

**Submission of the Equality Rights Alliance to the
Committee on the Elimination of Discrimination
Against Women Regarding the Review of Australia's
Progress Under the Convention**

7 June 2018

Equality Rights Alliance

Equality Rights Alliance (ERA) is Australia's largest network advocating for women's equality, women's leadership and recognition of women's diversity. We bring together 64 organisations with an interest in advancing women's equality. ERA is one of six National Women's Alliances funded by the Federal Government through the Office for Women. We are auspiced by YWCA Australia and our members are non-government organisations and social enterprises with a focus on the impact of policy or service delivery on women.

ERA believes the advancement of women and the achievement of equality are matters of fundamental human rights and advocates for gender equality, women's leadership and government policy responses that support women's diversity.

The members of ERA endorse this submission in whole or in part:

- 2020Women
- Aboriginal Legal Rights Movement
- Alevi Federation of Australia
- Australasian Council of Women and Policing
- Australian Baha'i Community – Office of Equality
- Australian Centre for Leadership for Women
- Australian Federation of Graduate Women
- Australian Federation of Medical Women
- Australian Motherhood Initiative for Research and Community Involvement
- Australian National Committee for UN Women
- Australian Women's Health Network
- CARE Australia
- Children by Choice
- COTA Australia
- FECCA Women's Committee
- Feminist Legal Clinic Inc
- Fitted for Work
- Gender Equity Community of Practice
- Girl Guides Australia
- Good Shepherd Australia New Zealand
- Homebirth Australia
- Human Rights Law Centre
- Immigrant Women's Speakout Association NSW
- International Women's Development Agency
- JERA International
- Jessie Street National Women's Library
- Justice Connect
- Maternity Choices Australia
- Migrant Women's Lobby Group of South Australia
- Multicultural Women's Advocacy ACT
- National Association of Services Against Sexual Violence
- National Council of Churches of Australia Gender Commission
- National Council of Jewish Women of Australia
- National Council of Single Mothers and Their Children
- National Council of Women of Australia
- National Foundation for Australian Women
- NSW Council of Social Services
- National Union of Students (Women's Department)
- Older Women's Network NSW Inc
- Project Respect
- Public Health Association of Australia (Women's Special Interest Group)
- Reproductive Choice Australia
- Sexual Health and Family Planning Australia
- Soroptimist International
- Sisters Inside
- Union of Australian Women
- United Nations Association of Australia Status of Women Network
- Victorian Immigrant and Refugee Women's Coalition
- VIEW Clubs of Australia
- Women in Adult and Vocational Education
- Women in Engineering Australia
- Women on Boards
- Women with Disabilities Australia
- Women's Equity Think Tank
- Women's Electoral Lobby
- Women's Environment Network Australia
- Women's Housing Ltd
- Women's Information Referral Exchange
- Women's International League for Peace and Freedom
- Women's Legal Services Australia
- Women's Property Initiatives
- Women Sport Australia
- Working Against Sexual Harassment
- YWCA Australia
- Zonta International Districts 22, 23 & 24

Introduction

In the World Economic Forum's 2017 Global Gender Gap reportⁱ, Australia is ranked 35 out of 144 countries for success in closing the gender gap on a range of indicators. This ranking is a slight rise on recent years, but is a long way from Australia's high water mark of 14th in 2006. The OECD's 2017 report *The Pursuit of Gender Equality*ⁱⁱ notes that Australia performs well on education indicators, but otherwise describes Australia as a 'mid-range performer across most gender equality outcomes'.

In Australia poverty is gendered, with structural factors such as the wage gapⁱⁱⁱ, the superannuation gap^{iv}, women's disproportionate levels of unpaid work^v and casual and part-time employment^{vi} contributing to poorer economic outcomes for women across all age groups. Women are more likely than men to live under the poverty line in Australia, regardless of which measure is used to determine 'poverty'.^{vii} This structurally gendered poverty contributes to a reduction in access to basic human rights, such as health, education, housing and public participation.

Work needed includes measures to address the wage and superannuation gaps, strengthening work-support policies (such as longer paid parental leave with superannuation, good-quality childcare, tax incentives, and out-of-school-hours care). More work is needed on breaking down gender stereotypes which contribute to both the wage gap and levels of violence against women remaining stubbornly high. Women's access to reproductive and other health services in Australia is patchy and highly regional. Although our female education rates rank well internationally, funding for vocational education and training has been decimated.

