

Gender-wise investing

# A SPRINGBOARD FOR AUSTRALIA'S RECOVERY

APRIL 2021



**AUSTRALIANS  
INVESTING IN  
WOMEN**

Empowering giving for a fairer future



EQUITY ECONOMICS



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## AUSTRALIANS INVESTING IN WOMEN

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## ABOUT AIIW

Australians Investing in Women (AIIW) is a leading national not-for-profit advocate for gender-wise philanthropy and works in partnership with philanthropic, corporate and community leaders to drive progress towards gender equity. AIIW takes an evidence-based approach to strengthen society by catalysing investing in women and girls within Australia and globally.

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# CONTENTS

|   |           |
|---|-----------|
| <b>FOREWORD</b>   | <b>04</b> |
| <b>ADDRESSING THE UNEVEN IMPACT OF COVID-19<br/>REQUIRES GENDER-WISE INVESTING</b>                      | <b>06</b> |
| <b>WHAT IS GENDER LENSING AND WHY IS IT IMPORTANT<br/>FOR AUSTRALIA'S SOCIAL AND ECONOMIC RECOVERY?</b> | <b>08</b> |
| <b>1. INVESTING IN WOMEN'S EMPLOYMENT OPPORTUNITIES</b>   | <b>10</b> |
| Gender lens on the impacts  | 11        |
| Scarring impacts of unemployment  | 13        |
| Opportunities for Investment  | 14        |
| <b>2. INVESTING IN WOMEN'S AND GIRLS' MENTAL HEALTH</b>   | <b>16</b> |
| Gender lens on the impacts  | 17        |
| Opportunities for Investment  | 18        |
| <b>3. INVESTING IN WOMEN'S AND GIRLS' SAFETY</b>  | <b>20</b> |
| Gender lens on the impacts  | 21        |
| Opportunities for Investment  | 22        |
| <b>4. INVESTING IN WOMEN'S ACCESS TO SECURE AND AFFORDABLE HOUSING</b>                                  | <b>24</b> |
| Policy responses  | 25        |
| Gender lens on the impacts  | 25        |
| Opportunities for Investment  | 26        |
| <b>5. INVESTING IN GIRLS AND WOMEN AT PIVOTAL POINTS OF THEIR LIFE COURSE</b>                           | <b>27</b> |
| Younger women   | 28        |
| Students  | 28        |
| New mothers   | 28        |
| Women's career advancement  | 29        |
| Older women   | 29        |
| Opportunities for Investment  | 30        |
| <b>6. GENDER-WISE INVESTMENT AS A SPRINGBOARD FOR RECOVERY</b>  | <b>32</b> |
| Investing in long-term progress   | 33        |
| <b>ABOUT THE AUTHORS</b>  | <b>34</b> |
| <b>ENDNOTES</b>   | <b>35</b> |

# FOREWORD



**Australia faced unprecedented challenges throughout 2020, starting with bushfires that ravaged communities across Australia, only to then be dominated by the first global pandemic in 100 years.**

As the recovery commenced, Australians Investing In Women (AIIW) commissioned this research to provide funders with analysis and distillation of existing research into the impacts of recent disasters on women. The purpose is to highlight key issues, and identify funding hotspots, where private and corporate giving can be targeted to help accelerate Australia's economic and social recovery through a focus on women's economic security, safety and wellbeing.

The report finds that young women have been particularly impacted by the pandemic which has had a major impact on job losses for women and young people. Unemployment for young women with bachelor's degrees is higher than for men with comparable level qualifications. University enrolments are down for women aged over 25 as a result of the pandemic.

Consistent with global research studies showing that gendered violence increases with disasters, the report finds that domestic violence in Australia has increased from what was already an unacceptably high incidence with Queensland recording the largest increase in domestic violence reports during the pandemic. Violence against women is a national emergency which requires urgent attention and investment.

Women's mental health has also suffered significantly more than that of men, in large part due to the additional caring and schooling responsibilities for women during lockdown, and other associated domestic duties.

The research shows that Australia is at serious risk of going backwards in gender equality – losing the hard fought gains towards key goals – and urgent action is required to address the slide.

Philanthropy can support progress towards gender equality by adopting Gender-wise practices both in short-term responses and long-term strategy. Equity Economics has highlighted the critical impacts on women and identified issues and opportunities for philanthropic investment. It is important to note that while the report includes a number of initiatives for funders to consider, there are many, many more organisations and initiatives around the country responding to these needs that require philanthropic support. Please visit our website and explore our Online Project Showcase or reach out to us for further investment opportunities.

AIIW has commissioned this report examining the needs and circumstances through an economic lens with a specific focus on accelerating Australia's recovery. This is not to diminish the importance of investing in women and girls across the full spectrum of society including the arts, education, sport and medical research. We encourage funders to refer to our Online Project Showcase via our website for a range of curated philanthropic investment opportunities.

AIIW is proud to present this report to the Australian philanthropic and corporate community as a way to understand the collective impact of recent disasters on Australian women and girls, and identify effective opportunities for funders to contribute to recovery efforts that will also steer us towards a more gender equitable society.

*"Women walked into this pandemic behind men. We need to make sure men and women walk out of this pandemic side by side."*<sup>1</sup>

**Julie Reilly**

CEO Australians Investing in Women

**"WOMEN WALKED INTO THIS PANDEMIC BEHIND MEN. WE NEED TO MAKE SURE MEN AND WOMEN WALK OUT OF THIS PANDEMIC SIDE BY SIDE."**

**Professor Renae Ryan**

Academic Director of the Science in Australia Gender Equity Program, and a member of the OECD Women in STEM Engagement Group University of Sydney



# ADDRESSING THE UNEVEN IMPACT OF COVID-19 REQUIRES GENDER-WISE INVESTING

**Worldwide evidence shows that natural disasters and disease outbreaks affect men and women differently.<sup>2</sup> This reality has struck close to home in Australia as we take stock of the impacts of the 2020 Summer Bushfires and COVID-19 pandemic, and navigate our recovery path.**

Australia dropped six places in the World Economic Forum's 2021 Global Gender Gap Index to 50th in the world.<sup>3</sup> This continued a trend which has seen Australia drop from 14th in world rankings since 2006. Even before the 2020 Summer Bushfires and COVID-19 pandemic struck, Australia's scorecard on gender equality was poor:

- A gender gap in earnings prevails in every industry.<sup>4</sup>
- Around one in 3 women, compared to one in 4 men, retire with no superannuation at all.<sup>5</sup>
- Almost 10 women each day in Australia are hospitalised for assault injuries perpetrated by a spouse or domestic partner.<sup>6</sup>
- Among women with disabilities, over one-third of women experience intimate partner violence.<sup>7</sup>

While there is no doubt that the entire population has suffered, overall the impact of COVID-19 and the Summer bushfires was greater on Australian women than Australian men:

- Women constituted the majority of the frontline jobs that were directly exposed to the risks of catching COVID-19 during the outbreak and under intensified pressure in their work environment, such as nurses, checkout staff, aged care workers, and cleaners and laundry workers.<sup>8</sup>
- During the Victoria's lockdowns, 67% of women took responsibility for supervising their children's remote learning, compared to 24% of men.
- At the peak of the pandemic, women shouldered 3 out of 5 job losses across Australia. In Victoria, women shouldered 4 out of 5 job losses.
- There were 60,000 fewer women aged over 25 enrolled in university in May 2020 than in 2019, whereas there were 26,000 more men aged 25 enrolled.



