



Submission by Good Shepherd
Australia New Zealand
Gender Equality Strategy for Victoria:
Exposing the link between gender
inequality and violence

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About our organisation

Good Shepherd Australia New Zealand

This submission has been prepared by Good Shepherd Australia New Zealand, a community services organisation that aims to disrupt the intergenerational cycle of disadvantage with a focus on women and girls. We achieve this through services that address social and economic exclusion. A central part of our mission is to challenge the systems that entrench poverty, disadvantage and gender inequality. We do this through research, advocacy and social policy development.

Our specific expertise is in:

- **Safety and resilience** – supporting women to be resilient provides a buffer between an individual and adversity, allowing them to achieve improved outcomes in spite of difficulties.
- **Financial security** – supporting women to ensure they have access to sufficient economic resources to meet their material needs so that they can live with dignity.
- **Educational pathways** – assisting women and girls to overcome the obstacles in their life that hinder them from achieving their educational/vocational capacity.
- **Outcomes and evaluations** – developing evidence-based program designs across all Good Shepherd Australia New Zealand programs and services.
- **Research, Social Policy and Advocacy** – needs research into emerging issues, identifying effective change interventions for program design, policy analysis and advocacy.

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Introduction

Good Shepherd Australia New Zealand (Good Shepherd) welcomes the opportunity to inform the development of Victoria's Gender Equality Strategy. The achievement of gender equality is critical to the achievement of a human rights culture. The work of Good Shepherd is aimed at this vision, particularly for women and girls.

It is important to acknowledge that gender equality is more than merely increasing the proportion of women in leadership positions, reducing the gender pay gap, or levelling out the nature of care between men and women. Fundamentally, to achieve gender equality is to realise and live in a society where every individual is recognised, celebrated, rewarded and afforded the same opportunities as the next person.

Gender inequality is a key driver of poor outcomes for women. In order to achieve gender equality, the multi-dimensional process of empowering women to achieve basic capabilities, legal rights and participation in key social, economic, political and cultural domains is critical. Unless we address the structural gender inequality across these domains and challenge the social constructs of femininity and masculinity within them, women and girls will remain undervalued and prohibited from achieving and attaining full, active and participatory lives.

At the core of this submission is a belief that a gender transformative approach, and the application of a gendered lens must be the central tenets in responding to women's inequality in Victoria, through legislative and policy reform.

Our submission is sectioned into four parts, each identifying the specific themes/questions from the Consultation Paper our response relates to.

In part one we explore structural inequality and the macro level impacts this has on women and girls. We highlight the benefits and needs for a gender transformative approach and the application of a gendered lens in addressing and rebuilding a system and society that values men and boys over women and girls.

We then discuss the culture of violence, and harmful gendered norms that continue to threaten the lives of women and girls. We emphasise how the fabric of society is woven by harmful gender stereotypes, and the impact this has on women's ability to live full and independent lives. We also identify the power of language, and how language often has unintended consequences in perpetuating rigid gender stereotypes.

Part three of our submission focuses on the gendered nature of disadvantage that women face, and how this reverberates throughout their life course.

Finally we highlight the economic cost for individuals and the community, including government of gender inequality, specifically if violence against women is not eradicated.

Gender inequality is not a woman's problem. Achieving gender equality is not a woman's responsibility. Gender inequality is a human rights issue and both men and women need to be empowered to take up that responsibility. The Victorian Government's leadership in actively pursuing and working towards gender equality in Victoria is critical.

Recommendations

● Recommendation 1

The Victorian Government works with gender experts to develop a Victorian-specific training package/model to assist corporations, non-government organisations, small businesses and community organisations in adopting a 'gender-transformative approach' and 'gender-sensitive budgeting'. The United Nations have developed a range of resources for a range of countries in different contexts – these should be carefully reviewed and used as a guide in developing one that fits with Victoria's context.

● Recommendation 2

The Victorian Government seeks and engages the expertise of gender specialists when framing Victoria's Gender Equality Strategy, and other core policy frameworks, to ensure that appropriate language is used, so as not to perpetuate gendered stereotypes.

● Recommendation 3

The Victorian Government commissions further research into the development and applicability of healthy and respectful relationship programs to children in primary school, and in consultation and conjunction with specialists in the field, develop a program to be rolled out across the state, that addresses and challenges harmful gender roles to all children beginning in Victorian primary schools.

● Recommendation 4

The Victorian Government invests resources into further research into the effectiveness of men's behaviour change programs, and exploring alternative models to support men who choose to use violence against women. This includes programs that not only address violent men's attitudes towards women and their choice to be violent, but also seeks to uncover and address additional underlying issues that may contribute to their violence. These include but are not limited to: experiences of trauma, mental health issues, and drug and/or alcohol misuse. We do not advocate that these resources and/or funds come at the expense of services that support victims of family violence.

● Recommendation 5

The Victorian Government uses a broad definition of economic security, which includes an understanding that economic insecurity is a gendered issue; an understanding that economic security is not just the absence of poverty; an understanding that economic security is about ensuring a life with dignity is maintained throughout a woman's life course; an understanding that major life events disproportionately impact on women's economic security; a recognition of the individual and structural elements of women's economic security; and an articulation that there are responsibilities for both the individual and the state to ensure women's economic security.

● Recommendation 6

The Victorian Government uses their broad definition of economic security in developing all policies that address gendered disadvantage.

● Recommendation 7

The Victorian Government supports and incentivises all government-funded organisations/agencies who are not required to report to the Workplace Gender Equality Agency (WGEA), to undertake organisational gender-audits on an annual basis, with requirements to submit gender-audit reports to the organisation's funding body as part of the accreditation process. Similar to the requirements of the WGEA, these organisations would be required to then develop a Gender Equity Work Plan to which they will be accountable. This kind of initiative will, at a minimum, provide a clear picture of the true extent of gender inequity within and across government-funded organisations.

● Recommendation 8

To elevate the issue of gender equality, and highlight the Government's commitment to work towards gender equality, we recommend that the Victorian Government stipulates in all its Request for Tender documents that tenderers must be compliant with WGEA requirements.

● Recommendation 9

The Victorian Government continues to pay close attention to the gendered pay gap, and provides incentives and support for businesses to put mechanisms in place to remedy this.

● Recommendation 10

The Victorian Government and the Australian Government through COAG develop:

- Australian income support policies that enable women who experience family violence to maintain an adequate level of financial security
- Child support policies and procedures that recognise avoidance of child support can be a form of economic abuse, and appropriate recourse for recovery of funds
- Employment policies and programs that provide greater opportunities and support for women who experience family violence to participate in the workforce, including family violence related leave entitlements.

