



# Victorian Gender Equality Strategy

*Submission in response to consultation paper questions*

**April 2016**

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## COTA Vic

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## COUNCIL ON THE AGEING (COTA)

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Council on the Ageing (COTA) Victoria, promotes the interests of older people and welcomes this opportunity to contribute to the development of the Victorian Government's Gender Equality Strategy.

COTA provides older Victorians with opportunities to have their voice heard on priority issues for all levels of government. This submission is based on COTA's knowledge of the main issues important to older people. The knowledge has been gained through a series of focus groups with older women (and men) and community participation in other COTA community engagement activities.

Increasing longevity is to be celebrated as the Victorian community ages. Five generations are now living, learning, working and socialising together. In spite of negative views commonly expressed around ageing, older people make a significant and positive contribution to their families, their communities and the economy. COTA supports government initiatives that aim to enable older people to continue their active participation in community life. All age groups have a stake in creating healthy age-friendly communities where people of all ages live, work and age together.

## EXECUTIVE SUMMARY

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COTA Victoria wishes to highlight the impact of gender inequality on older women and hopes to see the issues addressed in the Victorian Gender Equality Strategy.

Gender equality is a fundamental human right. Women make up half the Australian population yet despite significant changes across the decades, still cannot claim equality of opportunity or life choice as Australian men.

A lifetime of experiencing inequality, as women, has resulted in many of Victoria's older women living with financial insecurity and poverty in retirement. Currently, there is little in place at any level of government to address the causes.

Gender inequality has an impact on the lives of all Australians. For older Victorians, and more specifically older women, the impacts of structural and cultural bias experienced across the life course can be far-reaching and numerous.

COTA argues that implementation of the strategy will only be meaningful and bring real change if government departments and business are made accountable in activities designed to achieve better gender equity. Impacts and outcomes must be carefully evaluated and measured against agreed standards for gender equality.

### ***COTA's Gender Equality Listening Post* CONSULTATION**

Older women are uniquely positioned to add their knowledge and experience to this debate and to the development of this strategy.

There is great value in using peoples' own stories to illustrate the nature and the consequences of gender discrimination experienced by women. Data is critical, but lived experience cannot be separated out from that.

COTA's *Gender Equality Listening Post* conducted focus groups in 2016 to support this submission. We found that older women overwhelmingly agree it is imperative that their daughters and granddaughters are empowered to avoid the discrimination, barriers and gender expectations they themselves have faced.

A summary of the consultation results will be provided as an Appendix to this submission by the end of April 2016.

## 1. RECOMMENDATIONS

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### RECOMMENDATIONS

1. Gender-related policies need to be viewed through the **lens of ageing**. We need to map and effectively respond to the cumulative vulnerabilities that gender bias confers and the disadvantages that may result as women age. Sexism intensifies the ageism experienced by older women.
2. A **gender lens** needs to be applied to all ageing policy in Victoria. Ageing is a major life transition, one that is shaped by experiences across the life course. Where these have been influenced by discrimination and inequity of opportunity, disadvantages will be compounded with ageing. The World Health Organisation...advocates that 'a gender analysis should be applied no matter the issue being considered'<sup>1</sup>
3. Victorian government initiatives need to recognise different models of **leadership such as those** exemplified in the 'female' professions. Gender equity can be improved by valuing the critical contribution that women in leadership and collaborative, often community-based models of leadership make to society and to the economy of Victoria.
4. Victorian Government-funded research should mandate a breakdown in older age cohorts to ensure **data collection** is meaningful and supports policy and service responses which are effective and targeted. Capturing the missing data is essential, as it is data that both drives and measures change.
5. Fund a COTA project which specifically supports the **voices of older women on policy matters** through a network of ongoing, place-based groups. These could be modelled on Men's Sheds or the OM:NI Model, but need to move away from traditional activity-based groups to focus on 'change-making' and empowerment in the decision-making processes of civil society.
6. Fund a free **financial advisory service** specifically targeted to meet the needs of pre- and post-retirement (50+) women.
7. **Housing support** for older people, and women in particular, needs to take a strategic approach in the longer-term. COTA, with a coalition of NGOs, is developing recommendations on what an integrated 'older person's housing strategy' might look like.<sup>2</sup> Services need to be responsive to the specific needs of older women, with increased public, social and long-term tenure rental housing options made available.
8. **Support older unpaid carers** through improved funding for respite and close involvement in NDIS planning for adult children and partners.