- Among all university-qualified workers aged 30 years or younger, almost 98,000 fewer women held a job in May 2020 compared to pre-pandemic employment levels. This compares to 37,000 fewer men.
- By the end of 2020, 25% of Australian women were experiencing high or very high levels of psychological distress, compared to 16% of men.
- Across Australia, reports of domestic violence increased by 9% in 2019–20. In Queensland, there was a 20% rise in court orders.
- Of those who are employed, labour force statistics for February 2021 indicate that a higher fraction of women (10%) are not receiving as many hours as they would like to work, relative to men (7.7%).<sup>9</sup>

The impacts were experienced even more acutely by women from vulnerable cohorts, including women with a disability, Indigenous women, women from migrant, refugee and culturally diverse backgrounds, women from the LGBTIQ community, and women from geographically remote regions of Australia.

There are some areas where men have been more impacted than women. For example, the number of homeless people seeking assistance from specialist services increased by 6% among women, and 11% among men, for the end of 2020 compared to a year earlier. And among parents, mental distress surged during the pandemic, among both mothers and fathers, but especially among working fathers with infants or school-aged children.<sup>10</sup>

### Priority areas for investment include:

- Programs that focus on getting women into work, but also ensure women are well matched for jobs, given the risk that poor job-matching will undermine efforts to close the gender pay gap in the years ahead;
- Expansion of mental health supports for frontline health and social care workers, recognising the significant stress these sectors are under;
- Domestic violence crisis support services, but also programs that recognise the important protective role of employment through supporting victims to find work and also specific workplace support programs; and
- Affordable housing solutions to address the growing cohort of older women facing homelessness.

# WHAT IS GENDER LENSING AND WHY IS IT IMPORTANT FOR AUSTRALIA'S SOCIAL AND ECONOMIC RECOVERY?

**Applying a gender lens is a critical step in designing policy and funding responses that reflect different effects on men and women. Such differences arise because of the employment patterns, roles in society, and life paths that men and women tend to take.**

Applying a gender lens to analyse the impact of a seemingly gender-neutral event or policy decision enables us to detect potential unintended impacts on gender equality goals. The absence of a gender lens can lead to blindspots in policy and funding responses. It is a practice that is widely promoted internationally, and was previously part of policymaking in some tiers of Australian government, but is not commonplace in Australia's current approach to policymaking.<sup>11</sup>

**The failure to take the experiences of women and girls into account not only slows progress but can inadvertently widen gender gaps in economic outcomes and exacerbate gender inequality.**

The pandemic provides a powerful case study to illustrate the value of a gender lens. The combination of women shouldering larger job losses and unpaid caring duties during the pandemic, while being more likely to slip through the cracks of government support, has been described by the Grattan Institute as a "triple whammy for women".<sup>12</sup> While government policy and programs are critical for addressing these gender-specific gaps, philanthropy serves a critical

role in funding services and support to supplement these efforts, especially where there is scope to revitalise opportunities for women who have fallen through the cracks of government support measures.

**Without a gender-sensitive approach to policy and philanthropic responses, the society-wide shocks of the pandemic and bushfires threaten to send the fragile progress made for women backwards and increase gender gaps in economic outcomes.**

At a national level especially, many elements of the government's policy response to the economic fallout of the pandemic have demonstrably lacked a gender lens. For example, the Australian Government's support for construction and infrastructure projects effectively goes towards an industry that is 88% male, while their support for apprentices goes towards a cohort that is 65% male.<sup>13</sup> Applying a gender-sensitive lens is likely to have generated a different suite of budget measures, such as, for example, channelling more support to female-concentrated industries hit hardest by the lockdowns such as retail trade, and continuing JobKeeper payment to the childcare sector in the same way it continued to be offered to workers in all other industries.<sup>14</sup> Many of the government's initiatives to support women return to employment, while well intended, will not reach those women who face additional barriers, such as digital accessibility, cultural and linguistic barriers, or the added pressure of competitively searching for a new job or reskilling while also managing their caring and parental responsibilities.





Compounding the urgency of applying a gender lens, the economic pressures of the pandemic have led some organisations to de-prioritise the issue of equality and diversity initiatives.<sup>15</sup> This amplifies the need for those community and corporate leaders who have progressive visions to keep their foot on the accelerator.

Collectively, these factors point towards the substantial value that will come from philanthropic support for:

- initiatives that empower women to step into **quality jobs**, upskill or embark on their own business and social enterprise ventures, via avenues that are more accessible, flexible and manageable than the existing forms of support that have been made available in more formal, government-provided systems
- initiatives that incentivise, promote and reward existing organisations to sustain or even accelerate their commitment and demonstrable **action towards gender equality**
- advocacy efforts that promote the value of **Gender Responsive Budgeting**, and gender lensing more broadly, in all forms of program design and policy formation and evaluation processes
- initiatives that lift the representation of **women in leadership** and decision-making roles to reach a critical mass that enables them to make a meaningful difference, including elevating women who bring a greater breadth of diversity of experience and background than those in current leadership roles and can bring a more modern approach in their leadership style, as was proven to be more effective than traditional 'masculine' styles of leadership throughout the pandemic<sup>16</sup>
- initiatives that tackle the deeply-engrained **gender stereotypes, unconscious biases** and **systems of power** that constrain every person – men, women and individuals of all genders – from the full scope of opportunities that should be afforded to them in society as a human right. An essential component of this focus entails investing in programs that dismantle unhealthy concepts of masculinity, which contributes towards unacceptable rates of violence, abuse, harassment and discrimination against Australian women and girls across all corners of society.

In this report, we apply a gender lens to potential investments in four key areas – **employment opportunities, mental health, safety, and housing affordability** – before also considering the experiences of women during these disasters as they navigated pivotal points of their life course. While this report focuses on the experience of Australian women and girls, we acknowledge that beyond our country's borders, including among our Asian-Pacific neighbours, are many millions of women and girls who are experiencing even more severe economic pressures, suffering, and deprivation of human rights as a result of the pandemic, natural disasters and political unrest. Australian funders, as part of the global philanthropic community, have a vital role to play.



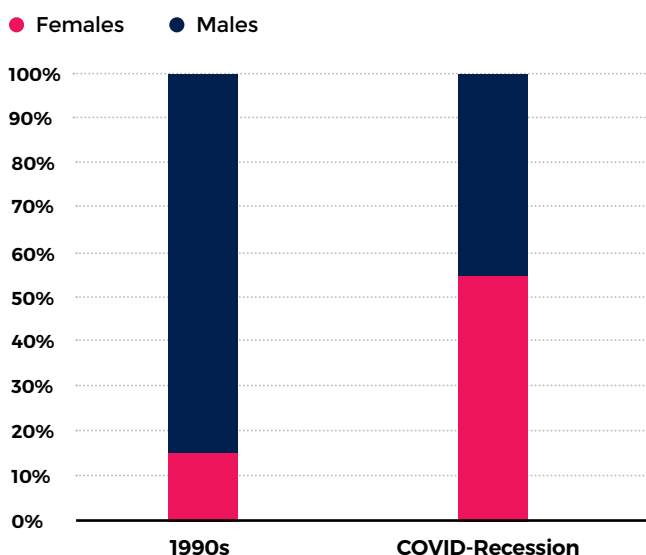
# **INVESTING IN WOMEN'S EMPLOYMENT OPPORTUNITIES**

## Gender lens on the impacts

The COVID-19-induced recession differed from previous economic downturns due to its greater impact on female employment.<sup>17</sup> This was driven by the nature of the containment measures, with lockdowns disproportionately affecting industries that are large employers of women, such as retail, hospitality and tourism. In addition, women were more likely than men to work in casual or part-time roles, making them more likely to lose their job at the start of the pandemic.