● Recommendation 11

The Victorian Government commissions further research into how family violence impacts women's economic security.

● Recommendation 12

The Victorian Government establish and apply industry standards, policies and procedures for financial institutions in relation to understanding, identifying and dealing with economic abuse, including specialist No Interest Loans (NILs) for women escaping family violence, and developing new resources and materials to provide information about credit, debt, and economic abuse.

● Recommendation 13

The Victorian Government works with the relevant bodies to amend banking industry Codes of Practice and the national credit legislation to allow family violence survivors with unsecured debts of less than \$10,000 to apply to remove their name, be released from liability and/or sever the debt.

● **Recommendation 14**

The Victorian Government gives support to the financial counselling sector and community-based legal services to adopt a family violence informed approach to working with victims, to support them through financial crises and build women's financial security.

Part one: Addressing structural gender inequality

- *Barriers observed for women.*
- *How to shift embedded attitudes about women and their role in society.*

Gender inequality is a lived reality in Victoria, and across the globe. Gender inequality has profound consequences for women in all areas of their lives. The barriers that reinforce and continue to enable the inequality between men and women have been instituted over time and our current systems and practices across every aspect of society are set up this way. In order to address gender inequality, we advocate for a gender transformative approach, particularly when addressing the structural barriers that women and young girls are confronted with on a daily basis.

Structural discrimination against women

Structural inequalities can be seen at many levels within society. Compared internationally, Australia ranks 24th in the world in terms of the Gender Gap Index (GGI), which measures the gap in outcomes between men and women in the following categories:

- Economic participation and opportunity;
- Educational attainment;
- Health and survival (including violence);
- Political empowerment.

Structural inequality is defined as:

*“a condition that arises out of attributing an unequal status to a category of people in relation to one or more other categories of people, a relationship that is perpetuated and reinforced by a confluence of unequal relations in roles, functions, decision rights, and opportunities”.*¹

The GGI Report shows that although Australian women are typically healthier and better educated than men, they are less likely to:

- Participate in the labour force;
- Work at full-time capacity;
- Be represented in senior management or company leadership positions; and
- Be representing the Commonwealth or the States politically.²

UN Women argue that ‘the chronic underinvestment in programmes that tackle the structural causes and consequences of gender inequality in areas including unpaid care work, violence against women, health, education and peace and security’³ perpetuate women’s inequality. Therefore there is a push for governments to integrate gender into their public financial management systems ‘to ensure that policies, plans and budgets are gender-responsive’.⁴

¹ Esdc.gc.ca, 2015. Labour Market Agreements for Persons with Disabilities, ESDC. [online] Available at http://www.esdc.gc.ca/eng/jobs/training_agreements/lma_disabilities/index.shtml cited in Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: Price Waterhouse Coopers, Our Watch, VicHealth, p. 26.

² World Economic Forum, 2014, *The Global Gender Gap Report*. http://www3.weforum.org/docs/GGGR14/GGGR_CompleteReport2014.pdf

³ UN Women, 2015, *Financing for gender equality*. Retrieved from UN Women: <https://www.gender-financing.unwomen.org/eng/about-us>

⁴ Ibid.

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At a national level, by virtue of living in a world where inequality is deeply rooted in social structures, women experience poorer economic outcomes. Factors such as the gendered responsibility for care, the undervaluing of women's paid and unpaid work, and gendered discrimination within the workplace and in society in general, all contribute to women's economic insecurity.

A gender transformative approach entails a process of updating key concepts and/or structures upon a foundation of acknowledgement and recognition that women in general are less privileged than men; women hold less power than men; women earn less in the paid workforce than men; women's work outside of the paid workforce is under-recognised; women hold less social, political and economic status than men.

To be effective, this gender transformative approach must be accompanied by gender-sensitive budgeting – the process of translating legal, policy and program commitments towards gender equality into budgetary commitments to address gender inequalities systematically in legislation and organisational policies, programs and budgets at all stages of a reform process.⁵

It is not assumed that the application of these processes will be short-term, streamlined or necessarily easy – these approaches are fundamentally different ways of working – thus the Victorian Government is in a critical position to show leadership both nationally and internationally, and demonstrate how this is done, and what it has the potential to achieve.

● Recommendation 1

The Victorian Government works with gender experts to develop a Victorian-specific training package/model to assist corporations, non-government organisations, small businesses and community organisations in adopting a 'gender-transformative approach' and 'gender-sensitive budgeting'. The United Nations have developed a range of resources for a range of countries in different contexts – these should be carefully reviewed and used as a guide in developing one that fits with Victoria's context.

Applying a gendered lens to public policy

"Because of economic and social differences between men and women, policy consequences, intended and unintended, often vary along gender lines. It is only through a gender analysis of policy that these differences become apparent, and solutions devised".⁶

The development of Victoria's first Gender Equality Strategy holds significant potential and influence in realistically eliminating discrimination and gender inequality. The same holds true for its power to perpetuate inequality further. In order to advance gender equality and women's human rights, gender must be a central consideration to the Strategy's development, and in the development of other major policy frameworks. To be 'gender blind' is to perpetuate and reinforce the existing structures that continue to devalue and disadvantage women and girls. Thus in applying a gendered lens, we must be aware of gender, how gender can and is being used to discriminate and disadvantage individuals, and how policies, frameworks and structures can be transformed to empower oppressed individuals and groups. This is depicted in Figure 1.

⁵ Good Shepherd Youth and Family (2011). *Human Rights Charter Review submission*. Collingwood: Good Shepherd Youth and Family.

⁶ Chappell, L., Brennan, D., and Rubenstein, K. 2012, 'Australian intergovernmental relations: A gender and change perspective', in Paul Kildea, Andrew Lynch and George Willams (eds), *Tomorrow's Federation: Reforming Australian Government*.