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<sup>1</sup> World Health Organisation (WHO) <http://www.who.int/ageing/gender/en/>

<sup>2</sup> Housing Engagement Forum, April 18<sup>th</sup> 2016, COTA in partnership with Housing for the Aged Action Group

9. Lead by example in **setting workplace targets in Victorian government departments** for women employed in management positions. Targets should also be a prerequisite for State Government procurement and funding to external agencies. Funded agencies need to be required to have undertaken gender impact assessments in relation to human resources.
10. Regular and transparent **reporting against gender equality indicators** is essential to driving change. It is critical that Victoria's Gender Equality Strategy has key performance indicators built into it if it is to be meaningful.
11. Ensure TAFE courses support the **'reskilling' of older women** to maximise job-readiness and improve their chances of workforce participation. The Victorian Government should fund **women-specific job-ready employment programs** targeting particular cohorts e.g. women with experience of family violence, women over 45 years, women with an ATSI background, women with a CALD background, carers and women with a disability.
12. Advocate on behalf of older Victorian women on the following **matters falling under the jurisdiction of the Australian Government**
  - The superannuation gap needs to be addressed in to the future, particularly for women 45+ who are currently in the paid workforce, or whom have accumulated insufficient retirement income. The needs of older women from non-English speaking backgrounds need particular consideration
  - Improve carer payments for all primary carers, including grandparent carers and older women looking after adult children with mental and physical disabilities. As Women's Information and Referral Exchange (WIRE) point out, 'many OECD countries explicitly recognise the years spent providing unpaid care for others through a system of 'carer credits' within their pension process.'<sup>3</sup>
  - Remove the monthly earning threshold to ensure all workers - including those in part-time or casual roles - are paid employer superannuation. The current threshold may support employer and business interests, but has a direct and indefensible impact on women's income in retirement.

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<sup>3</sup> [http://www.wire.org.au/mediarelease\\_womenstillfightingforafairgo/](http://www.wire.org.au/mediarelease_womenstillfightingforafairgo/)

## 2. RESPONSE TO CONSULTATION PAPER QUESTIONS

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### 1. How should Government partner with the community, corporate sector, non-profit sector and other stakeholders to advance gender equality?

With this Gender Equality Strategy, Victoria has an opportunity to show leadership. By producing a meaningful, pragmatic and visionary strategy that addresses structural reform, service development and culture change from the 'bottom up', Victoria can lead Australia into a new era of equity and equality for all our citizens, young and old, regardless of gender.

Creating a platform of gender equality needs a whole-of-government, business and community approach, focussing on both cultural and structural change. It will need a commitment to long-term funding to support a range of ground-breaking policy and program initiative which will improve women's lives now and into the future.

There are no simple remedies to gender inequity in Australia. Despite decades of systemic advocacy by feminists and their supporters, inequality persists. Structural adjustments should clearly be addressed: equal pay is absolutely critical to this. This should cover not only equal pay for equal work, but include much more robust recognition of the value of low-paid, 'feminised' professions such as childcare work. Additionally it needs to be noted that many single women are effectively 'breadwinners' for their immediate family.

COTA's Gender Equality *Listening Posts* regularly heard older women stress the importance of giving younger women and girls much better opportunities to access equally-paid work across the life course, but particularly in the decades directly preceding retirement.

For women 45+, both in seeking and continuing in paid employment, age and sex discrimination becomes amplified.