Below we analyse changes in employment throughout the pandemic, compared to pre-pandemic levels in February 2020.

**Figure 1**  
Gender Share of Peak Employment Losses – 1990s Recession Versus Covid-Recession

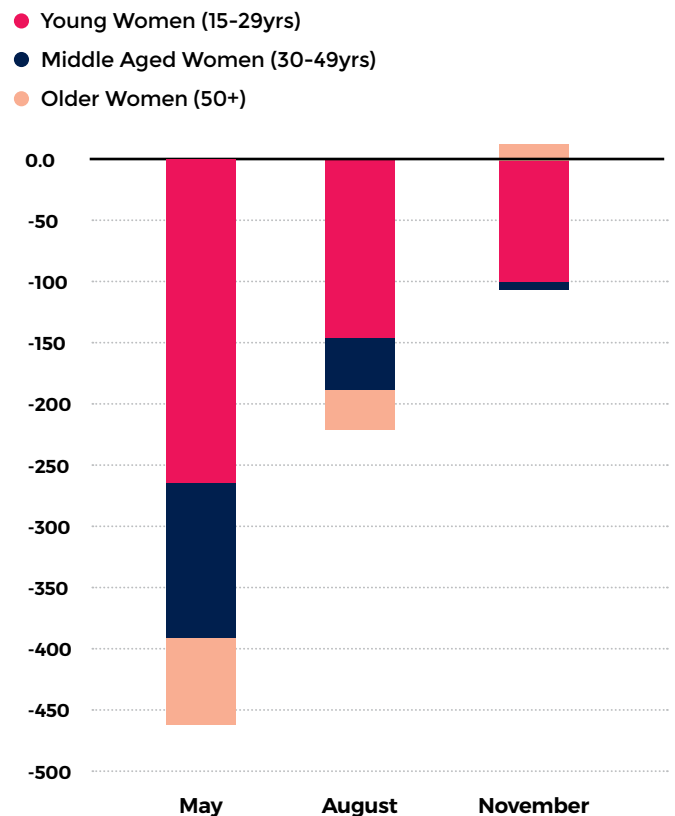


Source: ABS Labour Force Survey, February 2021

Looking closer by age, it was young women who lost the most jobs. This means that relatively more women will be predisposed to the long-term 'scarring effects' of experiencing unemployment during an economic downturn during in the early stages of their careers. The repercussions of such adverse events can flow through to substantially lower their lifetime earnings.<sup>18</sup>

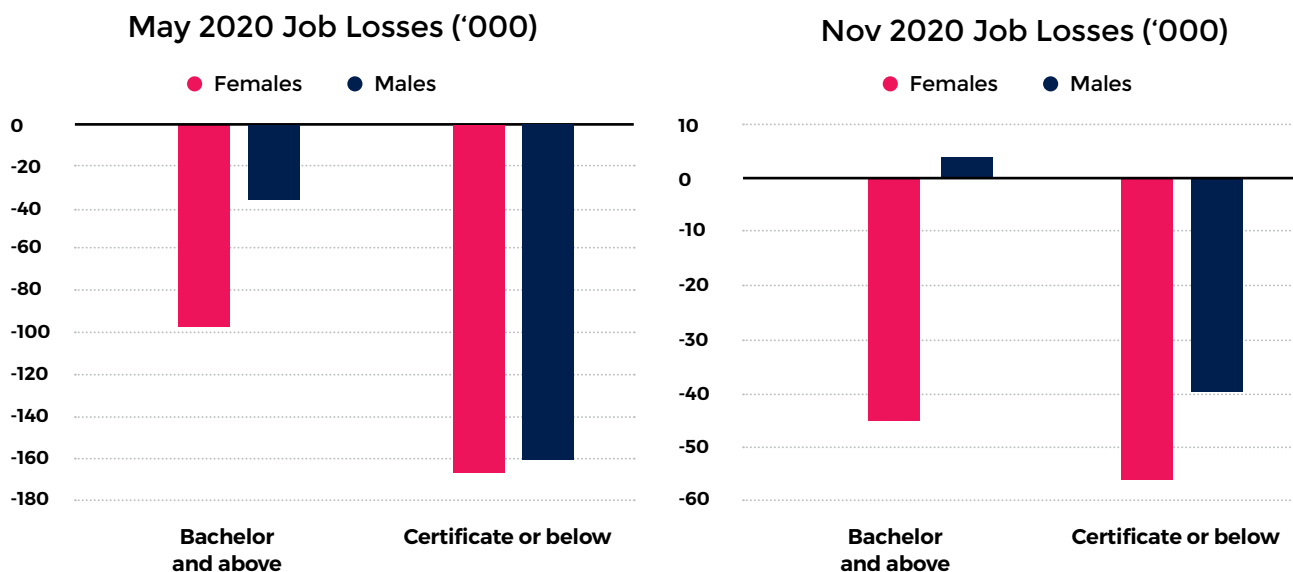
Young women with a university-level qualification were impacted more severely than similarly-qualified young men through the pandemic.<sup>19</sup> In May 2020, almost 98,000 fewer women aged under 30 years, and with a Bachelor degree or above, held a job compared to pre-pandemic. This compared to 37,000 fewer similarly-educated young men.

**Figure 2**  
Distribution of Female Job Losses ('000)



Source: ABS Labour Force Survey (Detailed Quarterly), November 2020

By November 2020, despite employment numbers starting to climb back, there were still 45,000 fewer university-qualified women aged under 30 years in employment, compared to pre-pandemic. In contrast, the number of university-qualified men aged under 30 years in employment had, relative to pre-pandemic levels, risen by 3,600<sup>20</sup>.



As the labour market continued to strengthen in 2021 and women's workforce numbers, in total, returned to pre-pandemic levels, it is tempting to assume that women's employment losses have been resolved. There are, however, some important caveats surrounding this apparent 'bounceback'.