GENDER EQUALITY CONTINUUM TOOL

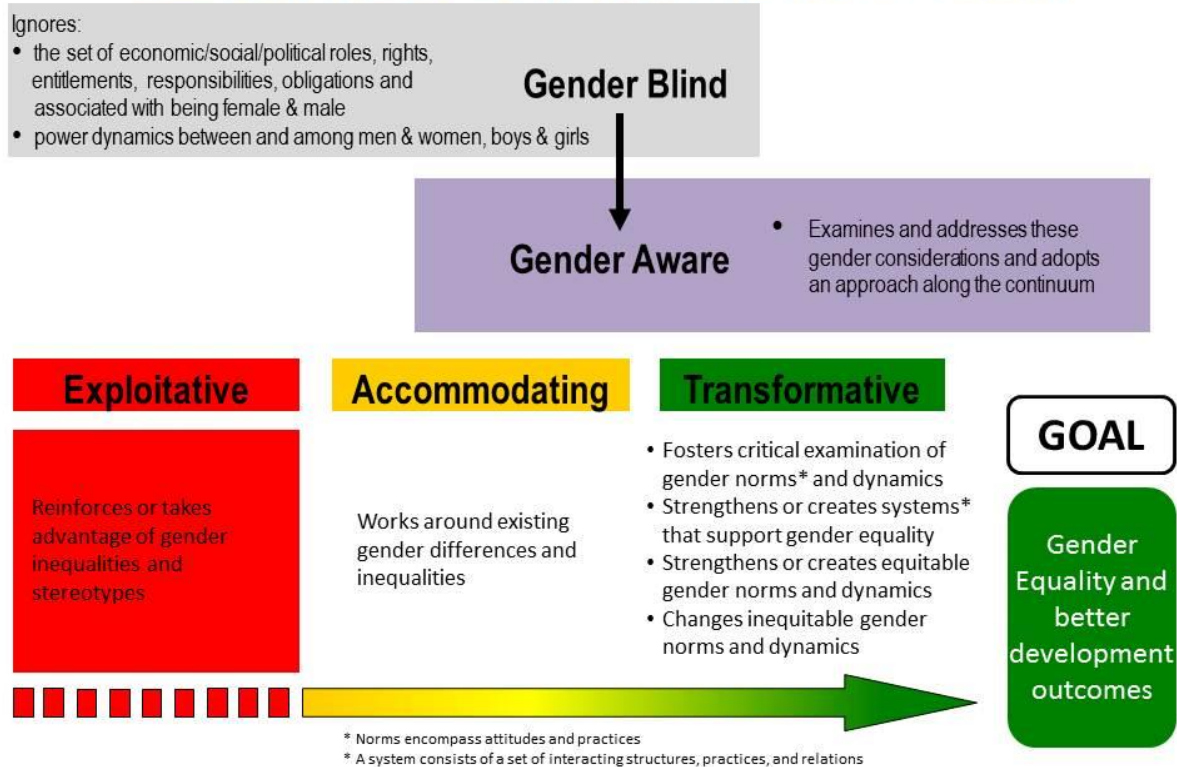


Figure 1: From gender blind to gender aware: the application of a gendered lens to empower women and girls.⁷

The application of a gendered lens is more than merely creating 'separate' women's programs or projects within existing frameworks and structures. Fundamentally, it "requires that attention is given to gender perspectives as an integral part of all activities...This involves making gender perspectives – what women and men do and the resources and decision-making processes they have access to – more central to all policy development, research, advocacy, development, implementation and monitoring".⁸

We cannot ignore the fact that our society is structured and reinforced in a way that is male-defined. Indeed, this is why gender equality strategies are important. As Sandra Fredman argues, "equality for women entails a re-structuring [of] society so that it is no longer male-defined...[it] requires a redistribution of power and resources...dismantling of the private-public divide, and a reconstruction of the public world so that child-care and parenting are seen as valued common responsibilities of both parents and the community".⁹

The importance of applying a gendered lens cannot be overstated. To be true to our commitment to achieve gender equality, we must "reveal the gender implications of public policy that might otherwise appear to be

⁷ Interagency Gender Working Group, 2015, *Gender Continuum*, <http://www.igwg.org/training/ProgrammaticGuidance/GenderContinuum.aspx>

⁸ UN Women, 'Important concepts underlying gender mainstreaming', <http://www.un.org/womenwatch/osagi/pdf/factsheet2.pdf>.

⁹ Sandra Fredman, 'Beyond the dichotomy of formal and substantive equality: towards a new definition of equal rights' in Ineke Boerefijn et al (eds), 2003, *Temporary special measures: accelerating de facto equality of women under Article 4(1) of the UN Convention on the Elimination of all forms of Discrimination against Women*.

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neutral or objective".¹⁰ This requires asking pertinent questions that seek to uncover how current societal structures disadvantage the advancement of women and girls. Similarly, it requests inquiry into how these structures may also affect different men differently.¹¹

¹⁰ Broderick, E, 2012, 'Applying a gender perspective in public policy: what it means and how we can do it better', speech, *Addressing Gender Equality and Women's Rights in Public Policy, International Women's Day Forum, APS Human Rights Network Meeting*, Canberra, <https://www.humanrights.gov.au/news/speeches/applying-gender-perspective-public-policy-what-it-means-and-how-we-can-do-it-better#fn4>

¹¹ *ibid.*

Part two: Culture, gendered power and violence

- *Societies with greater gender equality have lower rates of violence against women and children.*
- *How gender stereotypes affect women and girls.*

The causes of violence against women are embedded in a complex web of social, cultural and economic factors. Imbalance in the distribution of power and resources between men and women is a key determinant. In order to eradicate violence against women, the empowerment of women is critical. Multi-dimensional interventions are required to ensure that inequalities in basic capabilities, legal rights and participation in key social, economic, political and cultural domains are remedied. In order to achieve this, a gendered analysis of violence against women is critical, and this analysis must occur at every level.

Intersectionality and the power of gendered language

The full and active participation of *all men and women* in society should be our goal. Thus we must recognise that the construct of gender is complex and is multi-dimensional, and there is great variance within gender itself. Although gender norms and stereotypes play a fundamental role in the subordination of women, this is not to argue that women are a homogenous group. All women do not experience gender inequality and disempowerment the same way. Women from culturally and linguistically diverse backgrounds, Indigenous women, women with disabilities, lesbians and transgender women, and women from low socio-economic backgrounds face and experience additional layers of disadvantage. The intersectionality of these factors all contribute to a woman's difficulty in reaching an optimum level of capacity that will allow her to fully and actively participate in society.

The binary constructs we have created that many individuals live by create an inherent power differential. It is important to understand that gender is not simply defined by the sex an individual is assigned at birth, but rather 'an identity tenuously constituted in time...through a stylized repetition of acts'.¹² The world we live in today is one where we have created differences between genders whereby power is assigned to masculinity at the expense of femininity.¹³

Power differentials are also instituted within the concept of masculinity itself. Men who display 'hegemonic masculinity' are perceived to be those most powerful as they represent what we as a society characterise and accept and value as dominance and authority, whereas, at the bottom of the masculinity hierarchy sits 'subordinated masculinities', that is, those who possess characteristics that are more closely associated with femininity.

