



# **Consultation for a new Queensland Women's Strategy**

Office for Women and Violence Prevention  
Department of Justice and Attorney-General





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# Good Shepherd Australia New Zealand

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## Statement of Recognition

Good Shepherd Australia New Zealand acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia. We recognise that the perspectives and voices of First Nations women and girls should be at the forefront of conversations about women's equality in Australia.

## About Good Shepherd Australia New Zealand

Good Shepherd Australia New Zealand is a not-for-profit organisation that challenges the critical and ongoing issues facing women, girls and families. Our programs and services ensure people do not fall through the cracks, helping them to feel safe and take control over their own lives.

Good Shepherd offers a range of safe and affordable financial programs to people who are financially vulnerable and provide financial counselling and support to improve financial capability, knowledge and confidence. Our programs promote economic wellbeing for people with low incomes, especially women and girls, and enable them to move from financial crisis to resilience and inclusion.

We support children, young people and families to realise their value and improve their relationships through education, counselling and wellbeing programs. Good Shepherd's specialist domestic and family violence services support women and children to achieve safety, stability and recovery.

Good Shepherd has been working with the community for over 200 years and is part of a global network spanning 70 countries. Our vision is for all women, girls and families to be safe, well, strong and connected.

## Acknowledgements

We thank the practitioners from Good Shepherd client services who shared their practice wisdom with us and which we have referenced in this submission. Their insights from working with women, girls and families enhance our understanding of women's economic and social equality and the policy and program solutions.



# Executive Summary

Good Shepherd Australia New Zealand (Good Shepherd) welcomes the opportunity to provide a submission to the Consultation for a new Queensland Women's Strategy.

Gender inequality affects everyone. Stereotypes or 'rules' about how women and men, girls and boys should be, begin from the moment of conception through education, health, employment and retirement. Women are impacted by gender segregation in education and training, the drop-off in workforce participation when children are born, lower pay, years of unpaid labour, the long-term financial impacts of family violence, and inadequate retirement incomes that leave single, older women facing poverty.

We commend the Queensland Government for making significant progress in identifying structural barriers women and girls face and championing gender equality. The current Queensland Women's Strategy articulates welcome gender equality goals, and we look forward to working with government in the next phase.

Gender equality is the responsibility of all governments, noting the most profound change will not occur without major policy changes federally. Nonetheless, we can make very significant progress in Queensland by:

- *Formally embedding the process of Gender Responsive Budgeting:* cementing the current government's leadership and legacy as best practice jurisdiction on gender equality
- *Creating Australia's most progressive environment for women to work and study:* including funding social and community services to support job security and pay equity for women, and positioning women to take advantage of job opportunities in the net zero economy
- *Expanding the reach of financial capability programs:* connecting women with appropriate services at major life stages and at the time of life events
- *Supporting women-led small businesses:* including investing in a COVID-19 small business recovery program for Queensland women
- *Putting gender equality at the heart of disaster preparedness and response:* including delivering in financial preparedness and response programs



- *Protecting and prompting women's financial security in response to economic abuse:* including connecting women with financial independence and capability programs
- *Prioritising housing for women's social and economic equality:* taking a gender-responsive approach to social housing policy and investment.

This submission sets out Good Shepherd's major priorities for addressing gender inequality of Queensland women and girls.



# Recommendations

**Recommendation 1:** Commit to Gender Responsive Budgeting, with a strong intersectional lens, that enables the Queensland Government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage.

**Recommendation 2:** Identify and support programs in the care economy to attract, train and employ women on lower incomes, women building financial security following separation or family violence, and those whose jobs have been affected by COVID-19.

**Recommendation 3:** Identify opportunities for women to benefit from the net zero economy, and recognize training required for emerging job opportunities, including industry partnerships.

**Recommendation 4:** Introduce more widespread five-to-seven-year funding cycles for social and community services, which measure outcomes when funding aligns with projected service demand.

**Recommendation 5:** Index funding to reflect the costs of meeting regulatory obligations that support economic equity and provide dedicated digital capability funding to allow high-quality services for women.

**Recommendation 6:** Use Queensland Government social procurement processes to set minimum benchmarks for firms' parental leave policies and invest in campaigns to encourage men to share caregiving.

**Recommendation 7:** Highlight the importance of and implement best-practice support for all carers using Queensland Public Service workplace policies and social procurement processes.

**Recommendation 8:** Work with the federal government to progressively implement free, universal childcare for Australian parents.

**Recommendation 9:** Create a partner network with industry, education, health and other sectors to connect women with financial capability services at major life stages and at the time of life events (e.g., school/tertiary education leavers, returning to work after parental leave, separation, retirement).



**Recommendation 10:** Address the need for COVID-19-recovery programs to support lower-turnover small businesses led by women.

**Recommendation 11:** Put gender equality and social inclusion at the heart of Queensland's approach to disaster preparedness and response.

**Recommendation 12:** Expand financial preparedness and response programs developed with a gender lens and accounting for gender inequalities and socioeconomic circumstances.

**Recommendation 13:** Invest in a financial independence and capability program for family violence survivors in the recovery phase (after initial crisis phase).

**Recommendation 14:** Take a gender-responsive approach to social housing policy and investment, which addresses the growing risk of women becoming homeless.