This report focuses on three areas of significant concern to our members: housing for women, education, the need for data and the neglected needs of women living in rural, regional and remote areas.

Summary of Recommendations

Recommendation 1

Australia should:

- Develop and implement a national strategy on affordable housing which has been subjected to a rigorous gender analysis and which requires the collection of relevant gendered disaggregated data relating to housing outcomes;
- significantly increase investment in new affordable housing which meets the needs of women;
- ensure that all policy development relating to affordable housing is subject to gender analysis from inception and that the gendered impact of such policy is clearly articulated in national budgets;
- Undertake tax reforms to curb negative gearing, such as through limiting negative gearing to income from investment, and reduce the capital gains tax exemption.

Recommendation 2

- Australia should conduct a gendered review of the income support system to ascertain the levels of income support required to support decent living standards and alleviate poverty, particularly systemic gendered poverty. As part of this review, examine the base rate and

indexation of Commonwealth Rent Assistance and investigate the establishment of an independent commission to set income support payment levels.

Recommendation 3

Australia should fund and support an institute that is focused on access and equity in VET to ensure that VET meets the specific needs of female students.

Recommendation 4

Secure the future of systematic time-use data collection through a funded time-use survey in 2018-19 and then at regular intervals.

Recommendation 5

Australia must:

- ensure that rural women are consulted and that the needs and interests of rural women and rural communities, primary industries and businesses are properly considered in the development and implementation of all policies;
- support rural women's substantive participation and leadership at all levels of decision-making in public life, commercial and economic activity (including family businesses) and post-disaster recovery processes within both the community and household;
- support rural women to overcome and challenge male-dominated leadership spaces, including the family, and recognise the leadership work already performed by rural women;
- significantly increase investment to close resource gaps for rural infrastructure (including transport, education, health and market infrastructure);
- ensure rural women have access to reliable and universal health services across the life span, in particular mental health services, maternity and maternal health services and sexual and reproductive health services in a timely, respectful, culturally appropriate and needs driven manner; and
- implement macroeconomic, labour and social policies that promote full and productive employment and decent work, including the development of social policies which address the fact that employment opportunities tend to be more limited in rural, remote and regional settings.

1. Housing for women

The Housing Crisis in Australia

Successive Australian governments have overseen a worsening national housing crisis. Federal funding for social housing and homelessness services has dropped in real terms while demand for affordable housing

has escalated. The number of households waiting for social housing has climbed to 185,284.^{viii} It is estimated that nearly 900,000 households satisfy the income eligibility requirements for public housing.^{ix} Every day there are 261 requests to specialist homelessness services that are unable to be met. The estimated shortage of 500,000 affordable and available dwellings for low income earners^x demonstrates significant failings in the housing market. The private rental market particularly fails women facing multiple and intersecting disadvantage. Single mothers, Aboriginal and Torres Strait Islander women, women with disabilities and women who have experienced violence report higher rates of discrimination in securing tenancies in the private rental market.^{xi} And while public housing has become less accessible and available, no reforms to make the private rental market friendlier or more accessible to those most in need have taken place. Currently, 41% of Commonwealth Rent Assistance recipients are still in housing stress after receiving the allowance and 78% are paying enough rent to be eligible for the maximum assistance.^{xii}

Housing as a gendered issue

In Australia, access to and rights over housing are shaped by gender. Women's experiences of economic inequality^{xiii} combine with an increasingly unaffordable housing market^{xiv} to push women into housing stress and homelessness in ever increasing numbers. Compounding this is the impact of gendered violence on women's experiences of housing. Issues relating to economic inequality, violence and unequal distribution of caring responsibilities represent a set of challenges specific to gender which reveal both the gendered dimensions of housing stress and homelessness and the need for solutions which are gender responsive.

Strong, effective housing support systems are critical to women's housing wellbeing. In Australia, women are the primary beneficiaries of housing support, assistance and services; women make up 56% of public housing tenants,^{xv} 64% of Commonwealth Rent Assistance^{xvi} recipients and 59% of those seeking assistance from specialist homelessness services.^{xvii} Significantly, women also constitute 75% of those working in social assistance services.^{xviii} Women are therefore disproportionately impacted by reductions in housing funding.^{xix}

Housing stress and homelessness is an increasing problem for older women in Australia. The number of older women experiencing homelessness on the night of the 2016 census was 6,866, which was a 31% increase from the 2011 figures.^{xx} This significant jump in just 5 years is of significant concern.