The use of language is powerful and in this specific discourse is of paramount importance. For instance, with reference to the prevention of violence against women, high profile individuals have declared that 'real men don't hit women'. The assumption being made here, although unconscious, is that a 'real' man is one that is strong and protective, and has authority – thus marking 'women' and the abuse of women as wrong *only* because women are weak and passive. This binary is inherently disempowering for women because it continues to allow men to assume a position of authority over women. Statements like this only reinforce gender stereotypes that perpetuates the devaluing of women in every context.

¹² Butler, J., 2002, *Gender trouble, tenth anniversary edition*, Routledge: New York

¹³ Connell, R. W., and Pearse, R., 2014, *Gender: In world perspective*, John Wiley and Sons.

● Recommendation 2

The Victorian Government seeks and engages the expertise of gender specialists when framing Victoria's Gender Equality Strategy, and other core policy frameworks, to ensure that appropriate language is used, so as not to perpetuate gendered stereotypes.

The gendered nature of violence

We acknowledge some men are victims of family violence. However, the factors that drive abuse of men are generally distinct from those that drive abuse of women. While some men undoubtedly lack the resources and means that some women have, the societal structures currently in place fundamentally disadvantage women in unique ways. Men's use of violence against women is predominately predicated on power, control and male privilege – the assignment of power to masculinity as a consequence of patriarchy. This is reinforced and to some extent, condoned and supported by community attitudes.

Women on the other hand do not victimise men from the same position of structural power or privilege. Thus gender, gender norms and gender stereotypes as well as male privilege, patriarchy and a society that does not challenge these notions all contribute to the devaluing of women and their experiences of violence.

With women so overwhelmingly the victims of family violence, it is important to understand how deeply 'gender' expectations unconsciously permeate our whole society in multiple ways and underpin women's experience. Gender refers to the socially constructed characteristics of women and men – what it means to be masculine and what it means to be feminine. From a very young age, boys and girls are taught 'appropriate' behaviours for their gender, and how to interact with members of the other gender within the home, communities and workplaces.

Gender significantly affects an individual's capacity to fully participate in society, politics and the economy, a fact corroborated by a plethora of evidence, research, statistics and moreover, by the lived experiences of women. As a consequence, "gender norms, roles and relations influence people's susceptibility to different health conditions and diseases and affect their enjoyment of good mental, physical health and wellbeing".¹⁴

There is no disputing that there are clear distinctions between and within genders. The pursuit of gender equality does not mean that men and women are necessarily exactly the same or that differences do not exist. Rather, with the aim of achieving gender equality we work towards a vision where men and women have equal rights, opportunities, responsibilities, and access to resources as well as the enjoyment of them. The roll out of Respectful Relationships Education across secondary schools undoubtedly seeks to instill the value of respect and individual human rights in young Victorians, and to highlight how differences in roles and biology, may impact on equal enjoyment of these rights and responsibilities.

● Recommendation 3

The Victorian Government commissions further research into the development and applicability of healthy and respectful relationship programs to children in primary school, and in consultation and conjunction with

¹⁴ World Health Organization, 2015. *Gender*. Retrieved August 11, 2015 from World Health Organization: <http://www.who.int/gender-equality-rights/understanding/gender-definition/en/>

specialists in the field, develop a program to be rolled out across the state, that addresses and challenges harmful gender roles to all children beginning in Victorian primary schools.

The pursuit for gender equality facilitates the elimination of violence against women

It has been theorised that an increase in gender equality will lead to a decrease in violence against women. We need to be clear about how we measure success in our pursuit of gender equality.

In order to achieve gender equality, there is a need to understand and address the specific gendered drivers that most consistently predict higher levels of violence against women and their children. We know that violence against women is more likely to occur where gender inequality is ingrained in social, cultural and organisational structures and practices. These key drivers include: men's control of decision-making and limits to women's independence – in both relationships and public life – as well as rigid adherence to gender stereotypes and identities, and male peer cultures that emphasise disrespect for women. To target these drivers and fundamentally shift these elements will facilitate a society where both women and men are valued and considered equal.

Achieving gender equality will undoubtedly facilitate women and young girls' ability and opportunity to live lives free of violence. However, we must not rest there – in countries where a greater level of equality between men and women has been achieved, violence against women is still a significant concern. Thus we need to further explore, understand and articulate which aspects of gender inequality have the most impact on violence against women.¹⁵ This should be guided by an intersectional feminist approach that looks at the barriers facing women *and* men in seeking support, and the structures that have been set up to provide assistance.

● Recommendation 4

The Victorian Government invests resources into further research into the effectiveness of men's behaviour change programs, and exploring alternative models to support men who choose to use violence against women. This includes programs that not only address violent men's attitudes towards women and their choice to be violent, but also seeks to uncover and address additional underlying issues that may contribute to their violence. These include but are not limited to: experiences of trauma, mental health issues, and drug and/or alcohol misuse. We do not advocate that these resources and/or funds come at the expense of services that support victims of family violence.

¹⁵ Wall, L. (2014). *Gender equality and violence against women: What's the connection?*, ACSSA Summary, Melbourne: Australian Institute of Family Studies.

Part three: Gendered disadvantage and economic insecurity over a woman's life course

- *Sharing our research and knowledge.*

Gender inequality and the gendered nature of care is inextricably linked to the current state of women's economic insecurity. The Australian Bureau of Statistics (ABS) has found that women make up 82 per cent of Australian single parents.¹⁶ By taking time out of the workforce to care for children and/or relatives, women are limited in their capacity to participate in paid employment.

The gendered nature of caring responsibilities – whether for children or relatives – converges with lower levels of pay and reduced job security to create a situation where women are likely to enter retirement financially vulnerable. In 2014, the Australian government reported that women's average superannuation was 45.7 per cent of the average for men. This gap is even greater for older women nearing retirement age, reaching 55.3 per cent for women aged 55 – 59 years.¹⁷

We acknowledge that recent developments have gone some way in recognising women in the paid workforce. For instance the Equal Pay decision awarded over 200,000 workers in the social and community services sector – mostly women - a much deserved pay rise. While we applaud all pursuits that recognise the contribution women make in all aspects of our community, we need to acknowledge that such recognition occurs within a society that has been created and reinforced to favour men at the expense of women.

Economic security

There are a variety of definitions of economic security, which range from being relatively individualistic and market-driven, to definitions that recognise the role that the state and civil society play in meeting the economic needs of its citizens.