Research has found that, with gender 'deeply inscribed upon the female body'<sup>4</sup>, women are 'harshly judged on the basis of their ability to achieve and maintain the cultural ideal of female beauty' within the workplace.<sup>5</sup> The ageism that men experience, by contrast, is rarely bound up with their embodiment.<sup>6</sup> This means that women experience ageism in the workplace earlier than men and are 'stereotyped as suffering an age-related decline in performance from a younger age than their same-aged male colleagues.'<sup>7</sup> One study found that managers see women's careers peaking 'a full ten years earlier than men's.'<sup>8</sup>

Notably, women in their 50s experience the highest gender pay gap of any age group.<sup>9</sup>

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<sup>4</sup> Lois McNay (1999: 98) *Gender, Habitus and the Field: Pierre Bourdieu and the Limits of Reflexivity*

<sup>5</sup> Clarke & Griffin (2008: 655) *Gendered ageism in older Australians' experiences of labour market exclusion.*

<sup>6</sup> <https://www.tasa.org.au/wp-content/uploads/2014/12/McGann.pdf>

<sup>7</sup> (Duncan & Loretto 2004)

<sup>8</sup> (Itzin & Phillipson 1995)

<sup>9</sup> [http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Policy/work-and-learning/Gender\\_pay\\_gap\\_consultation\\_September\\_2015.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Policy/work-and-learning/Gender_pay_gap_consultation_September_2015.pdf?dtrk=true)

## 2. What barriers have you observed for women?

A fundamental barrier faced by women across the life course is the disadvantage they face in wealth accumulation. Often the cumulative effect of financial disadvantage is not fully appreciated until later life, as reflected by COTA's engagement with numerous focus groups of older people to support our input to this submission.

The long term impacts of gender inequality are clearly evidenced in statistics. Recent evidence suggests one in three older Australian women live below the poverty line<sup>10</sup>. The increased likelihood of poverty and disadvantage for older women can be seen with women accumulating roughly half the superannuation of male retirees<sup>11</sup> and their increased likelihood of being in receipt of a full aged pension. Older women are the largest growing demographic at risk of homelessness and, despite living longer on average than men, emerging research shows they are disproportionately affected by long-term and chronic illnesses which significantly affect their quality of life.<sup>12</sup>

### **Barriers to independent wealth accumulation**

Women continue to face pay inequity. Despite legislation around equal pay for equal work dating back to 1969, the gender pay gap remains at 17%. Other key issues include:

- Female-dominated professions have traditionally been accorded a lower status - and monetary value – than the (male) 'breadwinner' professions
- The predominance of women in low-status, low-paid part-time or casual work impacts across the life course and has a significant impact on accumulation of retirement income
- Barriers in building career pathways: active and tacit discrimination sees women hitting a 'glass ceiling' which blocks access to high status and leadership positions
- The (gendered) work patterns of women significantly impact on wealth and superannuation accumulation.

Although these barriers to accumulating wealth are well recognised, they continue to persist. COTA would argue that there seems to be an underlying assumption that improvements to the gender pay gap over time, will bring equity in retirement incomes, but evidence suggests that the retirement incomes gap will continue to be an issue well into the future, particularly when viewed in the context of an ageing population and the increased longevity of older women. We already know that:

- Men aged 55-64 have a much higher average superannuation balance than women the same age. And while there is less discrepancy in the under-45s, *male superannuation balances remain higher in every age group* and 24.6% of women aged 15-54 years have no superannuation (compared with 20.5% of men).<sup>13</sup>

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<sup>10</sup> Global AgeWatch Index 2015

<sup>11</sup> In fact the accurate figure is closer to 1/3

<sup>12</sup> <http://www.cwhn.ca/en/resources/primers/chronicdisease>

<sup>13</sup> <http://apo.org.au/resource/gender-indicators-australia-august-2014> retirement income and Superannuation (see Table 7.26)

These cumulative barriers to wealth accumulation are further shaped by cultural considerations such as ethnic background (around 32% of women born overseas [have] no superannuation coverage<sup>14</sup>), and other streams of disadvantage such as low socio-economic background and educational status.

An additional group significantly impacted by gender are transgender and gender diverse (TGD) older Victorians: any Gender Equality Strategy will need to pay specifically address the discrimination and disadvantage TGD older Victorians face.

### **Caring as barrier to independent wealth accumulation**

The role of unpaid caring needs specific articulation, as a key barrier to independent wealth accumulation for a majority of women. We know that women's participation in the labour force is shaped by gendered roles in the domestic sphere<sup>15</sup>. This means that while key equity issues around workforce participation need to be addressed at the structural level, there are also fundamental cultural implications.