The Role of the Federal Tax System

Through the Federal tax process known as negative gearing, Australia subsidises the economic position of those much higher up on the housing ladder at the direct expense of women in housing need. Negative gearing allows property investors who make a loss to reduce the tax they pay on other income, which in turn reduces the revenue available to the Federal Government to fund services. Meanwhile, negative gearing itself has been identified as one of the factors creating pressure on housing affordability by encouraging over-investment, speculation and over-leveraging in Australia's housing market.^{xxi} The typical negatively-g geared Australian housing investor is male; aged in his mid-to-late forties; employed full-time; and has a tax assessable income (before deductions) of \$91,000.^{xxii} While estimates vary, the impact of negative gearing on the Federal Budget is at least \$2 billion.^{xxiii}

On the other hand, the typical social housing tenant is a woman. In public housing she is a woman over 55 and living alone. In State owned and managed Indigenous housing, she is a woman aged 25-54 with dependent children. And in community housing she is a woman over 45 and living alone.^{xxiv} The annual Commonwealth funding for social housing and homelessness services from 2018-19 through the National Housing and Homelessness Agreement is \$1.5 billion.^{xxv}

The Need for Women Specific Services

There is an increasing trend across Australian jurisdictions to fund large scale, generalist service providers in preference to small-scale, grass roots services or services with specialist expertise. Homelessness NSW

reports that the Going Home, Staying Home (GHSH) housing funding reforms in NSW have resulted in a loss of small, specialised providers, including providers focused on the needs of women.^{xxvi} This is particularly concerning for the women's sector, where services are more often than not delivered by small-scale, local organisations. Policies that sideline women-specific services in favour of generalist agencies are counterproductive in that generalist services are not well positioned to meet the specific needs of women.^{xxvii} The Australian Violence Against Women Alliance has noted that "long standing connections and partnerships built over many years" were "damaged or destroyed" through the GHSH process, resulting in "women and their families stranded without access to safety and the specialist best practice supports delivered by a competent and knowledgeable service."^{xxviii}

Positive Developments

ERA welcomes the Federal Government's 2017 announcement of a National Housing and Homelessness Agreement (NHHA) that guarantees longer-term funding for housing services with indexation for homelessness services. However, the significant limitations of the NHHA to deliver increased supply must be recognised. There is a risk that the NHHA is seen as the primary vehicle to increase housing affordability in Australia, however, this is impossible without a capital funding component. In addition, we are concerned that the NHHA contains no significant gender analysis.

The National Housing Finance and Investment Corporation (NHFIC) is another welcome recent housing initiative, which will operate an affordable housing bond aggregator to encourage greater private and institutional investment and provide cheaper and longer-term finance to registered providers of affordable housing. The announcement in 2017 of a government guarantee for the NHFIC has further solidified the bond aggregator's potential to raise institutional funds for the purpose of affordable housing.^{xxix}

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Recommendation 2

Australia should conduct a gendered review of the income support system to ascertain the levels of income support required to support decent living standards and alleviate poverty, particularly systemic gendered poverty. As part of this review, examine the base rate and indexation of Commonwealth Rent Assistance and investigate the establishment of an independent commission to set income support payment levels.

2. Education

Vocational Education and Training (VET) is important not just in providing a wide range of opportunities for women and girls to gain skills and relevant work qualifications, but also in terms of building confidence, self-esteem and expanding life options. VET courses should be accessible in a variety of locations and funded by governments as part of a wide range of programs. VET programs for women need to be developed to support women in shelters, refugees, women suffering financial abuse, domestic violence and should operate to provide a safe place for women that supports healing, social skills and problem solving skills that can lead to further study and return to work. VET's role in access and equity has been undermined through current policies, particularly both State and Federal level funding cuts, and needs to be rebuilt through the establishment of a VET equity and access organisation, addressing educational issues for Indigenous Australians, those from culturally and linguistically diverse backgrounds, Australians with a disability and also addressing issues specific to gender, economic, and rural and remote disadvantage.

Recommendation 3

Australia should fund and support an institute that is focused on access and equity in VET to ensure that VET meets the specific needs of female students.