In order to best reflect the multi-faceted nature of economic security and the complexity of the interventions needed to best deal with economic insecurity, a wider, more comprehensive definition should be adopted. This understanding must account for both structural and individual elements of economic security,¹⁸ and recognise the centrality of women's economic empowerment in promoting gender equality as a human rights concern.¹⁹

Specifically, the definition requires:

- An understanding that economic insecurity is a gendered issue that requires a gendered lens;

¹⁶ Australian Bureau of Statistics, 2012, *Gender Indicators, Australia*, 4125.0. Retrieved from Australian Bureau of Statistics: <http://www.abs.gov.au/aussstats/abs@.nsf/Lookup/by%20Subject/4125.0~Jul%202012~Main%20Features-Employment%20Conditions-1120>

¹⁷ Workplace Gender Equality Agency, 2014. *Gender pay gap and superannuation gaps by age group*. <https://www.wgea.gov.au/research-and-resources/fact-sheets-and-statistics>

¹⁸ See Wider Opportunities for Women <http://www.wowonline.org/>; International Labor Organisation; Northern Territory State Government defines the structural and individual elements of economic security as "having access to a stable income which is sufficient to support you and your dependents in a way that is conducive to physical and mental wellbeing. It also means having financial independence throughout your adult life to live safely and with dignity, whether single or with a partner" (Department of Community Services, NT Government).

¹⁹ UN Women, 2015. *Economic Empowerment*. Retrieved from UN Women <https://www.unwomen.org.au/focus-areas/economic-empowerment>

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- An understanding that economic security is not just the absence of poverty, but about having the resources and support to sustain a life with dignity;
- An understanding that economic security is not just about a point in time, but ensuring a life with dignity is maintained throughout a woman's life course;
- An understanding that major life events disproportionality impact on women's economic security, such as having children, experiencing a separation or divorce, and caring for older relatives;
- A recognition of the individual and structural elements of women's economic security; and
- An articulation that there are responsibilities for both the individual and the state to ensure women's economic security.

The different elements of economic security and the definition used in this submission therefore reflect a capabilities approach. This "encompasses both the individual's ability to do something, and the larger social context that enables or inhibits individual action".²⁰

With these considerations, the definition adopted by Good Shepherd of women's economic security is:

"ensuring women and their children have sufficient economic resources to meet their material needs so that they can live with dignity. This can be through access to appropriate and well paid work; adequate social protection, including basic needs infrastructure for health, education, dwelling, information and a social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course and through life events".²¹

The definition, measures and potential indicators to measure economic security are outlined below.

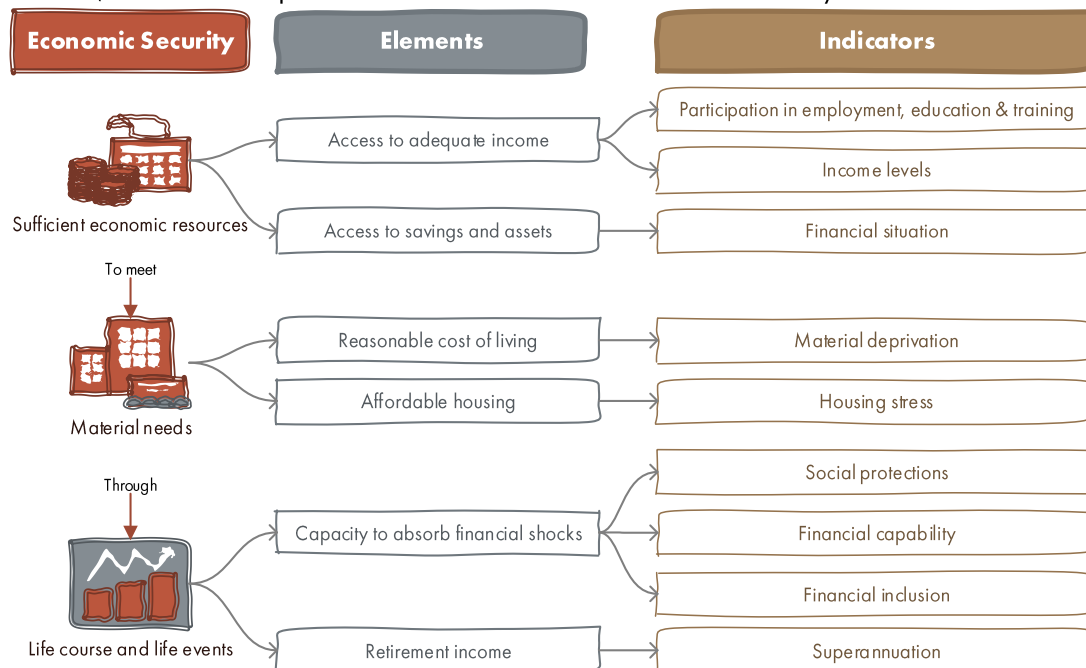


Figure 2: Elements of economic security: better outcomes for women

²⁰ Landvogt, K. 2008. *Critical Financial Capability: Developing an Alternative Model*, Collingwood: Good Shepherd Youth & Family Service.

²¹ This definition has been developed as part of the project Good Shepherd is partnering with the Australia Institute on measuring the impact of family violence on women's economic security.

To align with this operational definition of economic security, women require:

- Sufficient economic resources through:
 - Access to appropriate work;
 - Access to well-paid work; and
 - Access to adequate social security protection.
- The capacity to meet material needs including:
 - Housing costs (rental and to buy);
 - Essential services;
 - Food; and
 - Education.
- The ability to retain this through life events, such as:
 - The loss of a job;
 - Relationships;
 - Having children; and
 - Retirement.
- The resources and capability to maintain this standard of living throughout their life course through:
 - Superannuation;
 - The capacity to absorb financial shocks and/or a sudden loss of income;
 - Household economic resources;
 - Access to credit, savings, insurance and financial information and support; and
 - Social security protection.

● Recommendation 5

The Victorian Government uses a broad definition of economic security, which includes an understanding that economic insecurity is a gendered issue; an understanding that economic security is not just the absence of poverty; an understanding that economic security is about ensuring a life with dignity is maintained throughout a woman's life course; an understanding that major life events disproportionately impact on women's economic security; a recognition of the individual and structural elements of women's economic security; and an articulation that there are responsibilities for both the individual and the state to ensure women's economic security.

● Recommendation 6

The Victorian Government uses their broad definition of economic security in developing all policies that address gendered disadvantage.

Women's workforce participation and care

Women face challenges participating in paid work. As at 2012 – 2013, 62.2 per cent of women were in the workforce, as opposed to 75.3 per cent of men.²² Of women who are in paid work, they are more likely

²² Australian Bureau of Statistics, 2012. *Australian Social Trends, Data Cube – Families and Community, Table 1, Family and Community National Summary*, 4102.0, www.abs.gov.au

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to be part-time and casual work²³ - 11.2 per cent are 'underemployed' meaning they would like to work more hours than they are currently.²⁴

The workforce participation gap widens further for women who have children. 53.9 per cent of women with children under the age of 6 are in the paid workforce, compared to 91 per cent of men. 25 per cent of single mothers live below the poverty line.²⁵ By taking time out of the workforce to care for children and/or relatives, women are limited in their capacity to participate in paid employment.