The impacts of caring of women's lives can be a significant driver of financial disadvantage. Unpaid primary care work may take up a significant proportion of women's lives at all ages, keeping them out of the paid workforce.

Women make up the majority of carers (of children or caring for a family member or friend with disability, chronic illness or frailty due to older age), representing 70% of primary carers and 56% of carers overall.<sup>16</sup>

Women between the ages of 45-54 are the largest age cohort of primary carers. Many who have had children later in life find themselves becoming 'sandwich carers', looking after offspring, ageing parents and often ageing parents-in-law. Women who are unpaid carers have considerably lower rates of employment and are more likely to work in part-time and casual jobs. Less than 23% of female primary carers are in full-time employment at any point across all age groups.

Primary caring responsibilities require women to make key choices which impact on their financial position as they age.<sup>17</sup> While for most men the fact of fatherhood results in a wage bonus; for most women motherhood results in a wage penalty. "While the gender pay gap has been decreasing, the pay gap related to parenthood is increasing".<sup>18</sup>

Caring needs to be recognised as of equal value as paid work. Its historical and continued devaluing means this significant contribution to society across the life course remains

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<sup>14</sup> <http://apo.org.au/resource/gender-indicators-australia-august-2014> retirement income and Superannuation (see Table 7.26)

<sup>15</sup> Moore, S. (2009) "No matter what I did I would still end up in the same position": age as a factor in defining older women's experience of labour market participation. 'Work, Employment & Society', 23: 655-71

<sup>16</sup> [www.abs.gov.au/ausstats/abs@.nsf/lookup/5968BE956901DD79CA257D57001F4D89?opendocument](http://www.abs.gov.au/ausstats/abs@.nsf/lookup/5968BE956901DD79CA257D57001F4D89?opendocument)

<sup>17</sup> [www.carersaustralia.com.au/media-centre/article/?id=carers-caught-in-the-sandwich-generation](http://www.carersaustralia.com.au/media-centre/article/?id=carers-caught-in-the-sandwich-generation)

<sup>18</sup> Budig, M, <http://www.thirdway.org/report/the-fatherhood-bonus-and-the-motherhood-penalty-parenthood-and-the-gender-gap-in-pay>

economically unrecognised, and women live with the negative financial impacts of their caring role.

A 2007 study found that women who withdraw from paid work while their children are young often return to 'low-skill and precarious employment which provides little economic security.' Citing evidence that employers 'rarely recruit women over 45', they point to the situation of women in clerical and secretarial work 'who may be especially liable to discrimination during the later part of their working lives.'<sup>19</sup>

Unpaid caring is a key contributing factor to barriers to wealth accumulation across the life course and a significant driver of poverty in old age.

### **Financial Literacy and the historical context of ownership**

A historical lack of recognition by financial institutions also sees many older women now lacking in financial literacy.

In the past, women were required to have their husband or a male guarantor sign for any loan, *even where they were the sole earner*. (There was a dual assumption that a woman didn't need a loan in her own right and wouldn't have enough earnings to service any debt<sup>20</sup>.) This 'credit discrimination' continued into the early 1980s: imposing unfair loan terms on the basis of potential pregnancy was common.<sup>21</sup> At the same time, it was usual for banks to ask women to guarantee debts by the men in their family, even where they did not personally gain from the loan. This was so widespread in the 1990s, that it was termed sexually transmitted debt<sup>22</sup>.

For many older women, their experience of money differs from that of younger women (and the experience of older men). In the recent past, the typical Australian experience of household wealth saw husbands/partners in control of family finances; with full responsibility for income and the expenditure of all household bills, of investment and major purchases such as the family home. Women were only given the 'classic housekeeping allowance'. For many, paid work finished upon marriage. For those who fitted employment around child-rearing, options and opportunities were usually limited to 'teaching, nursing and the bank'. (COTA focus group, February 2016).

While many women kept a separate account and then used this to escape a marriage or violent relationship. For those who remained in a partnership, there is clear evidence of gender differences in expenditure, with women spending on joint household items and on children and (unlike men) not often using the joint account for personal spending.<sup>23</sup>

These cumulative factors mean that for many women who came of age in the 1960s, 1970s and 1980s, structural and cultural bias has created significant and far-reaching barriers not only to wealth accumulation but also to financial literacy. The result is that a significant number of older Victorian women live in poverty.