3. Counting, recognising and valuing unpaid work

ERA's sister Alliance, economic Security for Women has outlined the pressing need for time-use data collection:

Australia is long overdue for a time use survey (TUS). The last TUS was undertaken in 2006. Since then Australia's population has grown 18.4%; labour force participation patterns, conventional market and nonmarket economies have been in transition and people are spending longer periods in education. Australia is being left behind in the international community which readily collects time use data to enhance decision-making in numerous areas such as employment, education and health.^{xxx}

The 2016 Census gave a broad indication of the disproportionate share of unpaid domestic work that women undertake, with women shouldering 5-14 hours of housework a week and men less than 5 hours a week.^{xxxi} And while the census data offers a snapshot of the unequal distribution, it is by no means a reliable or comprehensive statistical picture of time-use. Time-use surveys are the only accurate record of unpaid work, providing crucial data enabling policy analysis critical across a number of policy areas.

Australia's ability to fully utilize its policy and program processes to achieve the aims of the Convention rests heavily on robust, relevant data, including current data about the gendered division of unpaid work in Australia.

Recommendation 4

Secure the future of systematic time-use data collection through a funded time-use survey in 2018-19 and then at regular intervals.

4. Women in regional, rural and remote areas

Women residing in rural Australia often encounter significant inequality due to their geographical location and resulting issues of isolation, lack of resources, and lack of access to services. These factors are exacerbated by cultural issues particular to rural Australia, such as more conservative social and political ideologies, valuing of privacy for family issues and the pervasiveness of a construction of masculinity which emphasizes dominance and power over equal and collaborative relationships.

According to the Australian Longitudinal Study on Women's Health^{xxxii}, rural women in Australia marry younger and have more children, at an earlier age, than urban women. They are also less likely to have completed high school or have post-secondary qualifications. 46% of women in rural and remote areas provide unpaid childcare, compared with 36% in urban areas and women in rural areas are more likely than urban women to provide unpaid work in a family business or enterprise.

Women in rural and remote areas report significant limitations on access to services such as health care and mental health care, education, affordable housing and public transport. As Justine Landis-Hanley, Global Voices scholar to CSW62 has pointed out:

"It's a two-and-a-half-hour drive from Coonabarabran to see a GP with a medical interest in family planning and gynaecology; Google Maps can't calculate a route via public transport, probably because there isn't one."^{xxxiii}

Health care

Women who live in regional and remote areas have higher death rates than those in major cities. Levels of alcohol consumption and rates of obesity and chronic disease are higher amongst women in rural regions.^{xxxiv} Older rural women are more likely to die from lung cancer, chronic obstructive pulmonary disease and ischaemic heart disease than women in major cities. Women in rural areas are less likely to obtain health care from medical specialists and more likely to rely on hospital care. Being unable to access experienced specialists is likely to be part of the reason underlying the higher death rates in rural areas.^{xxxv} In 2011, the Australian Longitudinal Study on Women's Health found almost 50% higher use of dentists by women in cities compared to rural areas. Women cited access difficulties, including travel and costs, as reasons for not visiting a dentist even when they needed to do so.^{xxxvi}

Women living in rural and remote areas also have particular needs in regard to mental health issues. Concerns about confidentiality and conflicting relationships are stronger in rural areas. Rural women are more likely than urban women to have experienced an abusive relationship, and are also more likely to experience economic difficulties which may limit their ability to seek help.^{xxxvii}

Leadership and economic empowerment

Women make up only 14% of management roles in the Australian agriculture industry and 12% of management roles in the mining sector.^{xxxviii} Women earned 21.8% less than men in agriculture, forestry and fishing in 2016, up from 21% in 2015.^{xxxix} Rural and regional women have a lower rate of workforce participation (56.5%) compared to rural and regional men (66.8%).^{xl}

Access to ICT

There is a significant digital divide in Australia, with rural and remote Australia often experiencing poor access to internet and telecommunications services (ICT). ICT is a key tool for community development and economic participation, and a lack of access both exacerbates existing geographic isolation and compounds already inadequate access to services as service delivery increasingly relies on digital support. There is a critical need for fair, accessible, quality, non-interrupted mobile and internet services for women in rural regional and remote Australia.