- The aggregate labour force statistics do not reflect the experiences of the most economically vulnerable cohorts of women. For example, among lone mothers with children aged under 15, there were 16,000 fewer women in employment in February 2021 compared to February 2020.<sup>21</sup>
- In part, the strengthening of women's employment in recent months is likely to reflect intensified demand for certain jobs under the pressure of the pandemic: for example, female employment in social assistance services is now higher by 29,000, and female employment in medical and other health care services is now higher by 18,000, compared to pre-pandemic.<sup>22</sup>
- Of those who are employed, labour force statistics for February 2021 indicate that a higher fraction of women (10%) are not receiving as many hours as they would like to work, relative to men (7.7%).<sup>23</sup> In some occupations, this under-employment ratio is even higher. For example, among sales workers, 20% of women, relative to 15.5% of men, are seeking more hours. Even in male-dominated occupations where the impact of the pandemic has not been as severe, such as among trade workers and technicians, gender disparities are evident: 10.9% of female trade workers are seeking more hours, compared to 5.4% of their male colleagues.
- Women's re-entry to the workforce is likely to be in lower-level roles, meaning they are more likely to be starting from a lower rung of the career ladder than in a senior position.
- Workers who have experienced an interruption to their employment can suffer from a deterioration of skills and miss out on the ongoing accumulation of on-the-job experience that benefits those who retain employment.
- Workers who have experienced a break in employment lose the continuity of service that determines their eligibility for certain leave benefits such as paid parental leave and long service leave.
- Australia's labour market data does not yet show the effects of the end of the JobKeeper scheme that previously kept workers attached to their employer. Some degree of adjustment is expected as workers whose jobs can no longer be sustained without JobKeeper look for new opportunities and potentially transition into new industries. However, searching for a new job in a competitive labour market, along with the mutual obligation requirements attached to the JobSeeker scheme, will be more difficult for those with caring, parenting and home-schooling responsibilities, who are disproportionately women.<sup>24</sup>

As women were over-represented among the workers who experienced all these forms of employment disruptions throughout the pandemic, the accumulation of these effects points towards long-term implications for gender equity in Australia. This generation of women is more likely to be left with the long-term scarring impacts of unemployment and workforce disruption not felt to the same extent by their male counterparts.

## Scarring impacts of unemployment

Unemployment has immediate impacts on individuals, with a loss of earnings and increased probability of distressed mental health.<sup>25</sup> In addition, entering the labour force at a time of high unemployment brings longer-term impacts.<sup>26</sup> Even for people with work during a recession, undertaking work below their skill level can suppress their potential earnings and productivity. These scarring effects have been shown to persevere for up to ten years, translating into lower wages and a lower likelihood of employment than would otherwise be experienced<sup>27</sup>. For women who are already in lower paid jobs, and will earn less than male counterparts over their lifetime, this further erosion in earnings is particularly concerning.

A 2020 OECD report highlighted that for young Australian women, the negative impacts of entering the workforce at a time of high unemployment last longer than for young men.<sup>28</sup> A one percentage point increase in the youth unemployment rate at time of entry into the workforce decreased earnings by:

- 1.5% among women, compared to 1.8% among men, in the first year
- 0.7% among women, compared to 0.6% among men, after 5 years
- 0.4% for women after ten years, while increasing earnings by 0.1% among men after 10 years.

These long-term scarring impacts have been attributed to a number of causes including:

- the reduced chance of finding a well-matched job in the formative years of a woman's career;
- the 'last-in, first-out' phenomenon where more recent employees are more likely to lose their jobs first;
- new entrants to the workforce are less likely to be able to seek shelter in existing jobs;
- the negative 'signalling effects' associated with periods of unemployment, such as gaps in employment history and acquisition of on-the-job experience, and the erosion of existing skills while out of work; and

- the harmful psychological impact on not being able to find fulfilling employment despite investing in skills and qualifications.

The fallout of unemployment on women is compounded among women who already encounter higher levels of disadvantage and discrimination. For example, people with disabilities are twice as likely to be unemployed than people without a disability, and half as likely to have completed secondary school.<sup>29</sup> For women and girls with disabilities, access to treatment has been made more difficult by the pandemic lockdowns, social distancing and limitations on gatherings, as many of these treatments, including group-based therapy, cannot be delivered online as effectively as in person.<sup>30</sup> There are chances that the education and future career outlooks of children with disabilities will be set back by the pandemic. Parents of neurodiverse children, for example, have reported that online services such as remote learning have been unsuitable for children with autism spectrum disorder who have difficulties with social skills and can find it triggering to use a screen for extended periods.

Macroeconomic policies and gender sensitive budgets that support economic growth and the recovery will be critical for revitalising the economy and in minimising these long-term scarring effects from the COVID-19 recession. However, there is also a role for philanthropic organisations and programs that support women out of work to find meaningful work, and to support women who are already in jobs to be matched to even better opportunities that allow them to use their full depth of capabilities and achieve their potential. These programs will help women find 'better-matched' jobs and reduce the long-term impacts of the COVID-19 recession.

**There are chances that the education and future career outlooks of children with disabilities will be set back by the pandemic. Parents of neurodiverse children.**



CASE STUDIES

# OPPORTUNITIES FOR INVESTMENT

## Career advisers

**The Victorian Government recently announced a program to roll out career advisers, including \$50 million earmarked to support women aged over 45 to step back into the labour force, including strategies to reach women within limited access to digital services and from culturally diverse backgrounds. Supporting women into employment**

is a focus for a growing number of not-for-profit organisations with a range of different approaches.

### Fitted for Work

Fitted for Work, in Richmond Victoria, helps women experiencing disadvantages get work, keep work and navigate through working life with success. This includes help with dressing, also preparing for interviews, skill workshops and a number of specific mentoring programs. This type of support increases the chances of women looking for work finding a 'good-job-match' and enhances long term earnings prospects.



Source: Fitted for Work

### Dress for Success (Sydney & South East Melbourne)

Dress for Success empowers women to achieve economic independence by providing a network of support, professional attire and the development tools to help women thrive in work and in life.

## WomenCAN – The Placement Circle

WomenCAN Australia is a charity that helps isolated and vulnerable women reclaim their financial independence.

They do this through their program, The Placement Circle, which connects women to TAFE training, legitimate jobs, and the facilitated support of other women just like them – in their community, close to home.

WomenCAN Australia was created by lawyer, Mikaela Stafrace, using a Myer Fellowship stipend.

In 2020 The Placement Circle received a \$30,000 grant from Australian Communities Foundation's National Crisis Response Fund to support their work assisting women who have been disconnected from the workplace as a result of COVID. Mikaela Stafrace, CEO and Founder of WomenCAN Australia, says the grant was “a godsend and a lifeline”. Currently in pilot testing, The Placement Circle uses a place-based model that connects communities of peer-supported women in Dandenong and Footscray to TAFE and local employers. If additional funding can be found, the pilot will include Bendigo and Shepparton to extend to women living in more regional areas.

As a social enterprise, WomenCAN Facilities Services provides services that support job opportunities for female tradies, including carpenters, plumbers, gardeners, cleaners and electricians.



Source: WomenCAN Australia

## Global Sisters

Global Sisters<sup>31</sup> exists to make business possible for women, enabling them to be financially resilient and stand tall. It provides a genuine alternative for women who are unable to participate in



Source: Global Sisters

mainstream employment or access decent and sustainable work. By removing the structural and systemic barriers they commonly face, it makes self-employment a viable option for women. Access for Sisters delivers these services nationwide via place-based programs in regional hubs, and via digital, remote access as Air Sisters. Global Sisters operates as part of a wider ecosystem of support for female entrepreneurs. Connection and community is core to its mission.

## Sisterworks

SisterWorks is a not-for-profit social enterprise based in Melbourne, supporting women who are refugees, asylum seekers or migrants through work and entrepreneurship to improve their confidence, mental well-being, sense of belonging and economic outlook.

SisterWorks Empowerment Hubs are workplaces and training centres that provide women who are refugees, asylum seekers or migrants with meaningful opportunities to develop pathways of education, employment, entrepreneurship and leadership.