As stated by UN Women, inequitable and unequal outcomes for women in the labour market is the biggest contributor to women's overall socio-economic disadvantage.²⁶

Attempts to increase women's participation in the workforce have been somewhat successful. The changes in female workforce participation have been influenced by a range of factors, including:

- Increased levels of educational attainment among women;
- Greater social acceptance of working mothers;
- Declining fertility rates;
- Better access to childcare services and part-time work; and
- More flexible working arrangements.²⁷

Although the increase in women's participation in the paid workforce is indeed a positive and necessary step in the right direction, structural barriers still exist which limit and disadvantage women's economic security. For instance, for many women with caring responsibilities, part-time and/or casual employment are the only viable options within the labour force. These options provide women the necessary balance to undertake caring responsibilities and participate in paid employment. However, over the course of a woman's life these options are detrimental for retirement savings.

To properly support women throughout their life course, policy responses need to support women participating in paid work, through creating opportunities for employment, as well as ensure there is consistency of support for women if and when they take time out of the workforce to care for children.

● Recommendation 7

The Victorian Government supports and incentivises all government-funded organisations/agencies who are not required to report to the Workplace Gender Equality Agency (WGEA), to undertake organisational gender-audits on an annual basis, with requirements to submit gender-audit reports to the organisation's funding body as part of the accreditation process. Similar to the requirements of the WGEA, these organisations would be required to then develop a Gender Equity Work Plan to which they will be

²³ Australian Bureau of Statistics, 2012. *Gender Indicators, Australia*, 4125.0.

<http://www.abs.gov.au/aussstats/abs@nsf/Lookup/by%20Subject/4125.0~Jul%202012~Main%20Features~Employment%20Conditions-1120>

²⁴ Smerdon, X. 2015. *Australian Gendered Pay Gap Widening*. Probono Australia:

<http://www.probonoaustralia.com.au/news/2015/03/australian-gender-pay-gap-widening#>

²⁵ Australian Council of Social Services, 2012. *Poverty in Australia*, Paper 194, Strawberry Hills: Australian Council of Social Services, p. 14.

²⁶ UN Women, 2015. *Progress of the world's women 2015 – 2016: Transforming economics, realizing rights*, UN Women: United States, <https://progress.unwomen.org>, p. 68.

²⁷ Evans, M.D.R., and Kelley, J., 2004. *Trends in Women's Labour Force Participation in Australia: 1984 – 2002*. Melbourne Institute Working Paper NO. 23/04, Melbourne: The University of Melbourne, Melbourne Institute of Applied Economic and Social Research, <https://www.melbourneinstitute.com/miaesr/publications/working-paper-series/abstract-234.html>

accountable. This kind of initiative will, at a minimum, provide a clear picture of the true extent of gender inequity within and across government-funded organisations.

● Recommendation 8

To elevate the issue of gender equality, and highlight the Government's commitment to work towards gender equality, we recommend that the Victorian Government stipulates in all its Request for Tender documents that tenderers must be compliant with WGEA requirements.

The gendered pay gap

The gendered pay gap remains a significant issue in Australia. Even when women do participate in paid work, they receive less pay for that work. This begins upon graduation, with female graduates earning almost 5 per cent less than their male counterparts.²⁸ Recent statistics show that women who work full time earn on average 18 per cent less than men.²⁹

It has been estimated that a woman on an average 'female' salary will miss out on \$207,181 in superannuation, even if she works full time and with no interruptions, compared to a man who works full time, earning an average 'male' wage.³⁰ Some of these disparities reflect the comparatively low pay of women-dominated fields such as teaching, social work or nursing. But for women who are in higher-paid, male-dominated fields, for instance science, technology or engineering, the pay gap is actually wider, at approximately 30 per cent.³¹

Coupled with women's limited capacity to participate in paid employment, it is not surprising that women then retire with less superannuation. Thus, the economic inequity women face often extends over their entire lifespan.³² Addressing the gender pay gap is a strong economic incentive for women to increase workforce participation. Further, recognising the economic value of unpaid care and domestic work and redistributing it more equally between women and men is critical for the achievement of substantive equality.³³

Closing the gender pay gap is an equally strong economic incentive for Governments – it has been found that by decreasing the gender pay gap by one per cent would result in a gain of 0.5 per cent of Gross Domestic Product to the Australian economy.³⁴ Again, we emphasise that the gender pay gap is not just a woman's issue, nor does it only negatively impact women and their lives. To reduce the gap has significant benefits for the individual, the community, and the broader society, including government.

²⁸ Graduate Careers Australia, 2014, *GradStats: Employment and salary outcomes of recent higher education graduates*. Graduate Careers Australia: https://www.graduatecareers.com.au/wp-content/uploads/2014/12/GCA_GradStats_2014.pdf

²⁹ Workplace Gender Equality Agency, 2013, *Gender Pay Gap Statistics*, <https://www.wgea.gov.au/sites/default/files/2013-02-Gender%20pay%20gap%20statistics.pdf>

³⁰ Australian Institute of Superannuation Trustees and Women in Super, 2015, *Women's Super Summit Report*, https://www.wgea.gov.au/sites/default/files/Womens-Super_Summit.pdf

³¹ Professionals Australia, 2013. <http://www.professionalsaustralia.org.au/professional-women/>

³² Australian Human Rights Commission, 2009, *Accumulating poverty? Women's experiences of inequality over the lifecycle*, Sydney: Australian Human Rights Commission.

³³ UN Women, 2015. *Progress of the world's women 2015 – 2016: Transforming economies, realizing rights*, UN Women: United States, <https://progress.unwomen.org>

³⁴ Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: Price Waterhouse Coopers, Our Watch, VicHealth, p. 27.

● **Recommendation 9**

The State Government continues to pay close attention to the gendered pay gap, and provides incentives and support for businesses to put mechanisms in place to remedy this.

Much more than economic incentive however, is required if we are truly committed to elevating and promoting women and their contribution to society. In order to address the structural inequities that perpetuate women's economic disadvantage, income support policies, workplace relation policies, and regulatory and legislative frameworks must be changed. For the economic wellbeing of all women, pay equity needs to be addressed; workplace, income support and childcare policies need to be reflect and compensate for women's caring roles; and misconceptions about women's capacity to manage money that undermine women's economic security need to be challenged. Without such attention, women will continue to experience economic insecurity and poorer economic outcomes throughout her life course in comparison to men.