Gender equality has been largely ignored in the Australian climate change debate, which is concerning given that drought, flood and other extreme weather events have a significant impact on the lives of women in rural and remote areas in a range of different ways, such as economic hardship, food insecurity and increased levels of domestic violence following natural disasters.^{xlii} Rural women and men are affected by, and adapt to climatic events such as drought in different ways. During drought, rural women are more likely to have increased unpaid workloads on farms and are more likely than men to seek employment outside the family business to ensure an external income source, which may require involuntary separation from the family due to relocation for employment, with significant impact on child-care arrangements and strain on family relationships. Women are more likely to undertake community carer roles, taking responsibility for the physical and mental health of others at the expense of their own and are likely to be drivers of or heavily involved in community rebuilding efforts without having access to the sort of leadership positions which would enable the needs of women to be placed prominently on the agenda of rebuilding efforts. It is essential to ensure that the voice and agency of rural women are central to all disaster mitigation and recovery plans and that the critical role of women's leadership and decision-making is understood and promoted in all policy approaches to climate policy and disaster-proofing and recovery plans.

Recommendation 5

Australia must:

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- support rural women's substantive participation and leadership at all levels of decision-making in public life, commercial and economic activity (including family businesses) and post-disaster recovery processes within both the community and household;
- support rural women to overcome and challenge male-dominated leadership spaces, including the family, and recognise the leadership work already performed by rural women;
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- ensure rural women have access to reliable and universal health services across the life span, in particular mental health services, maternity and maternal health services and sexual and reproductive health services in a timely, respectful, culturally appropriate and needs driven manner; and
- implement macroeconomic, labour and social policies that promote full and productive employment and decent work, including the development of social policies which address the fact that employment opportunities tend to be more limited in rural, remote and regional settings.

Appendix

ⁱ World Economic Forum *Global Gender Gap Report 2017* 2 November 2017 <https://www.weforum.org/reports/the-global-gender-gap-report-2017> accessed 8 June 2018

ⁱⁱ Organisation for Economic Co-operation and Development *The Pursuit of Gender Equality: An Uphill Battle* 2017 <https://www.weforum.org/reports/the-global-gender-gap-report-2017>

ⁱⁱⁱ Currently, Australia's national gender pay gap is 15.3% (calculated on full time average weekly base pay). It has hovered between 15% and 19% for the past two decades. Among non-public sector employers with more than 100 employees, the full-time total remuneration gender pay gap (including superannuation, bonuses and other additional payments) is 22.4%, meaning men working full-time earn nearly AUD\$27,000 a year more than women working full-time. See the Workplace Gender Equality Agency *What is the Gender Pay Gap?* www.wgea.gov.au/addressing-pay-equity/what-gender-pay-gap accessed 8 June 2018.

^{iv} In 2015-16, men aged 55-64 had much higher average superannuation balances than women the same age: \$310,145 compared with \$196,409. There was less discrepancy between men and women aged under 45 years, but male superannuation balances were still higher in every age group. See Australian Bureau of Statistics *Census Reveals Insights into Australia's Labour Force* 23 October 2016 <http://www.abs.gov.au/ausstats/abs@.nsf/mediareleasesbyReleaseDate/7E56B97A3FEF932ACA2581BF00364712?OpenDocument> accessed 8 June 2018

^v According to the 2016 Census, almost one-fifth of women working full-time were likely to undertake at least 15 hours of unpaid domestic work a week, compared to 8 per cent of men, while 34% of women in part time employment and 9% of part time male employees were likely to carry out 15 or more hours of unpaid domestic work a week. See Australian Bureau of Statistics *Census Reveals Insights into Australia's Labour Force* 23 October 2016 <http://www.abs.gov.au/ausstats/abs@.nsf/mediareleasesbyReleaseDate/7E56B97A3FEF932ACA2581BF00364712?OpenDocument> accessed 8 June 2018

^{vi} In 2016-17, 18% of men in the labour force worked part time, compared with 46% of women in the labour force. The labour force participation rate of people aged 20-74 years was 66% for women and 78% for men. While young women aged 15-19 were slightly more likely than young men the same age to be working or looking for work, proportions of men participating in the labour force outstripped those for women in every age group from 20 years and over. Just over one in five (22%) Australian men aged 20-74 years was not in the labour force in 2016-17, compared with one in three women in this age group (34%). See Australian Bureau of Statistics *4125.0 - Gender Indicators, Australia, Sep 2017* 11 November 2017

^{vii} The data for 2014 showed the rate of poverty for women was at 13.8%, which was higher than the general rate of 13.3% and higher than the rate for men of 12.8%. (Australian Council of Social Service and the Social Policy Research Centre *Poverty in Australia* 2016 <https://www.acoss.org.au/wp-content/uploads/2016/10/Poverty-in-Australia-2016.pdf> accessed 8 June 2018.) Single parent families, of which 81% are headed by women (ABS, 2014), are significantly more likely to be experiencing poverty than the general population - 21% of people living in single-parent families are experiencing poverty (Melbourne Institute, 2017). One in three single older women are living in income poverty (Feldman & Radermacher, 2016).