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<sup>19</sup> Handy and Davy (2007: 86) *Social Problems: Community, Policy and Social Action*, Sage.

<sup>20</sup> Summers, 1994, Singh, 1994, *Research Handbook on International Financial Regulation*

<sup>21</sup> The Anti-Discrimination Board, New South Wales (New South Wales Anti-Discrimination Board, 1986)

<sup>22</sup> Lawton, 1992, What is Sexually Transmitted Debt? In *Women and Credit, A Forum on Sexually Transmitted Debt*, Ministry of Consumer Affairs, Melbourne 1991.

<sup>23</sup> Singh and Cabraal, 2006, *Women, Money and the Bank*.

A 2016 *Report on Women and Poverty* provides compelling evidence around older women's increasing vulnerability to financial stress and their struggle to maintain housing in particular, despite having made a vital contribution to Victoria's economic and community life.

In addition to the barriers to wealth accumulation discussed above, key triggers across the life span present older women with serious challenges in both the short and longer term including loss of employment, personal illness or injury, and family breakdown and crisis.<sup>24</sup>

In summary, as relationships change with life stages, money brings to the fore the need to negotiate the mix of interdependence and dependence. This is often difficult for women, particularly when their earnings have diminished because of child rearing, and they have not grown up with a model of easy communication about money. Older women are additionally often 'infantilised' by a culture that didn't recognise her autonomy in property and wealth ownership. Evidence shows this will put older women at increased risk of financial abuse<sup>25</sup>.

### **3. What research or knowledge of best practice do we have to inform the strategy?**

As recommended by Elizabeth Broderick in her role as Sex Discrimination Commissioner, evidence of best practice already exists in Australia. For example, in relation to experiences of family violence she acknowledged that:

*'Many of the statistical collection and reporting methods in Australia have been recognised as best practice. For example, the Personal Safety Survey in Australia gathers strong prevalence data.'*<sup>26</sup>

In relation to older women and their experiences of violence however – particularly sexual violence – there continues to be a gap in data collection and consequently policy and service responses. This results in older women and intimate partner violence being a hidden abuse across the globe. In the March 2016 statement by *HelpAge International*:

*'Data on physical and sexual violence against women usually stops at age 49, effectively excluding a quarter of the world's women. Much more research needs to be done to explore and end violence against older women...through comprehensive data collection, disaggregated by age and gender...'*<sup>27</sup>

We can see this is true for Australia. The Personal Safety Survey cited above for example, collapses all data for women 55+, leaving both elder abuse and intimate partner violence (including sexual violence) as experienced by women across a 30+ year cohort largely unrecognised.

Both older women and older men need to be explicitly considered in all quantitative inquiries, not grouped into a cohort routinely spanning more than three decades.

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<sup>24</sup> Lord Mayor's Charitable Foundation, March 2016

<sup>25</sup> <http://research-matters.com.au/publications/InfantilisingOlderWomen.pdf>

<sup>26</sup> Elizabeth Broderick, Sex Discrimination Commissioner. The role of gendered data in successful policy implementation <https://www.humanrights.gov.au/news/speeches/data-driving-change-gender-equality>

<sup>27</sup> Bridget Sleep, Senior Rights Policy Adviser at HelpAge International, speaking at the Commission on the Status of Women CSW Press Release 16.03.16.

In addition to ensuring that the expansion of (older) age cohorts is a key requirement for all government data collections, regular and transparent reporting against gender equality indicators is also essential to driving change.

Broderick recommends the ABS 'product' *Gender Indicators, Australia*, which measures gender-driven gaps in health, education, economic security, work and family balance, safety and justice, and democracy, governance and citizenship. Also the ABS' *Time Use Survey*; '*...considered best practice internationally and...cost-effective*'. This survey also views older adults in ten year age cohorts, making data particularly meaningful. However, 'due to funding restrictions', this survey hasn't actually been undertaken since 2006.