## Background and focus

Good Shepherd's vision is that all women, girls and families are safe, well, strong, and connected. Whilst acknowledging the strength, resourcefulness and resilience of Queensland women and girls, gender inequality continues to be a major barrier to the realisation of rights and access to opportunities. The 2021 Global Gender Gap Index ([World Economic Forum](#)) revealed Australia ranked 50th in the world, slipping six places from the previous year. The unequal status of women and girls in Australia is underlined by structural and systemic gendered inequalities. Gender inequality interacts with other systems of power and inequality resulting in multiple and intersecting experiences of inequality and disadvantage for marginalised women.

Every day our practitioners see the effects of inequality. It includes women and families who face ongoing financial stress and deprivation because of insecure work or inadequate incomes; women without enough money to leave or remain separated from an abusive partner; and women who have been financially devastated by family violence from which the effects are often long-term if not permanent. Increasingly, it also includes older women who have no home or superannuation and face poverty and destitution in retirement.

It is within this context that this submission addresses the questions laid out in the discussion paper of this consultation on achieving gender equality in Queensland. It is predominately focussed on the critical need for women's economic security, the impact of the COVID-19 pandemic and the mechanisms the Queensland Government can use in addressing the needs of women and girls.

We commend the Queensland Government for making significant progress in identifying a broad range of dimensions that matter for gender equality. The Gender Equality Report Cards as part of the current [Queensland Women's Strategy 2016-2021](#) articulate a welcome data-driven set of metrics that can be used to monitor ongoing progress towards closing gender gaps and the attainment of gender equality goals. However, the depths of gender inequities in society mean that gender gaps persist across several key indicators and outcomes. Therefore, the next Queensland Women's Strategy is very consequential and demands concrete policies, coordinated programs and sustainable funding to address gender equality to ensure Queenslanders of all genders have equal rights, responsibilities and opportunities.



In this submission we argue that the Queensland Government's next Women's Strategy can create a more gender equitable Queensland by:

- Embedding Gender Responsive Budgeting
- Creating a progressive environment for women to work and study
- Expanding the reach of financial capability programs
- Supporting women-led small businesses
- Putting gender equality at the heart of disaster preparedness and response
- Protecting and prompting women's financial security in response to economic abuse
- Prioritising housing accessibility for women.

While the consultation is focused on the next set of policy measures and initiatives that the state government can implement to make Queensland more equitable, we emphasise that women's economic and social equality will not be entirely addressed without significant policy change at the federal level. This includes, but is not limited to: the creation of universal free childcare; increases to social security payments such as JobSeeker, Disability Support Pension and Commonwealth Rent Assistance; the abolition of punitive mutual obligation programs that hinder job-seeking and disproportionately affect single mothers and First Nations women ([Good Shepherd, 2019](#); [McLaren et al, 2018](#)); legislation of all 55 recommendations in the landmark Respect@Work report; labour regulation to restrict use of insecure work arrangements; and reforms to address gender inequality in tax and superannuation systems ([ACOSS, 2021](#)).

## One size does not fit all

Women experience gender inequality in different ways. Gender inequality has been further exacerbated by the COVID-19 pandemic. Women and girls across every sphere, from health to the economy, security to protection, have felt the exacerbated impacts of COVID-19 simply by virtue of their sex. This is due to several reasons, including women taking on the largest share of care and unpaid household work, being overrepresented in industries that have been negatively impacted by COVID-19, and being less likely to qualify for emergency support ([Wood et al, 2021](#)).

Gender inequality plays out across a range of areas, such as workforce participation, pay, unpaid labour, the gender composition of certain industries including construction and the care sector, retirement incomes, housing, access to financial services and land, and the impacts of gendered violence ([WGEA,](#)



2020). While there is a stark gap between women and men at an aggregate level, this gap is even more pronounced for women who are further marginalised and discriminated against on the basis of race, disability, age, class and/or other attributes.

This submission does not provide a comprehensive assessment of the myriad ways in which Queensland women from different racial, cultural, or socioeconomic backgrounds experience inequality. We do not fully explore the nature of inequality and discrimination imposed upon First Nations women, women from culturally and linguistically diverse (CALD) backgrounds, women living with disabilities, women with diverse sexual orientations or gender identities. We do not articulate the discrimination and inequality due to intersectional factors amongst the women who do not enjoy the privileges of a white, English speaking, able-bodied, heterosexual and cis-gendered life with comfortable levels of wealth and income. Good Shepherd laments the current lack of data available to adequately assess the impact of discrimination and inequality across all metrics in Australia.

As stated in the Discussion Paper, we are in strong agreement that the policies and interventions in the next Queensland's Women's Strategy be inclusive and recognise diversity. Good Shepherd also strongly advocates for applying an intersectional lens across all policy measures in recognition of the various ways that different cohorts of women within the population – including First Nations women, CALD women, women living with a disability, and people who identify beyond the binary classification of gender – can be differently affected by a given policy.

Additionally, understanding of the effect of gender inequality across the life course will allow the Queensland Government to determine appropriate policy solutions by identifying the points at which targeted interventions will be most effective in reducing its impact on women.

## **Embed Gender Responsive Budgeting**

The Queensland Government can build on its strong progress on gender equality by formally embedding the process of Gender Responsive Budgeting – also known as Gender Lensing, Gender Impact Assessment, and Gender Mainstreaming – into its processes as a routine step of best practice policymaking.



Structural gender bias currently hidden by ‘neutral’ policy obscures the different ways women experience economic inequality, including on the basis of race, disability, class, age, sexuality and/or geographic location. Gender responsive budgeting therefore needs to be done with a strong intersectional lens, to enable government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage. Additionally, policy interventions that provide strong support require disaggregated and diversity responsive data ([Risse, 2021](#)).