Part four: The cost of gender inequality and family violence

- What are the most urgent areas of gender inequality that Victoria should tackle first?
- How should Government partner with the community, corporate sector, non-profit sector and other stakeholders to advance gender equality?

Advancing gender equality increases women's safety, security, health and wellbeing by encouraging a society based on respect and equality. In this section we discuss the implications of women's economic insecurity at both an individual and societal level. In doing so we aim to draw the Victorian Government's attention to the intersection between family violence and economic insecurity.

To guarantee that women can exercise and enjoy basic human rights, economic security is a pre-requisite. Women require access to economic security such as education, employment and an adequate income. Without these elements, women will continue to lack the resources and means to exercise their civil and political rights.

Gender, family violence and financial insecurity nexus

The gendered nature of economic insecurity is compounded further by the negative financial impacts of family violence. This converges with the gendered nature of family violence victimisation to create a complex social problem in which women are placed at a further disadvantage. Any sort of abuse exacerbates a woman's financial vulnerability and long-term risk of financial dependence. Undoubtedly, "family violence [is] a decapitalising experience for women, which is further compounded by societal structures and norms that undervalue women in the first instance".³⁵ For example:

- domestic and domestic and family violence is the leading cause of homelessness for women³⁶ and women make up 44% of all homeless people in Australia.³⁷
- victims of domestic and domestic and family violence often have significantly reduced assets post-separation.³⁸
- abuse erodes victims' sense of their financial capability and ability to make financial decisions.³⁹
- victims often inherit and pay for jointly accumulated relationship debts when the relationship ends.⁴⁰
- victims are more likely to be reliant on income support after experiencing domestic and domestic and family violence.⁴¹

³⁵ Good Shepherd Australia New Zealand, 2015, *Submission to the Royal Commission into Family Violence*, Abbotsford: Good Shepherd Australia New Zealand, p. 25.

³⁶ Main, S. 2013. *Violence puts women on the streets*. New Matilda: <http://newmatilda.com/2013/03/08/violence-puts-women-street>

³⁷ Australian Bureau of Statistics, 2012, *Gender Indicators, Australia*, 4125.0,

<http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Jul%202012~Main%20Features~Employment%20Conditions~1120>

³⁸ Braff, R. & Barrett Meyering, I. 2011. *Seeking Security: Promoting Women's Economic Security After Family Violence*. Sydney: University of New South Wales.

³⁹ Ibid.

⁴⁰ Corrie, T. & McGuire, M. 2013. *Restoring financial safety: Legal responses to economic abuse*. Abbotsford: Good Shepherd Australia New Zealand.

⁴¹ Sharp, N. 2008. *'What's Yours is Mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence*. United Kingdom: Refugee.

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This is compounded by the additional costs faced by women as the primary carers for their children, and in rebuilding and establishing an independent life after violence.

Adequate economic security for women ensures that a certain standard of living can be maintained through major life events – such as the birth of a child or the loss of a job; and through the life course and into retirement.

To ensure this, it is important that survivors of violence:

- have access to adequate social security protection
- are financially included
- have adequate superannuation
- have assets (savings or other material assets).

For women who are single parents and who experience family violence, the challenge and barriers to finding employment are increased. However, they are often met with the same requirements to look for work as others accessing social security support, particularly since recent changes to the Parental Payment, which now require parents to be looking for work when their youngest child is eight. This too, is an issue as women who have survived family violence are less likely to have support from the other parent, or for safety reasons do not have dealings with them. There are no supports or provisions in social security to manage this complexity, meaning many survivors who are caring for children are disadvantaged.

While employment is popularly seen as the best pathway out of disadvantage and toward financial independence, adequate social protection is still imperative to provide support for people who, for a variety of reasons, are unable to participate in paid work.

As mentioned in the previous section, women on the whole face significant barriers to participation in paid employment. This is amplified for survivors of family violence. While this is true for the period immediately preceding the violence, the impacts are often also longer term⁴² and an adequate social security system is essential:

“How well the social security system responds to these women can be critical in preventing hardship, supporting financial stability in the short-term and assisting women to gain economic wellbeing in the long term”⁴³

Women’s long-term economic security relies on reforms across multiple systems, achieving gender equality, and economic participation. Figure 3 below depicts the need to focus on women in relation to economic abuse.

⁴² Corrie, T. & McGuire, M. 2013. *Restoring financial safety: Legal responses to economic abuse*. Abbotsford: Good Shepherd Australia New Zealand.

⁴³ Macdonald, F. 2012. *Spotlight on Economic Abuse, Catalyst Paper 3: Income security and economic abuse*. Collingwood: Good Shepherd Youth & Family Service and Kildonan UnitingCare.

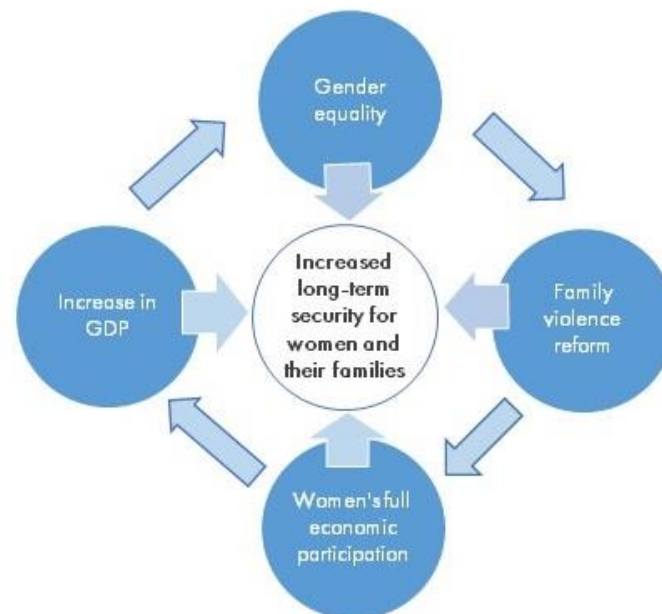


Figure 3: Women's economic participation, family violence reform and gender equality: better outcomes

As we have highlighted, the impacts of family violence are significantly compounded by women's economic insecurity. Unlike physical violence, economic abuse and the impacts of economic abuse often continue even after a woman leaves a violent relationship, thus diminishing her capacity to achieve economic security and independence. Economic abuse and the consequences for women and children cannot and should not be underestimated.