It is critical that Victoria's Gender Equality Strategy not only addresses the fundamental importance of gathering meaningful data in relation to gender in some of the ways suggested above, but also that the strategy itself has key performance indicators such as the ABS product built into it.

Gender inequality persists not because we lack the tools to monitor it. Nor does it persist due to a lack of knowledge around effective policy levers to combat discrimination. What we lack is a shared cultural understanding of the impact of gender, a coordinated approach and commitment to change. Evidence remains a critical driver in the development of programs and policies which address the multiple strands of inequality and disadvantage faced by women.<sup>28</sup>

#### **4. How have gender stereotypes affected you?**

Given demographic and societal changes, and the historical context of gender inequality in Australia, the older women that COTA spoke with in our engagement in relation to this work, generally expressed their appreciation of the significant changes to gender equity they had seen across the decades.

A significant number however, felt that 'it's one step forward, two steps back'.

The key areas in which older Victorian women feel gender stereotyping has negatively impacted on their lives can be grouped as follows:

##### **Financial disadvantage**

- Accumulated poverty and insufficient financial security for older age
- Housing insecurity, risk of homelessness and lack of suitable and affordable housing stock
- Balancing family, caring and work responsibilities, particularly within a social context of the changing nature of families
- The infantilisation of older women has been found to play a direct role in financial elder abuse.<sup>29</sup>

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<sup>28</sup> *HelpAge* International press release 16.03.16

<sup>29</sup> <http://research-matters.com.au/publications/InfantilisingOlderWomen.pdf>

- According to the Office of the Public Advocate, older women are more likely to be declared legally incapable than older men: ‘the ultimate act of disempowerment.’

It can be hard to categories and to unpack the cumulative effects of discrimination and disadvantage across the life course. Gender stereotypes and their pursuit of difference and inequality, impact in numerous interlinked ways on the lived experience of ageing and being an older woman. Some of these we have detailed below under ‘health and wellbeing’ and some under ‘identity’. There is often no clear delineation between these.

#### Health and wellbeing impacts:

- Impact of caring: in addition to the financial implications of caring, there are often both physical and mental health and wellbeing impacts as a result of the (primary) carer role.<sup>30</sup>
- 2016 University of Queensland research has found that women with a low socio-economic status in later life are up to three times more likely to become frail, than those on more stable incomes.<sup>31</sup>
- Domestic and family violence and intimate partner violence continues to be an issue for older women, often in addition to long term experience of abuse. The effects of violence can persist for many years. Unsurprisingly, women who have experienced violence in the past have ‘significantly higher rates (of mental health problems) than those who have *never* experienced this type of violence.’<sup>32</sup> Additionally are the financial impacts of family violence on women: impact on housing security for example.<sup>33</sup>
- Elder abuse interacts with mental health and wellbeing in a number of ways, with often devastating effects.<sup>34</sup> Elder abuse in all its forms (financial abuse, neglect, psychological abuse, physical and sexual abuse) is not only a crime, but all has an untold impact on the health and wellbeing of older women and therefore need to be an important policy concern for government.
- Women are disproportionately negatively affected by family breakdown, often related to divorce and widowhood.

#### Identity

- Lack of public discourse about both age and gender discrimination
- Self esteem
- The ‘invisibility’ women experience as they age can be disempowering. The combination of living in an ageist culture – where youth and beauty are routinely celebrated – and a gender-biased culture, where norms around female identity focus

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<sup>30</sup> A 2011 study in the UK found ‘70% of older carers suffer a devastating impact on their health due to their caring role.’ [https://www.carers.org/sites/default/files/always\\_on\\_call\\_always\\_concerned.pdf](https://www.carers.org/sites/default/files/always_on_call_always_concerned.pdf)

<sup>31</sup> <http://www.jamda.com/article/S1525-8610%2815%2900849-X/abstract>

<sup>32</sup> (Loxton, Schofield & Hussain n.d.; Golding 1999).

<sup>33</sup> In 2000-2001, Victorian housing agencies assisted around 10,000 women giving ‘intimate partner violence’ as their reason for seeking assistance. OWP (2002).