A best-practice Gender Responsive Budgeting process in Queensland could:

- sit at a range of points across the policy and budget development cycle, rather than at a single point in the process
- identify gender biases and improve awareness of gender among policy and decision makers
- identify the resources needed to achieve equality
- increase transparency and accountability on gender issues
- incorporate an increasingly sophisticated intersectional analysis as the process builds over time.

A gendered analysis makes gender equality relevant to all budgetary decisions and not simply to the small portion of the budgetary decisions aimed at ‘women’. Importantly a budget’s annual occurrence allows the gendered effects of policy outcomes to be tracked and potentially remedied over time ([Budlender, 2002](#)). As it is central to the political process, the budget also provides a key entry point for a wider, public, and evidence-based discussion of progress towards gender equality.

**Recommendation 1:** Commit to Gender Responsive Budgeting, with a strong intersectional lens, that enables the Queensland Government to better understand the varied and compounding social, cultural and economic factors that create discrimination and disadvantage.

## Create a progressive environment for women to work and study

It is well established that paid workforce participation is a major contributor to women’s wellbeing and security over the life course, during working-age years and as a foundation for financial security in retirement.



Noting the Queensland Governments current initiatives to increase economic security and workforce participation, the next strategy can go further by tackling the major inequality markers that currently perpetuate gendered employment and income gaps. As set out by Baird and Heron (2019), the three most significant inequality markers are working hours, pay and superannuation. While superannuation policy is a federal responsibility, Queensland policies will be instrumental in improving women's superannuation status, by better enabling women to work the hours they need and receive fair pay. (Re)-building superannuation is particularly necessary for women on low incomes and unemployed sole parents, whose superannuation coverage has declined during the COVID-19 period (Porter and Bowman, 2021).

We particularly call for attention to the ways in which inequality markers are associated with four major phases of the life course and require different policy responses. These phases are: education and early career; work and childbirth; work and caregiving; and mature-aged work and care (Baird and Heron, 2019). This requires a continuum of policy interventions, from measures to address gender segregation in education and training, to those that allow women to participate in sufficient, well-paid work while ensuring that children, older parents and/or dependent family members are cared for. Set out below are high-impact policy measures the Queensland Government can pursue along this continuum.

### Train skilled women for the care and net zero economies

A critical element of the next strategy must be women's economic equity. However, this depends on properly valuing women's work within the care economy. The care economy is fundamental to wellbeing and survival, encompassing health, disability, aged care, family violence and other community services (Hayward and Richardson, 2018). COVID-19 has underscored the profound and vital work of the care sector. While there is no data on the exact size of the care economy, the second largest contribution to the Queensland economy in 2019-20 was from the health care and social assistance industry, accounting for \$29.2 billion or 8.6% (Queensland Treasury, 2020). The highly feminised health care sector is the State's largest employer, employing 354,700 workers in 2019-20. Job opportunities associated with the aging population and demand for increased health services may offer a pathway to economic equity for many Queensland women (provided jobs are decent, secure and fairly paid).

Currently low pay and job insecurity in the sector—including casual work, fixed-term positions and irregular hours—mean many women experience financial insecurity. One way of overcoming this precarity is to invest in training programs



that provide the impetus for higher wages, status and a long-term career path ([Hayward and Richardson, 2018](#)). High-quality, future-focused training will help women withstand and complement the rise of robotic technologies in the care sector, which have the potential to threaten wages. Workers will need to be equipped to engage with this technology, and differentiate themselves with complex emotional and physical care skills that are unlikely to be supplanted by robotics ([Dickinson et al, 2018](#)).

Free vocational education and training (VET) programs for in-demand care sector jobs make training more affordable for women on lower incomes. Subsidised training provides an opportunity to continue to support women's employment and stimulate the economy during the COVID-19 recovery. The boost to direct employment from a 1% GDP investment in care industries is almost five times greater than the direct employment generated in construction ([Hill, 2020](#)).

Holistic support could also be offered alongside subsidised training, to make it more viable for women on lower incomes, women building financial security following separation or family violence, and those whose employment has been affected by COVID-19 (see [Maury et al, 2020](#)). This type of support could connect women with financial assistance, housing options, childcare and other infrastructure necessary to sustain training and education.

In addition to investments in the care economy, Good Shepherd also recommends Queensland's strategy address gender segregation in sectors that will benefit from the net zero economy and ensure Queensland's progress towards net zero carbon emissions is gender inclusive. While the proper valuing of care and social services work is fundamental to achieving economic equity, we risk eliding opportunities for women's economic advancement in other sectors. The transition to a decarbonised economy will reinforce an already heavily gendered segregated workforce and pay gaps if it supports a largely male fossil fuel workforce and misses emerging opportunities for women and girls.

Environmental justice and women's economic equity are intertwined. In the lead-up to COP26, the UK government is working to identify job opportunities for women in the transition to net zero. Jobs will be created by megatrends such as the rise of decentralised, renewable energy; the growth of energy efficiency; the rise of the circular economy; 'nearshoring' to create more sustainable supply chains; and transformations in food supply due to changing consumer diets and other factors ([Stevenson et al, 2020](#)). There is an urgent need to understand how women are affected by these emerging economies, ensure women have access



to climate finance mechanisms, and provide women with education and training for jobs that will flourish in the transition.