# 2

## **INVESTING IN WOMEN'S AND GIRLS' MENTAL HEALTH**

## Gender lens on the impacts

**By the end of 2020, a larger share of Australian women (25%) than men (16%) were experiencing high or very high levels of psychological distress.<sup>32</sup>**

The fact that women shouldered a larger share of job losses during the pandemic, carried a larger share of caring, parenting and home-learning responsibilities, and constituted the majority of the healthcare and aged care workers fighting the pandemic on the frontline, all contributed towards an intensification of pressures on women's mental health. This is further reflected by the finding that psychological distress was even higher within the 18 to 34 age group and among caregivers. The heightened risk of domestic violence and abuse experienced by women further exacerbates their vulnerability to psychological distress.

These mental health pressures have been magnified among women who, pre-pandemic, were already more likely to experience disadvantage and less access to health services, including Indigenous women, women with disability, refugee and migrant women, women in the LGBTIQ community, women from low socioeconomic backgrounds, and women from geographically remote regions.<sup>33</sup>

A worsening of economic conditions, and the implications for family members, is a stress factor for women's mental health. Previous economic downturns have revealed that a deterioration in local unemployment rates take an even stronger toll on women's mental health than on men's.<sup>34</sup> Women's higher rates of psychological distress during times of crisis has been linked to women's higher rates of empathy compared to men, meaning that women are more likely to absorb the worries and anxieties of those around them.<sup>35</sup>

Lockdowns and the heightened demands on women's time during the pandemic have limited their opportunity to engage in physical activity and self-care, adding another layer of anxiety.<sup>36</sup> Social isolation has also affected women more acutely than men: a larger share of Australian women reported being affected by loneliness during the peak of the pandemic lockdowns than men (28% compared to 16%).<sup>37</sup>

Social disruptions and isolation associated with the pandemic and natural disasters can trigger a sense of uncertainty and loss of control which, among some women and girls, manifested as anxiety, depression, self-harm and eating disorders. Geographical remoteness created an even greater barrier to accessing in-person support for these mental health conditions during times of disruption.

Women's safety, autonomy and independence have also come under threat during times of natural disaster as bushfires, owing to the tendency for men and women to differ in their preferred response behaviour to danger.<sup>38</sup> Men tend to be more likely to want to stay and defend their homes against danger – a behaviour that aligns to traditional notions of 'tough' and 'heroic' masculinity which is more likely to end in fatalities – while women are more likely to want to evacuate, a preference that often gets overshadowed by men's decisions even if proven to be a safer and more informed response. Investment in gender equality strategies that break down traditional notions of masculinity, including in the context of disasters, would contribute towards minimising harm on both men and women.<sup>39</sup>

A gender lens on the mental health impacts of the pandemic and natural disasters also points towards the societal pressures that boys and men can experience to fulfil traditional expectations of masculinity in the form of displaying emotion through anger, repressing feelings of fear or sadness, avoiding asking for help, and struggling with job loss if it means losing their breadwinner status.<sup>40</sup> The mental health distress that these challenges impose on men, under certain conditions, can put women and children's safety and wellbeing at risk. Initiatives to support men and boys to develop healthier identities of masculinity and manage to manage their mental health is therefore also an investment in the wellbeing and safety of women and girls: this applies not only in the context of natural disasters, but in everyday activities in work, home, the media, leadership and wider society.<sup>41</sup>

Provision of professional mental health and psychosocial support services for frontline healthcare, social assistance and community services workers is a critical part of Australia's response efforts to the pandemic and natural disasters, and for the sustainability of these female-dominated sectors. Expanding mental health support to aged care workers, early childhood education and care workers and school educators – again all female-concentrated sectors<sup>42</sup> – will also be critical, as these sectors have also experienced heightened work pressures during the pandemic.

Opportunities for not-for-profit and community-based mental health providers to secure funding and resources were, in many cases, severely impaired during the interruptions of the pandemic and bushfires. As an example of a provider of mental health services specialising in eating disorder support and treatment, the Butterfly Foundation noted the way that financial support was affected by the disasters of 2020: "We wondered how we were going to recover from the decline in funds raised after the horrendous summer bushfires and then a month later we found ourselves facing another disaster that was out of our control. With physical distancing and isolation restrictions, fundraising events and gatherings to raise awareness of Butterfly's vital work became significantly compromised. Sadly, due to the pandemic we saw a drop in community fundraising activity and were unable to support planned key fundraising initiatives."<sup>43</sup>

## CASE STUDIES

# OPPORTUNITIES FOR INVESTMENT

## Beyond Blue

Beyond Blue has identified several services that provide specialist mental health support and advice to workers in the medical and health profession. These examples include Nurse and Midwife Support, DRS4DRS, and the Royal Australasian College of General Practitioners (RACGP) Support Program.<sup>44</sup>



Source: Nurse and Midwife Support

## Butterfly Foundation

Butterfly Foundation is a national charity for Australians impacted by eating disorders and body image issues, and for the families, friends and communities who support them. The Foundation reports that eating disorders have one of the highest mortality rates of any mental illnesses and over 1 million Australians are living with an eating disorder, and yet only one in four get the treatment they need. As an example of a philanthropic partnership, Butterfly Foundation reports how Minter Ellison generously provided many hundreds of hours of pro bono legal support to the Foundation, assisting with contracts, trademarks, copyright, and advice.<sup>45</sup> More recently, during the pandemic, the Butterfly Foundation has also appealed to major donors and Australian philanthropists to fund the establishment of Wandi Nerida – Australia's first residential eating disorder recovery centre. The centre was planned to be opened in early 2021 but experienced an unexpected shortfall in funding.<sup>46</sup>



Source: Butterfly Foundation



## Foster Mental Health Restoration

An example of initiatives that foster mental health restoration among women in the wake of the bushfires and pandemic – which also come with the added bonus of activating female-dominated sectors of the economy that have suffered during these crises – are new approaches towards using tourism activities as therapy. For example, women's nature walks have been found to generate psychotherapeutic benefits. Similar gains can be made by engaging creative and performing artists – whose job opportunities have also weakened during the pandemic – in therapeutic activities to support women's mental health.<sup>47</sup>

## WWDA

Women With Disabilities Australia (WWDA) represents and advocates for women, girls, feminine identifying and non-binary people living with a disability across Australia. WWDA's work involves a broad range of activities and projects that aim to promote human rights and end all forms of discrimination and violence on the basis of disability and gender.



Lead•Engage•Activate•Drive

Source: WWDA

3

## **INVESTING IN WOMEN'S AND GIRLS' SAFETY**

## Gender lens on the impacts

Domestic violence is any form of “physical violence, sexual violence and emotionally abusive, harassing or controlling behaviour” by an intimate partner or family member<sup>48</sup>. Each month in Australia there are over 20,000 reports to police of domestic violence<sup>49</sup>. However due to under-reporting, this is estimated to only represent 40% of the actual crime levels<sup>50</sup>.

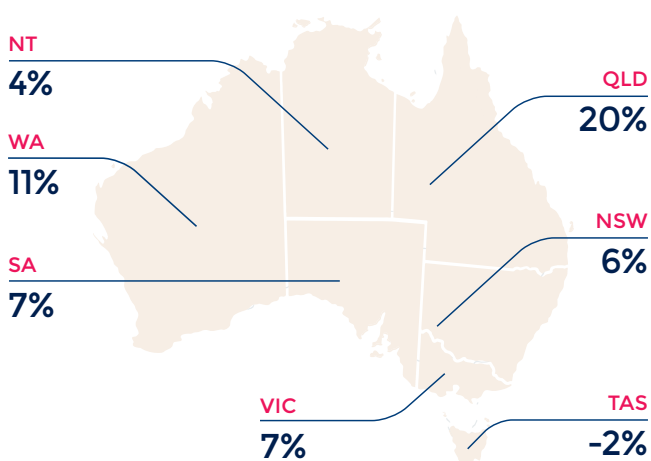
International evidence indicates that in the aftermath of a disaster, the rate of domestic violence increases<sup>51</sup>. There were concerns that COVID-19 lockdowns increased the risk of domestic violence, due to victims and offenders spending more time isolated together in confined locations, and the constrained opportunity for social movement and physical travel.