^{viii} Australian Productivity Commission *Report on Government Services 2018* Accessed 7 June 2018 <https://www.pc.gov.au/research/ongoing/report-on-government-services/2018/housing-and-homelessness/housing>

^{ix} G A. Wood, M. Cigdem and R. Ong (2016) Housing Tax Reform: Is there a way forward? *Economic Papers: A journal of applied economics and policy* 35, (4), pp.332-346

^x National Housing Supply Council, *State of Supply Report 2011*, Australian Government The Treasury, Canberra, 2011

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- ^{xi} P Short, *Risk Assessment Practices in the Private Rental Sector: Implications for Low-Income Renters*, Australian Housing and Urban Research Institute, Melbourne, 2008
- ^{xii} Productivity Commission, *Report on Government Services- Housing and Homelessness Tables GA27 and GA28* Australian Government, Canberra, 2016
- ^{xiii} See the Introduction and vii above.
- ^{xiv} In 2018, Sydney was ranked second behind Hong Kong in a list of the least affordable housing markets in the world, Melbourne ranked 5th and Adelaide, Brisbane and Perth all ranked within the top 25 unaffordable cities. In Sydney, house prices were almost 13 times higher than the median household income, Melbourne's house prices were almost 10 times higher than the median household income and Adelaide, Brisbane and Perth had house prices about six times median incomes. (See Demographia *14th Annual International Housing Affordability Survey: 2018* <http://www.demographia.com/dhi2018.pdf> accessed 8 June 2018). The rental market is in even greater crisis. Anglicare Australia conducts an annual 'snapshot' survey of property affordability. In 2018 they found that on the snapshot day, there were only three available properties in the nation which were affordable for renters who were single and receiving welfare payments, from a total sample of more than 67,000 available properties. For single people on the Aged Pension there was just over one percent of properties affordable and suitable, and for disability pensioners, half a percent less again. See Anglicare *2018 Rental Affordability Snapshot* <http://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshotb811d9309d6962baacc1ff0000899bca.pdf?sfvrsn=4> accessed 7 June 2018
- ^{xv} Australian Institute of Health and Welfare, *Housing Assistance in Australia 2016 Supplementary Data Table 6: Number of tenants in social housing by age, sex and program*, at 30 June 2015, Canberra, 2016
- ^{xvi} Data on rent assistance income units by sex provided by Commonwealth Department of Social Services
- ^{xvii} Australian Institute of Health and Welfare, *Specialist Homelessness Services Supplementary Tables 2014-15 Table CLIENTS.1: Clients and support periods, by age and sex, 2014–15*, Canberra, 2015
- ^{xviii} Australian Bureau of Statistics, *Australian Social Trends*, cat. No. 4102.0, ABS Ausstats, 2011, retrieved 28 September, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features30Sep+2011#3>
- ^{xix} Negative gearing favours those in higher income brackets, where women are in a minority. See: M Grudnoff, *Top Gears: How negative gearing and the capital gains tax discount benefit the top 10 per cent and drive up house prices*, The Australian Institute, Canberra, 2015
- ^{xx} 'Older women' is defined as women 55 years and over. Compare with the increase for older males of 26% over 5 years. ABS *2049.0 - Census of Population and Housing: Estimating homelessness, 2018* 14 March 2018. Accessed 7 June 2018 www.abs.gov.au/AUSSTATS/abs@.nsf/mf/2049.0
- ^{xxi} *Final Report of the Financial Systems Inquiry* (Murray Report) December 2014
- ^{xxii} Australian Housing and Urban Research Institute *Final Report No. 295: The income tax treatment of housing assets: an assessment of proposed reform arrangements* pg. 2 www.ahuri.edu.au/data/assets/pdf_file/0027/16488/PES-004-Modelling-negative-gearing-and-capital-gains-tax-reforms.pdf Accessed 7 June 2018
- ^{xxiii} Dale, Tarek *Budget Impacts of Negative Gearing* Posted 04 August 2015 on the Flagpost Blog of the Australian Parliamentary Library accessed 7 June 2018 https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/FlagPost/2015/August/Budget-impact-negative-gearing
- ^{xxiv} Australian Institute of Health and Welfare *Housing Assistance in Australia 2017* 13 July 2017 <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2017/contents/social-housing-tenants> accessed 8 June 2018
- ^{xxv} Commonwealth of Australia Department of Treasury *Federal Financial Relations 2017-18 Budget Paper No. 3* <https://www.budget.gov.au/2017-18/content/bp3/html/> accessed 7 June 2018