Accessible and affordable VET is likely to be an important pathway, especially for girls and women on lower incomes. The US Brookings Institution suggests a gender-inclusive, 'green' VET agenda requires challenging the gender norms that have led to segregation in technical fields, and developing women's generic skills in sustainable industry practice alongside job-specific technical skills ([Kwauk and Casey, 2021](#)). Building on the Queensland Climate Transition Strategy (2017) and Queensland Climate Adaptation Strategy 2017–2030 (2017) the next Women's Strategy must seek to understand how the transition to net zero will affect economic equity, identify job opportunities for women, and prepare women and girls well for the transition.

Queensland's next women's strategy could also examine the feasibility of joint initiatives with industry, to prepare women for jobs that will be in-demand and need to scale-up quickly due to the more rapid decarbonisation actions required across all sectors over the next decade.

**Recommendation 2:** Identify and support programs in the care economy to attract, train and employ women on lower incomes, women building financial security following separation or family violence, and those whose jobs have been affected by COVID-19.

**Recommendation 3:** Identify opportunities for women to benefit from the net zero economy, and recognize training required for emerging job opportunities, including industry partnerships.

### Enable secure, fairly paid work

Alongside future-focused education and training, women's equality can be rapidly improved by properly funding social and community services to enable more secure, fairly paid work for women. Analysis by Macdonald and Charlesworth (2021) suggests that while labour regulation has improved the situation for women and remains a site for reform, it has not provided a foundation for pay equity and decent work, especially for the lowest paid workers. They note:

funding markets for care work have shaped the employment policies and practices of non-government agencies providing services in the feminised community services sector in ways that both constrain and trump protections provided through labour regulation. This is because the gendered undervaluing of care work in labour regulation has been



reinforced and structured by a funding market in which the price for labour is set through funding allocation decisions made by governments. These decisions draw on gendered care social norms which undervalue care work, both paid and unpaid ([Macdonald and Charlesworth, 2021](#)).

A major lever for more secure work, especially for women, remains fair funding of social and community services.

'Drip funding', which entrenches insecure, short-term contracts must not be the normal operating model. When the Productivity Commission ([2017](#)) recommended competition in human services, it intended for government contracts with social and community services to be seven years by default, to allow adequate time to establish services and have a period of continuity. Funding needs to enable the creation of secure, long-term positions, and allow time for services to engage with and understand communities and provide continuity of service. Funding can accord with projected need over multi-year timeframes, especially in areas dealing with increased reporting, an ageing population, growing housing affordability issues, and other well-established drivers of future service demand.

Government funding ought to be appropriately indexed and reflect the increased complexity of service delivery created by COVID-19 conditions. For example, an emerging funding issue for social and community services is digital capability, which is a significant enabler of service access and provision; regulatory and funder compliance; and measurement and evaluation for continuous improvement, to meet the needs of women using these services. Funding needs to reflect the true costs of delivering high-quality services and meeting regulatory obligations that do not further entrench women's economic insecurity.

Funding also needs to be provided on a recurrent, longer-term basis to promote job security and ensure quality program delivery.

**Recommendation 4:** Introduce more widespread five-to-seven-year funding cycles for social and community services, which measure outcomes when funding aligns with projected service demand.

**Recommendation 5:** Index funding to reflect the costs of meeting regulatory obligations that support economic equity and provide dedicated digital capability funding to allow high-quality services for women.





## Normalise egalitarian caregiving

The continued expectation that women should provide unpaid care – often ‘sandwich care’ to both children and ageing parents – is driving gender inequality that needs to be addressed by both employers and government.

Parental leave policies promote workplace gender equality and women’s economic equity by supporting women to maintain connections to paid employment at the time of childbirth and when children are young. They also mitigate the impact of having children on earnings and retirement incomes, particularly when funded for at least 26 weeks and at wage-replacement level. However, parental leave policies can reinforce gender inequality unless they encourage partners to take leave and share caregiving. The aim of parental leave ought not only be to mitigate the impact of having children on women’s earnings, but ‘redistribute work and care across genders’ ([Baird et al, 2021](#)).

Australia’s parental leave scheme comprises the federal entitlements to 12 months’ unpaid parental leave per parent under the National Employment Standards; the federal government-funded Parental Leave Pay (PLP) scheme, which provides 18 weeks’ pay at the minimum wage to the primary carer (available if, among other things, they earn less than \$150,000 per year); and additional leave provided by employers through enterprise agreements or policy. While most working women can access the PLP, employer-funded schemes are only accessible to about 50% of working parents ([Baird et al, 2021](#)).

### **In focus: have Australia’s parental leave schemes improved women’s equity?**

Analysis by Baird et al ([2021](#)) shows each of Australia’s parental leave schemes have largely failed to encourage more egalitarian caregiving between women and their partners. PLP is conferred on the ‘birth mother’ who has to transfer the entitlement to the partner or father if they are to be the primary carer, which creates an obstacle to more egalitarian care. PLP take-up by men is extremely low at 0.5%. Research suggests men are unlikely to take up leave unless it is provided at wage-replacement level. The addition of two weeks’ PLP for fathers and partners is little used, at approximately 25% of eligible fathers and partners.

Among enterprise agreements, there was only a small increase in the prevalence of primary and secondary carer leave between 2009 and 2019, and importantly, little increase in the duration of secondary carer leave, at around two weeks on average (giving only four weeks when combined with the PLP). Among company policies, primary and secondary carer leave has likewise increased in prevalence but not



duration: 'the periods remain short and heavily differentiated, such that secondary carer leave is framed as a short break' ([Baird et al, 2021](#)).