A survey of over 15,000 Australians by the Australian Institute of Criminology in May 2020 found a large increase in women reporting domestic abuse for the first time, as well as an increase in overall rates of abuse. Two-thirds of women who reported experiencing domestic violence in the previous three months, did so for the first time or experienced an escalation in the frequency and severity of prior violence<sup>52</sup>. Indigenous women, younger women (aged 18 to 24), women with a restrictive health condition, pregnant women, and women who are in financial stress were more likely to experience physical and sexual violence.<sup>53</sup>

Reflecting the cumulative impact of the bushfires, COVID-19 lockdowns and rise in unemployment, in 2019–2020 across Australia there was a 9% increase in reported cases of domestic violence.<sup>54</sup>

**Figure 3**

### Increasing Rates of Domestic Violence from 2018–19 to 2019–20



**A survey of over 15,000 Australians by the Australian Institute of Criminology in May 2020 found a large increase in women reporting domestic abuse for the first time, as well as an increase in overall rates of abuse.**

Existing research links higher rates of domestic violence to economic recessions and natural disasters through an increase in stressors, which leads to increased alcohol or drug use, and the use of violence to create a sense of control.

These statistics collectively point to a need for greater investment in crisis services to meet demand, strengthened supports across government and workplaces to ensure women and their children can come forward and be protected, and greater investment in programs that support women who are experiencing domestic violence to find stable work.

The link between unemployment and domestic violence can be explained by a concept called the ‘intra-household bargaining model’. It is possible that an increase in male unemployment, or a decrease in female unemployment, reduces violence against women because the relative bargaining power of females strengthens<sup>55</sup>. A number of studies internationally show that when women within the household gain more wealth<sup>56</sup>, or when the gender wage gap narrows, domestic violence rates fall<sup>57</sup>. This points towards the protective and empowering effect of employment for women against the risk of violence. At the same time, however, there is also evidence for Australia that, as a women’s earnings become closer to her male partner’s earnings, the risk of violence intensifies, as the narrowing of the gender earnings gap can threaten men’s capacity to fulfil the traditional ‘breadwinner’ role.<sup>58</sup> This points to the critical need for women’s economic empowerment initiatives to be simultaneously implemented alongside broader initiatives that dismantle cultural attitudes and behaviours surrounding the male breadwinner norm.<sup>59</sup>

CASE STUDIES

## OPPORTUNITIES FOR INVESTMENT

**Around the country, community legal services are experiencing particularly heavy demand for services from women experiencing domestic violence all would benefit from additional support. Of particular importance is the provision of funding support for specialist services for First Nations women such as Djirra in Victoria and similar sister organisations nationally.**

### DV Work Aware

DV Work Aware operates across South Australia, Queensland and the Northern Territory to better prevent and respond to domestic violence as a workplace response. This includes providing workplaces with the support and information to combat domestic violence, accepting the important role of workplaces and the impact of workplace productivity of domestic violence.



Source: McAuley Community Services for Women

### McAuley Community Services for Women

As part of a broad support agenda for women affected by family violence, McAuley's Employment Support Program operates across Victoria, helping women who have experienced domestic violence, homelessness or mental health issues to find and maintain employment.

## Lou's Place

Started in 1999 in Kings Cross Sydney, Lou's Place is a community-based refuge for women in crisis, feeling isolated or needing support. Most of the women who visit Lou's Place have experienced multiple traumas in their lives and the majority are facing issues of homelessness, domestic violence, mental health or addiction. Lou's Place receives no government funding and in the past 20 years has helped over 175,000 clients. Each year case managers assist with over 6,250 client referrals, counselling, advocacy, coordinating legal advice, and setting up appointments for physical and mental health issues. Its volunteers have cooked and served over 127,000 nutritious hot lunches which for many of the clients is the only meal they eat that day.



Source: Lou's Place

## Djirra

Djirra is an Aboriginal controlled community organisation with programs designed by and for Aboriginal women. While Djirra's origins in family violence prevention and legal services remain a key focus, the organisation has expanded to offer a range of programs and practical supports that share and celebrate culture as well as undertaking policy and advocacy work. Image suggested – I can source higher res first thing.





# 4

## **INVESTING IN WOMEN'S ACCESS TO SECURE AND AFFORDABLE HOUSING**

**Women make up the majority of people accessing specialist homelessness services and people in social and community housing, reflecting their greater economic insecurity.<sup>60</sup> As at 30 June 2019 women represented 61.8% of all social and affordable housing main tenants.<sup>61</sup>**

The COVID-19 pandemic and 2020 bushfires had the potential to have a significant impact on homelessness and housing security due to:

- increased unemployment, which is directly related to increased probability of experiencing housing stress and homelessness
- increase in rents, particularly in regional locations and a reduced supply of rental stock
- higher rates of family breakdown and domestic violence that are a strong predictor of housing stress and homelessness.

## Policy responses

A number of government policy responses have mitigated the impacts on housing affordability and homelessness:

- increased rate of *JobSeeker* alleviated poverty for hundreds of thousands of Australians, but the small permanent rise will result in many facing renewed housing stress from the end of March 2021;
- mortgage holidays from major banks (terminating at the end March 2021)
- various state government programs including: moratorium on evictions in NSW, and Victoria until the end of March 2021; removal of temporary accommodation limits for people sleeping rough in NSW; a \$150 million homelessness to home program in Victoria; and a new Safe Spaces program in Tasmania offering 24/7 models of care in three regions across the state.

## Gender lens on the impacts

Partly as a result of this emergency support across levels of government, there was only a 1.8% increase in clients receiving specialist homelessness services in the December Quarter 2020 compared to the December Quarter 2019.<sup>62</sup> However, some states had larger increases in client numbers over the period and there were noticeable increases amongst some client groups. A comparison between the December Quarter 2019 and the December Quarter 2020 saw:

- A 6% increase in females and a 11% increase in males that are homeless seeking assistance from specialist services
- A 4% increase in females and a 2% increase in males that have experienced domestic violence seeking assistance from specialist services
- A 9% increase in females and a 11% increase in males from Aboriginal and Torres Strait Islander backgrounds seeking assistance from specialist services.
- A 5.4% in Queensland and a 4.5% increase in Tasmania in the number of clients seeking assistance from specialist services (noting that Queensland experienced a relatively high unemployment rate while Tasmania experienced a relatively weak labour force participation rate, compared to the rest of Australia, throughout 2020).

As the emergency policies are slowly phased out, the pressure on specialist homelessness services is likely to build, and the number of people at risk of homelessness will grow. Programs that address this demand and provide secure housing options to people adversely impacted by the economic downturn will help protect against people falling into a cycle of disadvantage. This will be particularly important for women with children, as homelessness and housing insecurity can disrupt the continuity in schooling and exacerbate disadvantage.

