting Group  
ANROWS  
Women's Leadership Institute Australia  
Australia for UNHCR  
One Roof Women  
WIRE-Women's Information  
Justice Equality Rights Access International  
McAuley Community Services for Women  
Women's Legal Service Victoria  
Centre for Workplace Leadership  
Murdoch Children's Research Institute  
Australian Institute of Family Studies  
PwC  
Indigenous Economic Board  
Treaty Interim Working Group  
Reconciliation Australia  
First State Super  
Affinity Private  
Australian Institute of Superannuation Trustees  
Oxfam Australia  
Victorian Multicultural Commission  
Victoria University  
Victorian Immigrant and Refugee Women's Coalition

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## ▶ APPENDIX 4

### FURTHER READING AND RESOURCES

#### ▶ WOMEN'S ECONOMIC EMPOWERMENT IN CONTEXTS OF FAMILY VIOLENCE

Braff, R. & Barrett Meyering, I. (2011) *Seeking Security: Promoting women's economic wellbeing following domestic violence*. Australian Domestic and Family Violence Clearinghouse.

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## **> ENDING WORKPLACE DISCRIMINATION AND CLOSING THE PAY GAP**

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UN Global Compact, (2013) *Women's Empowerment Principles: Equality Means Business*. At: <https://www.youtube.com/watch?v=rAN4VKLYNNE&feature=share&list=PL8546782A741112F>

Workplace Gender Equality Agency, (2016) *Gender Pay Gap Statistics, August 2016*. At: [https://www.wgea.gov.au/sites/default/files/Gender\\_Pay\\_Gap\\_Factsheet\\_final.pdf](https://www.wgea.gov.au/sites/default/files/Gender_Pay_Gap_Factsheet_final.pdf)

Workplace Gender Equality Agency, (2016) *Gender Segregation in Australia's Workforce*.

For guidelines on setting and meeting targets to increase gender diversity in the workplace see: <https://www.wgea.gov.au/sites/default/files/SETTING-GENDER-TARGETS-Online-accessible.pdf>

For resources to encourage students to think broadly about career choices see: <https://www.wgea.gov.au/womens-work-mens-work/womens-work-mens-work-resources>

The Workplace Gender Equality Agency's interactive data explorer is at [data.wgea.gov.au](http://data.wgea.gov.au)

This publically available interactive tool allows for detailed comparisons of policies, practices and outcomes as they relate gender equality in Australian workplaces. The Data Explorer allows for comparisons across a range of classifications including occupation, industry and organisation size.

For case studies on supporting organisations to implement a sustainable and integrated approach to gender equality, see: <https://www.workplaceleadership.com.au/projects/genderequality/>

For research findings on flexible workplace arrangements, see: <https://www.workplaceleadership.com.au/projects/making-flexibility-work/>

## **> ECONOMIC INSECURITY: STRATEGIES TO ADDRESS THE IMPACTS ON CHILDREN**

Australian Child Rights Taskforce, (2016) *CRC25 Australian Child Rights Progress Report: A Report on 25 years of the UN Convention on the Rights of the Child in Australia*. At: <http://www.unicef.org.au/Upload/UNICEF/Media/Documents/CRC25-Australian-Progress-Report.pdf>

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Marmot, M. (2016) 'Boyer Lecture: Give Every Child the Best Start' At: <https://radio.abc.net.au/programitem/peW30rJw5L?play=true>

Marmot, M (2016) 'Boyer Lecture: Health Inequality and the Cause of the Causes' At: <https://radio.abc.net.au/programitem/pe9Qye9ZzQ?play=true>

Moore, T., McDonald, M. & McHugh-Dillon, H. (2015) *Early childhood development and the social determinants of health inequities: A review of the evidence*. Parkville, Victoria: Centre for Community Child Health at the Murdoch Children's Research Institute and the Royal Children's Hospital. <https://www.vichealth.vic.gov.au/media-and-resources/publications/the-vichealth-framework-for-health-equity>

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For information on the use of schools as community hubs see: <http://www.communityhubs.org.au/contents/resources/multiple/cfc-broadmeadows-evaluation.pdf>

For information on the benefits of supported play groups see: <https://aifs.gov.au/cfca/publications/supported-playgroups-parents-and-children>

## > ECONOMIC EMPOWERMENT OF INDIGENOUS WOMEN AND GIRLS

Asia Indigenous Peoples Pact, (2013) *Indigenous Women's Rights*. At: <https://vimeo.com/75838353>

United Nations, *Declaration on the Rights of Indigenous Peoples*. At: <http://www.ohchr.org/EN/Issues/IPeoples/Pages/Declaration.aspx>

United Nations, *International Convention on the Elimination of All Forms of Racial Discrimination*. At: <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CERD.aspx>

For information on the National Aboriginal and Torres Strait Islander Women's Alliance, see: <http://natsiwa.org.au>

## > SUPERANNUATION AND THE ECONOMIC EMPOWERMENT OF OLDER WOMEN

Australian Human Rights Commission, *National prevalence survey of age discrimination in the workplace* (2015), 33. At: <https://www.humanrights.gov.au/our-work/age-discrimination/publications/national-prevalence-survey-age-discrimination-workplace>

Australian Human Rights Commission, *Willing to Work: National Inquiry into Employment Discrimination against Older Australians and Australians with a Disability* (2016). At: <https://www.humanrights.gov.au/news/stories/willing-work-national-report-released>

Commonwealth of Australia, Money Smart Website. At: <https://www.moneysmart.gov.au>

National Foundation for Australian Women, (2016) *Budget 2016-17 A Gender Lens*. At: <http://afgw.org.au/wp-content/uploads/2016/05/NFAW-Gender-Lens.pdf>

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Scanlon Foundation, (2016) *Multiculturalism: Discussion Paper*. p. 2. At: <http://scanlonfoundation.org.au/wp-content/uploads/2016/02/DiscussionPaperMulticulturalismFINAL.pdf>

United Nations, *International Convention on the Elimination of All Forms of Racial Discrimination*. At: <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CERD.aspx>

For resources on working with culturally and linguistically diverse adolescents, see: <https://aifs.gov.au/cfca/publications/working-culturally-and-linguistically-diverse-cald-adolescents/reports-policy-papers>

## ENDNOTES

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