

# National Strategy to Achieve Gender Equality: Consultation – Seniors Meeting Summary

25 November 2022

*The government is developing a new* [*National Strategy to Achieve Gender Equality*](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality)*. The National Strategy will guide whole of community action to help make Australia one of the best countries in the world for equality between women and men.*

*Consultation with diverse stakeholders is key to developing a strategy that speaks to the experiences and ambitions of women and girls around Australia. The first phase of consultation took place in late 2022 and summaries of these discussions are shared to support further consultation and input into the development of the National Strategy.*

*This note summarises a consultation meeting held on 25 November 2022 focused on seniors, which included representatives from not-for-profit organisations, non-government organisations, and community service organisations. The consultation drew on a* [*discussion paper*](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality/national-strategy-achieve-gender-equality) *prepared by the Office for Women. This summary note reflects the discussion amongst the participants. These are not the views of Department of the Prime Minister and Cabinet.*

### Summary of key points raised by participants:

1. Drivers of inequality for older women are largely structural; and include the compounding impacts of financial inequality and the impact of unpaid care work during their lifetime, both of which can continue into old age.
2. Barriers to equality include ageism, a lack of literacy (including tech, financial, how to access support systems), and a refusal to recognise the skills older Australians developed from work and unpaid activities, such as volunteering and care.
3. To improve outcomes for older women in Australia, we need to re-evaluate support systems (including the pension, JobSeeker, allowances, income payments) to better reflect their realities, and the compounding impact of a lifetime of structural inequality. Given the systemic nature of the challenge, we need to look past the individual and look at workplaces/ communities. Secure housing in particular is key, this is a foundation for prosperity and wellbeing.
4. In thinking about gender inequality there is a need to consider the lifecycle, compounding impacts of policy choices and levers against background of ageism and sexism.

### Discussion at this roundtable focused on five questions.

### What are the drivers of gender inequality for older Australians?

Participants agreed that the disadvantage experienced by older women is often a result of compounding factors over a lifetime. The main issues older women have reported facing are housing insecurity and homelessness, age discrimination experienced by women looking for work, and violence (either experiencing this or supporting family who are). Homelessness is reported as the most significant issue. Participants agreed that these challenges are underpinned by inadequate support systems, including the compounding impact of inadequate financial support.

Drivers for older women are largely structural, with caring responsibilities a key driver. Caring responsibilities have a lifetime impact on women’s economic security and disproportionally are undertaken by women. Men only surpass women in being carers over the age of 65, but have had a lifetime of more work and higher superannuation as a result of this compared to women. Women’s lives are built around caring and supporting others. This impacts workforce participation, education, and superannuation contributions. This can result in a lack of housing security and living in poverty.

Ageism also impacts older women significantly. As they age, older women become more invisible from the public eye, and their experiences and diversity aren’t being reflected or valued in society. Ageism from employers also impacts their ability to find work.

A lack of community connection also contributes to loneliness and is a key driver of gender inequality. This has been compounded by the pandemic. This can be remedied by programs which facilitate community connection, particularly in rural and remote areas where transport may be scarce. Women’s ability to afford programs is a significant barrier to participation as older women will prioritise other expenses over their social wellbeing. Older people are digitally disadvantaged and experience limitations connecting with people online in the same capacity as other cohorts.

### What are the barriers to achieve greater gender equality for older Australians?

Ageism remains a prevalent issue, particularly for women seeking work. This can be exacerbated by women who have been out of the workforce for years doing unpaid care work, and who might need reskilling to re-enter the workforce. Mainstream jobs agencies perpetuate the barriers older women face when trying to find employment.

* + Older women are highly critical of the job agency system. Older women are not provided with meaningful assistance to get employment. Specially tailored support for older women that is not for profit and staffed by older women is recommended.
  + There are reports of women experiencing cultural and religious discrimination when engaging with job agencies. Women of cultural and linguistic diversity report agencies have pressured them to change names, dress differently, change their beliefs, or religion to gain employment.

Employers are a barrier and need to change their mindset to employ older women. There needs to be equal focus on employer attitudes and their gender bias. Older women experience barriers in the workplace. This includes limited opportunities for promotion, and health and confidence difficulties that can impact on their performance at work. Employers also need to recognise the skills older women have developed through their life experience, including their experience from caring roles and volunteering.

The number of hours worked before impacting the pension is a key barrier to financial security. This particularly affects women who have limited funds and superannuation when entering retirement.

Older migrant women experience unique barriers and are often overlooked, and there are gaps in support. Some older women learn English from a late age and experience significant language and cultural barriers with children no longer home to provide support. Lack of mental health support contributes to inequality for new migrants. Australia’s migration support focuses on English classes and program placements but not on addressing mental health issues. This has long-term mental health and workforce participation impacts.

Violence remains a barrier with women at higher risk of domestic violence in their home compared to women in community housing. Violence against older women can remain unchecked and unreported.