CASE STUDIES

# OPPORTUNITIES FOR INVESTMENT



Source: Twilight Aged Care

## Women's Community Shelters

In NSW, the Payce Foundation supports Women's Community Shelters to increase the supply of safe accommodation for women and children experiencing homelessness in NSW using a 'meanwhile use' innovative housing model that involves the collaboration of property owners, domestic violence services, community housing providers and philanthropists.

It does this by identifying underutilised properties and repurposing them for transitional housing. Beecroft House in Beecroft is a 'meanwhile' property that has been temporarily gifted by Twilight Aged Care with the specific purpose of refurbishing it to create transitional housing for women over 55.

## McAuley House Ballarat

In Victoria, McAuley House Ballarat utilise a disused nunnery to provide medium-term secure accommodation, and a complex support program supported by Lord Mayor's Charitable Foundation, for women facing the challenges of homelessness.

5

# **INVESTING IN GIRLS AND WOMEN AT PIVOTAL POINTS OF THEIR LIFE COURSE**

## **The pandemic and bushfires have destabilised opportunities that students, new mothers, working women, and older women would normally experience at pivotal points of their life course.**

### **Younger women**

Young women's transitions from school into tertiary study and job pathways has been destabilised by the pandemic and the bushfire disasters. For example, lockdowns limited young women's chances to see positive role models in their learning activities and access opportunities to form professional networks and in-person connections that can open doors for them in the future.

The mental health of young women needs to be closely supported under the pressures of the pandemic and natural disasters. Girls and women are more likely than males to self-harm, including from early adolescence.<sup>63</sup> Yet among females, this behaviour is more likely to be dismissed as 'attention-seeking' than when it occurs among boys and men, and is less likely to be taken seriously. Females are significantly more likely than males to develop eating disorders, and the pandemic saw a rise in incidence and relapse of eating disorder conditions.<sup>64</sup> A provider of eating disorder support services, The Butterfly Foundation reported a 43% increase in demand for helpline services during the pandemic, with interruptions to routines, heightened levels of anxiety and uncertainty, and forced isolation exacerbating the risks of eating disorder behaviours, while simultaneously impeding the capacity for in-person treatment and support to be delivered.<sup>65</sup> Providers of eating disorder care services reported that even though extra funding was received from the government during the pandemic to support with the added demand on helpline assistance, the pandemic intensified wait times for treatment and specialist care.<sup>66</sup>

After witnessing or directly experiencing the devastation of bushfires and other natural disasters, young people's anxiety has also been heightened by their growing awareness of the ongoing environmental threat of natural disasters and its implications for young people's future.<sup>67</sup> Females tend to experience higher empathy for others in distress.

Support for younger women also encompasses attending to practical needs that are female-specific. For example, globally, the value of programs to ensure supplies of essential sanitary products and reproductive health products are made available to girls and women during times of crisis was exemplified during recent disasters.<sup>68</sup> Disruptions to supply chains and pressures on affordability heightened concerns about women and girls' access to these essential products, particularly in regional and remote centres.<sup>69</sup> These concerns apply especially to younger women encountering the pressures of adolescence during these times of crisis.

### **Students**

Pivotal opportunities for women to invest in their skills and education has been disrupted. Indicative of the more severe effect on females than males, the pandemic saw a larger fall in female university students, compared to male enrolment numbers, and mostly among older aged female students.<sup>70</sup>

The destruction caused by the summer bushfires, and the period of lockdowns and remote learning that thousands of households experienced during the pandemic, can exacerbate gender inequalities. As has been commonly observed, this is particularly true if girls and adolescents take on more caring roles and domestic responsibilities within their family. There is also the risk of females not returning to their education or employment after these crises. With proportionately more women taking on more housework and care than men during the pandemic, the examples of behaviour that girls observe among the adults in their life can also ripple through to shape their own understanding of gender roles in society and consequential choices surrounding their own career aspirations.

### **New mothers**

On the birth of a baby, it is common for new mothers to receive support through their presence of their own parents and other family members. Interstate and international borders closures, and the social distancing precautions among the elderly, have cut off this source of support for many new mothers.<sup>71</sup> The higher risk factors that the pandemic has created in healthcare settings has also added to mothers' anxiety.<sup>72</sup> These factors have all exacerbated the need for perinatal and maternal health care services, as well as support for partners. Support for single mothers is especially critical at this time.



## Women's career advancement

For working women, a shift to working-from-home and a greater reliance on digital connectivity has brought many advantages. However it can inadvertently impede future career opportunities if these women are left out of exchanges of information, and networking with colleagues, that is strongest when it takes place in person. Initiatives that incentivise organisations to retain,<sup>73</sup> promote and provide equitable work conditions to their female staff will be especially valuable as the workforce continues to restabilise in the wake of the pandemic.

The fact that women, on average, allocated more hours of their time towards unpaid care and domestic work during the pandemic, compared to men, poses a threat to women's ongoing career prospects. There is a risk that the pandemic will reinforce these gender-segregated roles.<sup>74</sup> Programs that promote a more equitable sharing of caring responsibilities between partners at home will be important for ensuring that women can sustain their workforce involvement. Cultural change is also needed to make it more acceptable for men to adopt working-from-home arrangements and make use of work-family policies in the same way that women do.

**The number of older women accessing homelessness services in Australia had already been on the rise before the pandemic, with older women constituting the fastest growing cohort of homeless people between 2011 and 2016.**

## Older women

If older women's job opportunities are not resuscitated in the economic recovery, a larger number of older women will be pushed into early retirement, entering old age with relatively weaker economic security. The pressure on the housing and rental market is putting low-income women's housing security at risk.

Creating opportunities for older women to invest in their financial and digital literacy skills, offering venture capital for women-led businesses and community groups, and providing comprehensive mentorships for female entrepreneurs, are important ways to support older women to make the fullest contribution of their skills, experience, and innovations to the economy.

The number of older women accessing homelessness services in Australia had already been on the rise before the pandemic, with older women constituting the fastest growing cohort of homeless people between 2011 and 2016.<sup>75</sup> Domestic and family violence is the most common reason that women seek homelessness services, experienced by one-third of women seeking this form of support. Financial difficulties and housing affordability stress are among the other reasons which have intensified for women during the pandemic.

While more needs to be done now to assist women in low-income brackets to secure affordable, safe and good quality housing, adopting long-term strategies to dismantle gender-based biases and barriers to women's economic opportunities throughout their lifetimes would solidify women's right to build their own economic independence in the first place.

## CASE STUDIES

# OPPORTUNITIES FOR INVESTMENT

## Nightingale Housing in Melbourne

Affordable housing projects include co-housing low-cost, environmental sustainable co-housing, **Nightingale Housing in Melbourne**<sup>76</sup> and the **Homes for Homes** project to fund social housing, where anyone who is fortunate enough to own a home makes a contribution to the Homes for Homes funding when they sell their property.

## The Social Outfit

A social enterprise fashion label founded with the purpose of supporting women from refugee and migrant communities to kick start their Australian careers through employment. It operates an ethical manufacturing workroom and retail store in Newtown Sydney and profits go to supporting training and employment programs in retail manufacturing and design.

## The Big Issue

"Most vendors of the Big Issue are men, as selling magazines on the street is not always a safe or viable option for women, especially those caring for children or fleeing domestic violence." The Big Issue created the **The Women's Workforce**<sup>77</sup> to offer jobs to women that do not require them to sell magazine on the streets, but instead include packing magazines and gift hampers, or working on mailing list distributions, data entry and event support tasks.



