

## **NFAW Commentary: The 2018 Women's Economic Security Package**

The Minister for Women has done a gallant job of extracting some money from the Government for women. However, \$109 million over 4 years is roughly \$26m a year. You cannot do much to increase women's economic security on an investment of around \$26m a year. You have to pad it out with old budget initiatives and do what you can on the cheap.

That's why many of the measures announced today are double edged. They are often useful measures, but they are only useful because there is nothing better. They propose band-aids where there should be a safety net and seed funding where there should be systemic change.

### **Violence**

Take the case of women fleeing violent relationships. The Government announced that it will make it easier for women violence to borrow from their superannuation to pay for accommodation and legal support. This, knowing that many of those women will have been victims of financial abuse, that one in three women have nothing in a superannuation fund to draw down anyway, and that the rest have far too little--and will now have even less.

Or take the Government's continued support to the Good Shepherd micro-finance no-interest loan scheme, which helps with the purchase of household items, rental bond and other necessities. Of course this is a measure which deserves support. It is also a measure which would not be necessary if the National Plan National Plan to Reduce Violence Against Women and their Children prioritised capital and recurrent funding for emergency and longer-term accommodation options and better targeting of support in welfare and social services.

There are also unequivocally useful measures to support victims of family and domestic violence. These are mainly legislative changes streamlining property settlement and protecting victims from direct cross-examination by their perpetrators in family law matters.

NFAW also welcomes new electronic information sharing system between the Australian Tax Office and the Family Law Courts so superannuation assets can be identified quickly and accurately.

### **Paid Parental Leave**

Like measures around domestic violence, those around paid parental leave (PPL) have been done mainly on the cheap. The original Productivity Commission proposal that superannuation contributions should be paid on paid parental leave has not been funded. The 26 week minimum leave benefit has not been funded either.

As in the case of domestic violence, there are useful changes to the scheme that are mainly legislative. The extension of access to PPL through changes to the work test is very welcome. Measures to increase flexibility in taking leave are also welcome but probably will only get used by self-employed women or women managing small businesses, as employers are unlikely to prove very supportive.

### **Equal Pay**

The Women's Economic Security Package does not buy into equal pay at all. Instead, it focuses on what it calls 'earnings potential' and consists of very small programs and a pilot (an expansion of the Curious Minds program, a new Future Female Entrepreneurs program, a grants program, Boosting Female Founders, and the Career Revive Initiative).

It is unlikely that these measures will have any impact at all on the factors shaping women's earnings, which are systemic, broad-based and deeply entrenched. Issues such as the value of women's work, casualisation, penalty rates or even paid domestic violence leave are so far off the agenda as to be altogether unrecognised.

However, a small sum has been set aside for a Time Use Survey (\$10.4 million) to examine how people allocate time to activities such as paid and unpaid work and to analyse such issues as gender equality, care giving and balancing family and paid work responsibilities. There is also funding of \$8 million for the Workplace Gender Equality Agency (WGEA) to upgrade its reporting and data management system.

Both measures are very welcome. NFAW has long lobbied for the reinstatement of the Time Use Survey and for enhancements to WGEA's data collection. Both will provide an evidence base for future genuine systemic reforms that will have a real capacity to contribute to women's long term earnings.

Social Policy Committee

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