Parental leave policies need to focus on the duration, wage level and flexibility of paid primary carer leave, and create incentives for this to be taken or shared by fathers and partners, rather than modifying secondary carer's leave (see [Baird et al, 2021](#)). This could include reserving leave quotas for each parent (see [Widiss, 2021](#)), with appropriate flexibility for women who have family violence-related or other concerns about sharing parental leave. The [Queensland Public Service Enterprise Agreement](#) provision of 14 weeks paid Maternity Leave, 1 weeks paid "Short Spousal Leave" and "Long Spousal Leave" if they become the primary carer within the first year, falls short of the recommended 26 weeks' paid leave. The Queensland Government could take the opportunity to be a leader in promoting gender equity by, ensuring public servants in its employment are entitled to best practice egalitarian parental leave policies.

The Queensland Government could encourage major Queensland employers to provide egalitarian parental leave policies by giving preference to firms with such policies in procurement processes.

Some employers have made efforts to help caregivers balance work and family responsibilities in response to the pandemic. For example, in 2021, a number of major Australian firms signed up to support '[Family Friendly Workplaces](#)', which supports workplaces to improve their offering to working parents via flexible work; parental leave; family wellbeing; and family care. This highlights that the new Women's Strategy can actively encourage industry and workplaces to support best practice.

Egalitarian parental leave policies need to be supported by cultural change campaigns that encourage men to embrace caring roles and be backed by their employers. Men are more likely to use parental leave when there is strong organisational support and encouragement, including role-modelling by other fathers ([WGEA, 2019](#)). Cultural change also means discouraging long working hours, which are generally performed by men and are the strongest predictor of not using all paid leave entitlements ([WGEA, 2019](#)).

**Recommendation 6:** Use Queensland Government social procurement processes to set minimum benchmarks for firms' parental leave policies and invest in campaigns to encourage men to share caregiving.



Egalitarian caregiving also means supporting women to work while ensuring older parents and any dependent family members are cared for. Australia has almost 2.8 million informal carers who assist family or friends with a disability, mental illness, chronic health condition or age-related frailty ([Deloitte, 2020](#)). As noted in the discussion paper females comprise of 71.9% of all primary carers in Queensland.

Many carers either reduce paid work or withdraw entirely from economic participation, with only 22% of primary carers employed full-time ([Deloitte, 2020](#)). To achieve economic equity, women need workplace flexibility and support to combine paid work with informal care; for example, through the Queensland Public Service and major government partners and funding recipients. Women also need access to fairly paid, high-quality formal carers so they can sustain paid work. This would support women's immediate financial security and help stem the tide of financial insecurity and homelessness among women aged 55 and older.

**Recommendation 7:** Highlight the importance and implement best-practice support for all carers using Queensland Public Service workplace policies and social procurement processes.

### Make early childhood education and care more accessible

Enduring norms regarding gender and work are harmful to women's economic equity by sidelining the careers and limiting the potential of women across the income spectrum. One of the biggest barriers to women's workforce participation (which stands at 61.2% versus 71.2% for men: WGEA, 2021), is a lack of affordable, accessible childcare ([ABS, 2020](#)).

Noting that accessible childcare is not just a workforce issue, these measures also allow participation in study, a point underscored by the disproportionate number of women who ceased study during the pandemic due to caring responsibilities ([Wood et al, 2021](#)). Delaying or dropping study is likely to hurt women's future work and earnings, especially given the 'graduate premium' reflected in wages.

[UNICEF](#) (2021) ranked Australia 37 out of 41 richest countries on the accessibility, affordability and quality of childcare. Ultimately the responsibility lies with the federal government to build a universally accessible system that provides affordable, high-quality early learning and childcare. Yet Queensland can respond. Good Shepherd strongly supports the Queensland Government's



commitment to early childhood education and care via initiatives such as: universal access to kindergarten in the year before school and funding VET early childhood education courses. Yet more can be done to ensure quality childcare is accessible, flexible, and affordable.

We also recommend the Queensland Government works with the Federal Government to progressively move towards free, universal childcare for Queensland parents.

**Recommendation 8:** Work with the federal government to progressively implement free, universal childcare for Australian parents.

## Expand the reach of financial capability programs

Alongside major structural measures that enable women to access paid work and decent incomes, it is vital that women feel confident, informed and powerful within themselves to assert their rights, connect with support, and use the resources available to them to achieve greater gender equality and economic equity and wellbeing.

The Queensland Government is to be commended for taking important steps in creating a financially inclusive environment via the Queensland Financial Inclusion Plan (2016). Good Shepherd would like to see the next Queensland Women's Strategy continue to "include targeted actions to improve the financial literacy and capability of women, and drive improved economic security, including programs and tools to increase women's financial capability; and support vulnerable women to achieve economic security through training and employment" (Queensland Government, 2016).

Good Shepherd financial counsellors work with many women who have excellent money management skills. Financial 'literacy' is not necessarily the issue; it is more about building on women's existing strengths and working alongside them to navigate financial challenges that often stem from structural issues, and to build additional skills, self-worth and confidence. It is about dismantling gender norms that have led to some women being marginalised from financial decision-making, and not being encouraged or enabled to participate fully in economic life.



Good Shepherd delivers a range of programs that achieve these outcomes in Queensland with the support of the Queensland Government. Good Shepherd Coordinates the local and responsive NILs network in Queensland (more than half of the 30 NILs provider being local community/ neighbourhood centres), runs Good Money Stores in Cairns and Southport, provides Financial Counselling and delivers Housing NILs (support private renters as an effective early intervention approach to reduce homelessness).