Source: The Big Issue

## Sydney Women's Fund

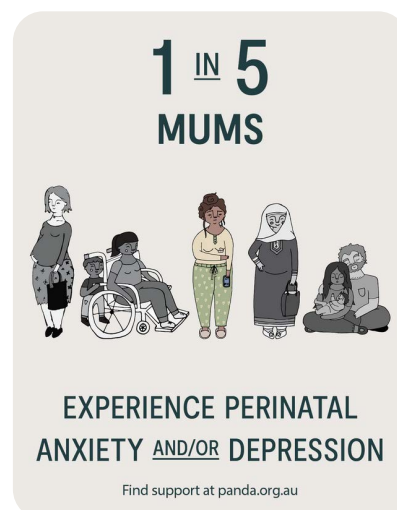
The Sydney Women's Fund in 2021 launched a program called Women's Work to help women gain greater financial independence and security. The community education program is the first of its kind in Australia and includes research, a cut through documentary, partnerships between philanthropists, the finance sector and grassroots charities, and educational initiatives (webinars and mentoring) for vulnerable girls and women. The Women's Work documentary series is the centre piece of a financial education campaign. The series will be used throughout Sydney to help educate and encourage women's financial independence.



Source: Women's Work

## PANDA

Perinatal Anxiety & Depression Australia supports women, men and families across Australia affected by anxiety and depression during pregnancy and in the first year of parenthood. PANDA operates Australia's only National Helpline for individuals and their families to recover from perinatal anxiety and depression, a serious illness that affects up to one in five expecting or new mums and one in ten expecting or new dads.



Source: PANDA

# 6

## **GENDER-WISE INVESTMENT AS A SPRINGBOARD FOR RECOVERY**

## **This report has highlighted the multi-dimensional ways in which the impacts of the Summer 2000 Bushfires and the COVID-19 Pandemic have been even more severe for women than for men.**

Women lost more jobs during the pandemic, left higher education in higher numbers, experienced increased rates of domestic violence and suffered larger deteriorations in mental health. There is a real risk that without investment progress towards gender equity goals will be impaired. We have identified areas that require concerted attention in the fallout of the pandemic and bushfires if Australia is to take a gender equitable road to recovery.

A gender lens on government policies and budgets is essential and, by the same logic, is necessary in philanthropic strategy and funding if these social investments are to have maximum impact and contribute to – rather than impede – gender equity goals.

Key areas identified for philanthropic and corporate investment are employment and skills matching, domestic violence, mental health and homelessness.

This analysis has highlighted the need to not only provide immediate support to repair the direct damage of these shocks on women and girls, but also the need to invest in long-term systemic changes in organisational practices and culture that dismantle sources of gender inequity in the first place.

We encourage philanthropists and corporate leaders to recognise that investing in women's economic independence is a critical ingredient for a country's prosperity. Women's full participation in education, paid work, entrepreneurship and leadership decisions will all contribute to a thriving economy and activate more opportunities for businesses across all sectors.<sup>78</sup> The links between lifting the representation of women and overall business prosperity are too strong to ignore.<sup>79</sup> Yet more fundamentally, supporting gender equitable policies and practices, and investing in long-term initiatives to dismantle gender-based biases and barriers, is a clear signal of where an organisation's values truly lie.

Given the importance of women's political representation we encourage philanthropy to consider supporting both *Women for Election Australia* and *Pathways to Politics* as important non-partisan initiatives to increase the number of women in public office. Also important is support for advocacy in the form of evidence presented in the annual *Measure for Measure Report: Gender Inequality* in Australia report from Per Capita.

## **Investing in long-term progress**

Sustainable and meaningful progress on gender equality is not just about supporting women. It requires dismantling the gender stereotypes, unconscious biases, systemic barriers and power imbalances, which constrain both men and women from embracing the full suite of opportunities that society should offer all individuals as a human right. For example:

- Alongside the provision of crisis support for women fleeing from domestic abuse, there is immense scope for long-term investments in initiatives that shift gender norms and dismantle the pressures placed on boys and men in society to conform to unhealthy traditional notions of masculinity.
- Alongside the provision of crisis housing for women facing the precariousness and dangers of homelessness and with little superannuation to their name, there is immense scope for long-term investments in initiatives that fortify women's economic independence, earning capacity and access to capital throughout their working lives, and on par with the opportunities that society makes available for men.
- Alongside the provision of support for women to regain employment, there is immense scope for long-term investments in programs to tackle implicit and systemic gender biases in recruitment processes, promotion decisions, broader workplace culture, and the sharing of caring responsibilities at home. These are all factors that impede women from progressing in their career in the same way that men do.

In the wake of the society-wide shocks of recent natural disasters and the COVID-19 pandemic, the window is wide open for Australia's philanthropic sector to make a difference and lead the way, especially where existing policies fall short. The philanthropic community brings the added value of being able to spot innovative potential and talented ideas where others can't. And for having the faith to take a chance on small scale projects which, after proving their practical effectiveness at pilot stage, can be upscaled to benefit communities even more widely. Initiatives that are developed at grassroots level, informed by women's lived experiences and close understanding of their community, are a vital part of the suite of responses needed to steer Australia towards recovery.

The promise of gender equality for our future generations depends on the actions that we take now.



# ABOUT THE AUTHORS

## **Dr Leonora Risse**

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An economist with specialist expertise in gender equality issues. Leonora is a Research Fellow with the Women's Leadership Institute Australia and a Research Fellow with the Women and Public Policy Program at Harvard University. Her research focuses on understanding gender gaps in workforce outcomes, including the gender pay gap, women's under-representation in leadership, and barriers to women's career progression. Her research extends into the fields of labour economics, demography, education, wellbeing and disadvantage, and her research has been published in Oxford Economic Papers, Journal of Economic Psychology, Social Indicators Research, and Australian Journal of Labour Economics. Leonora earned her PhD in Economics from the University of Queensland and gained public policy experience serving as a Senior Research Economist for the Australian Government Productivity Commission, where she contributed to a wide range of advisory reports including on workforce and education issues. She engages actively with government and industry to bring gender equality insights into practical policy design, and contributes regularly with public audiences on gender equality issues. Leonora is a co-founder and current National Chair of the Women in Economics Network in Australia and serves as a Council Member of the Economic Society of Australia. In 2021 she was named by Apolitical among the 100 Most Influential People on Gender Policy.

## **Dr Angela Jackson**

### **Lead Economist, Equity Economics**

Angela is an economist who has worked at the highest levels of Government. Starting her career as an economist at the Department of Prime Minister and Cabinet, Angela has worked across tax, fiscal and social policy. As the then Finance Minister Lindsay Tanner's Deputy Chief of Staff, Angela was responsible for providing policy advice and developing costings of new initiatives across all areas of social policy. Angela is currently a non-executive Board Member of Melbourne Health, a member of the Victorian National Heart Foundation Advisory Board and a Board Member of GenVic. Angela holds a Masters in International Health Policy (Health Economics) with Distinction from the London School of Economics and Political Science, a Bachelor of Commerce (Hons) from the University of Melbourne and a Bachelor of Economics from the University of Tasmania. Angela completed her PhD on the Economics of Disability in Australia at Monash University.

Both authors are members of Gender Equity Victoria (GenVic), the National Committee of the Women in Economics Network (WEN), and the National Foundation for Australian Women (NFAW).

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