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- xxvi Homelessness NSW, *Submission to Productivity Commission Inquiry Human Services*, Sydney, 2016, p.3
- xxvii Australian Women Against Violence Alliance, *Policy Brief: The role of specialist women's services in Australia's response to violence against women and their children*, Canberra, 2016, p2
- xxviii *ibid.* p.8
- xxix Vivienne Milligan V, Pawson H, Phillips R, Martin C with Elton Consulting *Developing the scale and capacity of Australia's affordable housing industry: Inquiry into affordable housing industry capacity* AHURI April 2017 www.ahuri.edu.au/_data/assets/pdf_file/0017/12833/AHURI_Final_Report_No278_Developing-the-scale-and-capacity-of-Australias-affordable-housing-industry.pdf Accessed 7 June 2018
- xxx economic Security 4 Women 2017-18 *Pre-Budget Submission*
- xxxi Ruppner, L *Census 2016: Women are still disadvantaged by the amount of unpaid housework they do* 11 April 2017 The Conversation <http://theconversation.com/census-2016-women-are-still-disadvantaged-by-the-amount-of-unpaid-housework-they-do-76008> accessed 7 June 2018
- xxxii *Summary report from the Australian Longitudinal Study on Women's Health*, conducted by researchers at the Universities of Newcastle and Queensland. Accessed 7 June 2018 https://www.alsw.org.au/images/content/pdf/synthese_reports/ruralhealth_summary.pdf
- xxxiii Landis-Hanley, J *We are ignoring the sex lives of women in rural Australia and they are paying the price* 11 March 2018 Sydney Morning Herald www.smh.com.au/national/we-are-ignoring-the-sex-lives-of-women-in-rural-australia-and-they-are-paying-the-price-20180311-p4z3te.html Accessed 7 June 2018
- xxxiv Dobson, A, Byles, J, Dolja-Gore, X, Fitzgerald, D, Hockey, R, Loxton, D, McLaughlin, D, Pachana, N, Powers, J, Rich, J, Sibbritt, D, Tooth, L *Rural, remote and regional differences in women's health: Findings from the Australian Longitudinal Study on Women's Health* (2011) Report prepared for the Australian Government Department of Health & Ageing
- xxxv National Rural Health Alliance Inc *Women's Health In Rural Australia* Fact Sheet No. 31 March 2012 <http://ruralhealth.org.au/sites/default/files/publications/fact-sheet-31-womens-health-rural-australia.pdf> Accessed 8 June 2018
- xxxvi *Ibid.*
- xxxvii *Summary report from the Australian Longitudinal Study on Women's Health*, conducted by researchers at the Universities of Newcastle and Queensland. Accessed 7 June 2018 https://www.alsw.org.au/images/content/pdf/synthese_reports/ruralhealth_summary.pdf
- xxxviii Brown, E *Women in agriculture debate how to bridge gender gap in the industry* ABC News – Rural 8 March 2017 www.abc.net.au/news/rural/2017-03-08/women-in-agriculture-debate-how-to-bridge-gender-gap/8335262 Accessed 7 June 2018.
- xxxix Cassells R, Duncan A and Ong R (2017), *Gender Equity Insights 2017: Inside Australia's Gender Pay Gap*, BCEC|WGEA Gender Equity Series, Issue #2, March 2017
- xl Australian Government *Towards 2025: An Australian Government Strategy to Boost Women's Workforce Participation* <http://womensworkforceparticipation.pmc.gov.au/rural-and-regional-women> Accessed 8 June 2018
- xli Boetto, H and McKinnon, J *Gender and Climate Change in Rural Australia: A Review of Differences* Critical Social Work 2013 Vol. 14 No. 1