It is important to note that Queensland delivers 21% of all NILs loans nationally. 36% of NILs loans in Queensland are for Aboriginal and Torres Strait Islander clients, highlighting the need for an intersectional approach and culturally appropriate services.

Additionally, Good Shepherd delivers financial capability and wellbeing programs, small business support and coaching programs (discussed further below), and the Financial Independence Hub for survivors of family violence in the recovery phase (in 2022 the Financial Independence Hub will also be co-located with Good Money in Queensland). We also deliver financial counselling programs across a wide-reaching Australian network.

Financial capability services could better prepare Queensland women for financially secure future if they were offered 'just in time' at different life stages and at the time of life events. One of the determinants of financial wellbeing is capacity to cope with life stages and events ([Russell et al, 2020](#)), including:

- studying
- entering relationships
- moving out of home/leaving out of home care
- starting work
- childbirth, returning to work after parental leave, and caregiving
- housing changes and homelessness
- caregiving to people with health or age-related needs or disabilities
- separation and divorce
- job loss, redundancy and career transitions
- health changes, including mental health
- working when older and retirement.

Financial education works best when it is context-sensitive, specific to circumstance, and informed by factors such as socio-economic circumstances and gender ([Russell et al, 2020](#)). 'Just in time' financial capability programs can prevent the occurrence or escalation of financial difficulty and build women's



resilience to future financial shocks. Building on the Financial Inclusion Strategy, the new Women’s strategy could be an opportunity to map the key points at which Queensland women can be connected with financial capability advice and programs, and work with educational institutions such as VET, industry/workplaces, superannuation funds, health providers and others to provide these connections.

**Recommendation 9:** Create a partner network with industry, education, health and other sectors to connect women with financial capability services at major life stages and at the time of life events (e.g., school/tertiary education leavers, returning to work after parental leave, separation, retirement).

## Support women-led small businesses

The Queensland Government’s investment in small business, with grants focussed on regions as well as young Queenslanders, women, social enterprises, culturally and linguistically diverse people and Aboriginal and Torres Strait Islanders are a welcome start. The new strategy can further boost women’s workforce participation and economic equity by supporting women-led small businesses.

Women are under-represented among small business owners, with only 35.4% of small businesses operated by women ([Australian Small Business and Family Enterprise Ombudsman, 2020](#)). Women-led businesses are very exposed to the economic effects of the pandemic—they are typically operating with less capital and are more reliant on self-financing than male-owned businesses, and many female-dominated industries, such as services sectors, are heavily affected by lockdowns and ongoing COVID-19 restrictions ([EY, 2021](#); [Maury et al, 2020](#)).

Small business support for women is being promoted internationally as a gender-inclusive COVID-19 recovery measure. For example, the Feminist Economic Recovery Plan for Canada highlights the need for increased support of women-led small businesses, especially First Nations, migrant and other under-represented women, through emergency financial support and skills training and mentorship ([Sultana and Ravanera, 2020](#)). Similarly, the UK Women’s Enterprise Policy Group notes the value of increased investment in women’s enterprise programs and business advice, and ensuring government financial support reaches women-led small businesses ([Women’s Enterprise Policy Group, 2020](#)).



The new Women's strategy is an opportunity to look at policy and programs to support women to start businesses during the COVID-19 recovery and sustain them through difficult periods.

Sole traders (businesses with no employees) are currently growing and represent 1.5 million of the 2.4 million businesses in Australia as of June 2020. The growth is partly attributable to people starting sole trader businesses after job loss during the 2020 recession ([ABS, 2020](#)). This highlights the potential of small business for women in the COVID-19 recovery, but equally the need for quality, accessible advice on business planning and investment, to ensure viable businesses are created when women transition from waged employment and may be facing financial stress from job loss.

Another important reason for advice and support is to ensure women actually get what they need from small business ownership. One explanation for the gender gap in small business ownership is that women have different motivations for self-employment. Research shows work-life balance and care responsibilities have a greater influence on entrepreneurial activities by women than men, as do career progression barriers in employer workplaces ([EY, 2021](#)). Consequently, gender equality at a national level can be negatively associated with women's self-employment. Measures to 'support women to fully participate in the labour market make salaried employment more attractive and sustainable than self-employment and business ownership' ([EY, 2021](#)). It is therefore vital for government to ensure that women have a genuine choice: secure, fairly paid salaried work that supports caregiving; or sustainable self-employment, backed by advice and support that leads to stable income streams and flexible work.

Good Shepherd delivers a range of transformative small business programs to women. Our South Australia Small Business Recovery program is assisting women to deal with the impacts of COVID-19, by supporting business continuity, recovery and revitalisation, as the following case study show.

#### **Case study: South Australia Small Business Recovery Program**

Good Shepherd has been a godsend to our small business. Sometimes when you're just the little guy running a small business, it's hard to know where to turn. Sally actively listened to our concerns, and asked all the right probing questions to learn about our business to best place how she could help us. Sally was really creative and thoughtful to tailor solutions to our needs. Good Shepherd have such solid networks that we were offered so many solutions, and it was really lovely that Sally asked about our mental



health and how we were coping. Not many organisations do that and just focus on the bottom line, or fixing issues. Thanks to Good Shepherd we have had time with a business coach to help lift our profit from 3.3% and pay us a wage. We cannot thank Good Shepherd enough for being there for us. Like really being there and not just saying it.