The cost of gender inequality and family violence

It is clear that family violence is costly. Regardless of the form of abuse, family violence comes at a financial cost to every Australian citizen. Access Economics found that, in 2004:

- Absenteeism as a result of family violence costs victims \$25.3 million per annum, and employers \$106.6 million per annum
- Family violence costs employers an estimated \$175 million per annum
- Female victims lost 100 days of paid work as a consequence of family violence
- 149 female family violence victims lost jobs each year because of family violence.⁴⁴

A more recent report released in 2015 found that violence against women costs \$21.7 billion a year, with victims bearing the primary burden of this cost. Governments (national and State and Territory) bear the second biggest cost burden, estimated at \$7.8 billion a year, which includes health, administration and social welfare costs.⁴⁵ Unsurprisingly, the report estimates that if no action is taken to prevent violence against women, costs will accumulate to \$323.4 billion over a thirty-year period from 2014 – 15 to 2044 – 45.⁴⁶

⁴⁴ Access Economics, 2004, *The cost of domestic violence to the Australian economy: Part 1 and 2*, Canberra: The Commonwealth of Australia, Office of the Status of Women.

⁴⁵ Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: PwC, Our Watch, VicHealth.

⁴⁶ Ibid.

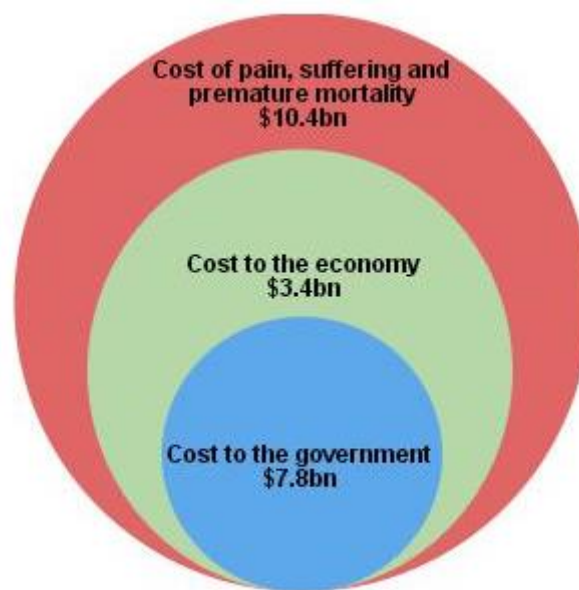


Figure 4: Disaggregated costs of violence against women⁴⁷

Not discounting the fact that the prevention of family violence, and indeed the achievement of gender equality may well be a financially costly endeavour, without such investments across all societal domains, family violence will continue to erode our community and diminish the lives, security and independence, of thousands within it.

Although the outlook may look grim now, the potential for advancement in this area is endless. Progress is being made in relationship building between those in the community sector and larger organisations and corporations in the private sector. These crucial small steps will benefit all – women, their children, the community, and the Victorian economy. More and more corporation are taking notice of family violence and the consequences this societal issue has on their bottom line. Although our starting points may be different, the focus is the same – we want to see and live in a world where all Victorians are productive and contributing to society.

We encourage more interactions and partnerships between these two sectors. Good Shepherd is fortunate to have forged such partnerships with the finance sector through Good Shepherd Microfinance.⁴⁸ Since 2003, National Australia Bank and Good Shepherd have worked together to develop microfinance solutions to give Australians living on low incomes access to fair, safe and affordable financial services. This is an example of how the community sector can successfully work with the private sector in addressing an aspect of financial insecurity.

⁴⁷ Adapted from Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: PwC, Our Watch, VicHealth.

⁴⁸ Good Shepherd Microfinance (GSM) is Australia's largest microfinance organisation. GSM offer people on low incomes loans and other financial programs at 650 locations across Australia. We would like to refer the Women and Royal Commission Branch to the GSM submission on the Gender Equality Strategy.

● **Recommendation 10**

The Victorian Government and the Australian Government through COAG develop:

- Australian income support policies that enable women who experience family violence to maintain an adequate level of financial security
- Child support policies and procedures that recognise avoidance of child support can be a form of economic abuse, and appropriate recourse for recovery of funds
- Employment policies and programs that provide greater opportunities and support for women who experience family violence to participate in the workforce, including family violence related leave entitlements.

● **Recommendation 11**

The Victorian Government commissions further research into how family violence impacts women's economic security.

● **Recommendation 12**

The Victorian Government establish and apply industry standards, policies and procedures for financial institutions in relation to understanding, identifying and dealing with economic abuse, including specialist No Interest Loans (NILs) for women escaping family violence, and developing new resources and materials to provide information about credit, debt, and economic abuse.

● **Recommendation 13**

The Victorian Government works with the relevant bodies to amend banking industry Codes of Practice and the national credit legislation to allow family violence survivors with unsecured debts of less than \$10,000 to apply to remove their name, be released from liability and/or sever the debt.

● **Recommendation 14**

The Victorian Government gives support to the financial counselling sector and community-based legal services to adopt a family violence informed approach to working with victims, to support them through financial crises and build women's financial security.

Concluding remarks

To be successful in achieving gender equality, we need to transform gender-power imbalances. The unequal position between men and women in Victorian society has wide and far-reaching consequences, spanning from individual, economic, and societal domains.

Victorians want to live and participate in a society where everyone is valued, respected, treated equally and offered the same opportunities. To demonstrate this real vision, our leaders are required to take a stand, and garner support and buy-in. The development of Victoria's first Gender Equality Strategy has the potential to dramatically and genuinely shift the way Victorian's think about and engage with the notion of 'gender' and gender equality.

The application of a gendered lens will expose and address the structural impediments that confront women on a daily basis, including a history whereby men and boys are socialised to believe that they are dominant and entitled, and that women and girls are inferior and insignificant. Without such a lens, we will achieve very little in our pursuit of gender equality.

Integrating and weaving 'gender' and 'gender equality' into the public discourse is a significant achievement and change. Now is the time to be bold, build on this, and reinvigorate and revitalise the Victorian community's appetite for fairness and equality. Victoria has consistently been a hive of activity in the violence against women space – other Australian states and territories, and international counties alike – continue to look to Victoria for leadership on the prevention of violence against women. Now is the time to demonstrate our strong commitment and will to bringing about the necessary changes at both macro and micro levels, which will elevate women and girls, so that they too have every opportunity to enjoy full, active and independent lives.

Gender equality is not merely about an equal ratio of men and women in positions of power and authority, nor is it only about equal pay. While these are important quantifiable outcomes and will go some way in facilitating equality between men and women, we must be motivated to go further. We need to dismantle harmful gender stereotypes and in doing so shift attitudes that have for far too long been used to perpetrate and excuse violence against women. We need to create healthier ideas of what it means to be masculine and feminine, and within that, incorporate attitudes of mutual respect between and within the genders.

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