Financial abuse is prevalent and older women often have low financial literacy. This includes poor financial planning skills and limited understanding of the taxation system. Older women in nursing homes in particular need financial awareness and planning support. Older women’s lack of understanding about pension and income and asset tests impacts on their ability to make informed financial decisions. Some older women are fixated on not losing their pension and means testing at the detriment of their wellbeing.

Digital literacy is a barrier to older women’s participation in the workforce though this can be addressed through training. There is an incorrect assumption that older women cannot use digital technology, when they just need training.

Older women with disability experience barriers accessing the Disability Support Pension. Schedules that determine eligibility are extremely narrow and do not support women. Depending on a person’s life experience it makes it very difficult to overcome hurdles to apply.

There are data gaps for older cohorts that means we have a limited understanding of their diverse experiences. Data collection often combines older cohorts to 65 years or older. There are significant differences in the needs of the older women across the age range. There are data gaps on intersectional factors (First Nations, LGBTQIA+ status, cultural and linguistic diversity), and different life stage needs. Data on the diverse backgrounds of women entering healthcare services and aged care facilities is limited, making it difficult to understand the disaggregated demand for these services.

When considering older women as carers, consider settings other than the home.

### What are some concrete policy options that Government should consider to enable better sharing of services to older Australians?

Increase public, social and affordable housing supply. A consistent definition for affordable housing is also needed. The Government needs to change eligibility for public housing to prioritise older women and consider standardising priority housing criteria across Australia to people aged 55 years and above. Recommended improving early intervention approaches for older women before they need housing support, such as through specialist housing services. Suggested a national strategy to inform a national view of housing, allowing for better targeted policies and gender equal outcomes.

Participants noted the need to reform policies which negatively impact younger women, such as abolishing negative gearing and ParentsNext, as these compound over the lifespan.

Participants suggested case management for highly vulnerable and at-risk older women to help them navigate different government systems and improve their access to wraparound services.

A national commitment to address ageism at a structural level is needed. Suggested establishing a taskforce to work with employers to improve the diversity of workforce, or annual awards to encourage diversity.

Introduce long-term leave provisions for carers to support their ongoing participation in the workforce, with a compounding benefit later in life. It takes carers around a year to adjust to their carer role and how to keep working in the longer term. Strengthening leave provisions will support more carers to stay in the workforce and increase their long-term financial security.

Change the pension system so pensioners can increase their working hours and earn additional income. This would support pensioners to improve their quality of life, build a financial reserve and remain socially connected. The rate of JobSeeker and the pension should be raised above the poverty line, and financial capability programs should be reformed to acknowledge that older women have limited financial capital and need more money to live with dignity.

Mechanisms to decrease social isolation such as wellness centres for elderly people, run by local Councils.

Consider carers coming off the Carer Payment and trying to re-enter the workforce. Special assistance is needed to transition back into the workforce. Carers also gain a range of skills which are not recognised or utilised by industry. There are opportunities to better recognise these skills and facilitate older women’s return to the workforce.

Government needs to consider how to encourage men to engage more actively in caring, particularly for their children. This could be supported by a reform of parental leave settings.

Allow women to increase their superannuation contributions without tax penalties, and the option for couples to split their superannuation from a certain age to support older women in the future.

Increase funding for programs and services for older women who are experiencing violence.

Increase older women’s access to the health care system.

### Where are the best intervention points that the Strategy could consider?

Recognise that there is a large cohort of women aging into economic insecurity. Support systems (including the pension, job seeker, allowances and income payments) need to be re-evaluated to eradicate the compounding impact of a lifetime of structural inequality. Interventions need to also consider workplaces and communities. Secure housing is key as this is a foundation for prosperity and wellbeing.

Government needs to consider alternative ways to support older women who will not have access to superannuation. Large cohort of older women (such as culturally and linguistically diverse women) are still aging with no superannuation and no prospect of changing their circumstances.

Financial literacy should start at school and be available to support women when they start earning money, and when they stop earning. There is a lack of financial counselling support for older women to help them make sound decisions to stay financial independent when aging. This is particularly the case when considering housing options.

Participants recommended considering the life cycle and the different needs at different ages. Early intervention is needed as it is never too early to take action on gender equality.

### What will success look like and how can it be measured and evaluated?

Participations suggested collecting qualitative and quantitative data to measure success. Data gaps need to be addressed, including between men and women, to adequately measure baseline and changes over time. Recommended mapping success across the whole generation, not just isolated cohorts. This can also measure generational and compounding effects of policies. Consider what success looks like generationally, including changes today to improve the livelihoods of women when they age in the future.

Key indicators to measure include housing and homelessness and associated risk factors, employment, finances/income, level of food insecurity and support or wellbeing.

Participants viewed success as:

* + a reduction the overall rate of violence, not just elder abuse alone;
  + a reduction in incidence and length of chronic illness;
  + decreased rates of gambling, noting gambling directly contributes to a decline into poverty;
  + More men taking up caring responsibilities;
  + increased quality of aged care, noting that the majority of people living in aged care are women;
  + decreased rates of discrimination and oppression;
  + decreased rates of ageism at the societal, structural and individual level;
  + improved quality of life and choice, including those who are living income pay check to pay check.