These types of programs could operate at greater scale and support women in Queensland to safely start or sustain small businesses, particularly in industries heavily affected by COVID-19. The new Women's Strategy is an opportunity to link with existing economic inclusion strategies, in this context Good Shepherd recommends the Queensland Government develop and fund a COVID-19 small business recovery program for women, including younger, Aboriginal and Torres Strait Islander and recently arrived migrant women who have been major users of Good Shepherd services during the COVID-19 period and have experienced higher levels of negative employment outcomes than the general population ([Maury et al, 2020](#)). This program could focus on appropriate support for women with existing businesses who need advice to pivot or revive a business, while also providing a pathway to longer-term support where this is necessary.

**Recommendation 10:** Address the need for COVID-19-recovery programs to support lower-turnover small businesses led by women.

## Put gender equality at the heart of disaster preparedness and response

Gender equality and social inclusion are central to responding to disasters and building climate resilience. The impacts of disasters and climate change affect people differently and can amplify existing inequalities, depending on their gender, race, sexual orientation, and a range of other socio-economic factors. Within communities, people have different opportunities and capacities to prepare for and respond to disaster impacts depending on their gender, how they earn money, whether they are in a group that experiences racism or other forms of discrimination, and the security of their income and housing ([Castañeda Camey et al., 2020](#); [Parkinson et al., 2016](#)).

Disasters are not gender neutral; their gendered impacts can have long lasting impacts. Women and girls are often disproportionately affected due to gender inequalities caused by socioeconomic conditions and practices. Studies exploring the links between natural disasters and violence have shown an increase in





domestic violence, particularly against women, in the recovery phase. Australia has its own significant body of evidence that demonstrates disasters increase rates of gender-based violence ([Parkinson, 2017](#)).

Additionally Australian studies have shown that disasters increase women's economic insecurity: women lose or forgo employment opportunities on taking up additional community and care responsibilities ([Shaw et al, 2012](#)). With evidence demonstrating a recurring pattern in bushfires, floods and droughts ([Alston, 2017](#)).

The relationship between disasters and economic and financial outcomes, often leads to an increase in financial hardship. The most vulnerable, and those likely to experience financial hardship, are young people, sole parents (82% of whom are female-headed and have the highest poverty rate of all household types in Australia), those in poor health, those of lower socioeconomic status, and those with little social support ([Johar et al, 2020](#)).

**In focus: the Good Shepherd Microfinance Money Ready Toolkit**

Cyclones, floods, bushfires and other natural and human-made disasters can devastate lives. Good Shepherd advocates for and promotes getting money ready ahead of a disaster to help recover quickly if disaster strikes.

[The Money Ready Toolkit](#) is one example of how Good Shepherd is working with the Queensland Government to provide easy-to-follow information and plans to help people get financially ready and help get them back on their feet after a disaster.

While gender analysis alone is not enough to reveal and understand power relations and inequalities, it is one crucial lens through which one can ensure that disaster preparedness and response become more equitable and efficient. Age, race, class, disability, and socioeconomic status are important factors that determine vulnerabilities and capacities and need to be included in informing emergency preparedness and responses. It is essential that any strategy seeking to address women's ongoing economic and social inequality reflect gender to be a key consideration at all levels of emergency policy and management to anticipate and respond effectively to disaster impacts on women and men.

**Recommendation 11:** Put gender equality and social inclusion at the heart of Queensland's approach to disaster preparedness and response.

**Recommendation 12:** Expand financial preparedness and response programs developed with a gender lens and accounting for gender inequalities and socioeconomic circumstances.



## Protect and prompt women's financial security in response to abuse

As indicated in the discussion paper, any strategy developed to address gender inequality must work in lockstep with the Domestic and Family Violence Prevention strategy. Family violence has major financial ramifications for women: it can prevent work or study, or make it much harder; economic abuse is common, with 78–99% of women presenting to family violence services with a experiences of economic abuse ([Bond and Ulbrick, 2020](#)); and the severe financial impacts of separating from a violent relationship can be significant, long-lasting and often permanent ([Fernando, 2018](#)). The Government's strategy for Ending Family Violence is therefore a major tool for reducing economic inequality. This is particularly so during the COVID-19 period, when women are at greater risk of family violence ([QLD courts](#)).

The financial impacts of family violence can begin during an abusive relationship and endure long after the relationship has ended. Financial hardship is almost inevitable for women experiencing the trajectory from an abusive relationship to separation and long-term survival, but it does not need to be.

The Queensland Government is already taking steps to create an alternative future for victim-survivors by funding much needed programs that help women meet housing and material needs, and specialist financial counsellors that help women deal with the financial impacts of family violence, including financial abuse.

Alongside these crisis-stage supports, women also need greater access to recovery programs that help them build financial stability and security. Good Shepherd's Financial Independence Hub (FIH) is an example of a program for survivors of financial abuse who have reached the recovery stage and are ready to build financial independence. The FIH was co-designed with victim-survivors and has invested in a deep program of high-quality, client-centred services, due partly to the four-year funding term provided by CBA. Good Shepherd delivers the program in partnership with CBA, and it is open to all women affected by family violence/financial abuse. It provides:

- one-to-one financial coaching to build a financial independence roadmap
- tailored tools and resources to build financial capability and confidence



- pathways and referrals to services to ensure holistic support
- support to understand money, including areas that were not previously within the participant's control, such as bills and debts.

In 2022 FIH will co-locate with Good Money Stores in Queensland. More information about FIH can be found in Appendix A, however, the stories below speak to the profound impact of the FIH.

**Case studies: Good Shepherd/CBA Financial Independence Hub**

**REDACTED**

Good Shepherd considers financial independence and capability programs could be made available to more family violence survivors, and provide a model for cross-sector partnerships by providing insights into the practical supports women need to recover from the financial impacts of family violence.

Programs like the FIH demonstrate the very significant work that is being done across the community sector, industry and government to better respond to the financial impacts of family violence. Post-Royal Commission, regulators and



businesses are transforming their understanding of their role in this area ([Bond and Ulbrick, 2020](#)).

Alongside programmatic initiatives, in addressing economic equity we also suggest the Queensland Government maps interventions against the key stages at which victim-survivors experience financial impacts and consider whether and how these broader economic equity actions can specifically benefit victim-survivors. For example, whether specific workforce participation measures help victim-survivors sustain connections to paid work, and whether they require any tailoring to meet victim-survivors' needs.

**Recommendation 13:** Invest in a financial independence and capability program for family violence survivors in the recovery phase (after initial crisis phase).

## Prioritise housing accessibility for women

Affordable, secure and well-located housing is fundamental to women's equality. Every day at Good Shepherd we see the terrible impact of the housing crisis on women, including, but not limited to sole parents who struggle to house themselves and their children, older women on the verge of homelessness or already living in unstable housing, and family violence survivors who cannot find an affordable place to rent after leaving an abusive relationship. These situations are untenable.

We acknowledge the [Queensland Government's Housing Strategy 2017-2027](#) and applaud the latest \$2.9 billion committed towards social housing in the state budget. In delivering social housing investment and supporting access to private rental and owner-occupied housing, we recommend government use a gender-responsive approach to housing and homelessness policy.

A gender-responsive approach is needed to engage effectively with the structural disadvantages experienced by women generally as well as the particular situations of different groups of women facing housing insecurity and unaffordability. Such an approach would also be focused on preventing homelessness arising from domestic and family violence as well as supporting victims-survivors of violence by ensuring and enabling the focus of specialist services to address and respond to the gendered drivers of women's experience



of violence and homelessness. Recognition that the feminisation of poverty and violence shapes women's housing outcomes is vital if Queensland policies and investments are to reshape housing systems in a way that does not unduly disadvantage women.

Acknowledging the diversity of women's homelessness and the fact homelessness is not quickly resolved, we believe Queensland can support women by:

- supporting homelessness services to be human-centred, gender-responsive, flexible, respectful, strengths-based and that supports self determination
- pursuing inclusionary zoning that generates 'very low income' affordable rental housing,
- supporting women with modest assets (e.g. from family law property settlements) to buy a home – shared equity models can be adapted and made more viable for older women and financing partners in government and the not-for-profit sector, especially in a low-interest rate environment (see [AHRC, 2019](#)).

In terms of private rental housing, we emphasise that alongside measures from the Queensland Government, it is critical for the Federal Government to increase Commonwealth Rent Assistance (CRA), to allow more single, older women to afford to rent while receiving JobSeeker or the Age Pension.

**Recommendation 14:** Take a gender-responsive approach to social housing policy and investment, which addresses the growing risk of women becoming homeless.



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# Appendix A: Good Shepherd program examples

## Small business support programs

Good Shepherd's small business programs include:

- the original LaunchME program in South Australia and Victoria, a 1-year intensive program that includes coaching, mentoring, business planning and loan support for women on lower incomes in Melbourne (Dandenong/Doveton) and the Latrobe Valley
- the expanded LaunchME program for people in East Gippsland and North-east Victoria who have been affected by natural disaster—this provides participants with six months of intensive business coaching to build their business (or three hours of personalised coaching for established businesses), referrals to Good Shepherd services, and funding of up to \$1000 to support business goals
- the South Australia Small Business Recovery program, which supports small businesses/sole traders to rebuild and recover following the economic impact of COVID-19—this program includes up to three hours of personalised business coaching, a tailored recovery plan, referrals to Good Shepherd services and external services, and small grants of up to \$1500 to support business goals and long-term resilience.

Most program participants identify as female (70–80%), and some programs include specific mentoring for First Nations women. The programs are achieving excellent results. For example, the South Australia Small Business Recovery Program mobilised very quickly to support 155 newly vulnerable small business owners over 60 days of operation, supporting business continuity and recovery, and assisting women to revitalise their businesses. The program has been particularly effective in averting immediate crisis, linking participants with other support services, and reigniting the hope and motivation that is fundamental to entrepreneurial activity (Lasater, 2021, details available on request).

These programs not only enable greater economic equity but also reduce social and economic costs to government. The LaunchME program, for example, returns \$3.60 in avoided costs for every \$1.00 invested.



## Financial Independence Hub

The Financial Independence Hub has already brought positive change to the lives of more than 200 survivors of financial abuse. Most participants spend between five to six and seven to eight months in the program, and find that it operates at a speed that suits their circumstances (the recovery stage is not a linear process).

Evaluation shows 71% of participants have experienced significant transformative change through participation in the program, in terms of achieving specific financial outcomes, improved financial capabilities, and an increased sense of wellbeing. Almost 80% of participants feel they have either progressed towards financial recovery and independence, or are on the way but still have time to go. An improved sense of wellbeing and improved financial knowledge were major contributors to this feeling of evolving recovery.

The participants' outcomes were enabled by practitioners' skills, dedication and approach; trauma-informed practices; practical assistance with contacting banks, Centrelink and other services; timely financial assistance, such as with housing costs; improving financial knowledge and skills; and participants starting to believe that change is possible and they can do it (Mihalic Tynan and Lasater, 2021, details available on request).