<sup>34</sup> Senior Rights Victoria (2015). Submission on the next 10-year Victorian Mental Health Plan.

on embodiment and on women's adjunctive cultural positioning, is reflected in the public sphere and in cultural discourse. Lack of older women on television and in the media for example, is increasingly being questioned<sup>35</sup>.

### **Men and gender stereotyping:**

Men too can be negatively impacted by gender stereotyping and the concomitant roles they are expected to play. Many older men report health and wellbeing impacts resulting from a lifetime of manual labour, for example. Nevertheless, men have greater access to choice and opportunity and have distinct economic and educational advantages in Australia. As a result, COTA chooses not to focus on older men for the purpose of this submission.

### **5. How do we address the pay and superannuation gap for women in Victoria?**

The consultation paper recognises the inequity older women experience through accumulating an average of 50% of the superannuation of men. However, the Consultation Paper focuses predominantly on younger women and the creation of education and employment opportunities as the key mechanism to promote gender pay equality.

It is imperative that any Gender Equality Strategy focuses on the **now**; the real-time experience of ageing and being an older women living in Victoria in 2016. Poverty is seriously affecting the ability of women to age well in Victoria and key structural changes to retirement income need to be addressed. Gaps need to be closed. COTA Australia has been advocating a comprehensive review of retirement incomes to the Australian government and the Victorian government can help to strengthen this campaign.

Older women in Victoria increasingly need to be supported around housing insecurity and reduction in their risk of homelessness.

There is no doubt that Victoria needs more affordable housing to ensure older women avoid homelessness due to high rents in the private rental market, evictions and the constraints of low and fixed retirement incomes.

Victoria needs more public and community housing which meets the needs of an ageing population and helps meet the gap in income facing older women.

### **6. What needs to be done to promote women's health and wellbeing?**

All Victorian government health and wellbeing policies and programs should explicitly address gender equality issues.

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<sup>35</sup> <http://thenewdaily.com.au/entertainment/2014/12/23/old-women-australian-tv/> and <http://www.channel4.com/news/older-women-tv-television-over-50s-disappear-screen>

## **7. What are the most urgent areas of gender inequality that should be tackled first?**

Gender inequality needs to be tackled at multiple levels: structural, political and cultural. Only a whole-of-government approach underpinned by legislation, policies, programs and resources – and measured against performance indicators - will change really start to happen.

### **Family violence and older women**

The Victorian government should run a targeted information campaign on family violence services and support for older women.

There is a clear causal relationship between gender bias and violence against women. As the former Australian of the Year Rosie Batty stated, inequality is the ‘driving force behind domestic violence, not drug and alcohol abuse, it is not caused by mental illness, it is not a poverty issue, the root cause is gender inequality’.<sup>36</sup>

Intimate partner violence is often a hidden and unrecognized issue for older women. It can occur either in the context of a long-standing experience of violence, or for the first time if they enter into a new relationship in later life.

Many older women were raised in a culture where family matters were seen as private and abuse was not a subject discussed openly in either the public or private sphere. As a result, many older women remain reluctant to talk about their experiences of intimate partner violence. Many remain unaware of the services they can access while others ‘may consider the abusive behaviour acceptable since they have grown up in an era when gender roles and behaviour expectations were quite different.’<sup>37</sup>

### **Elder Abuse**

Community awareness of elder abuse is inconsistent across the Australian population. Elder abuse is a form of a family violence, however is often not discussed within a family violence framework. The profile of elder abuse as a separate problem needs to be built in Australia. (SRV Election Platform 2016)

The defining characteristic of elder abuse compared to other forms of interpersonal violence is its intergenerational nature; that is, the younger generation perpetrates abuse against the older generation.

Seniors Rights Victoria’s submission to the Royal Commission into Family Violence recommended that the Victorian Government, “fund a broad public awareness campaign that raises the profile of elder abuse in families and challenges ageist attitudes.” (SRV submission to the Royal Commission into Family Violence 2016)

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<sup>36</sup> <http://probonoaustralia.com.au/news/2016/03/income-inequality-key-to-domestic-violence-rosie-batty/>

<sup>37</sup> <http://www.domesticviolence.com.au/pages/domestic-violence-and-older-women.php>

## **8. How do we encourage women to take up leadership roles?**

An under-representation of women in leadership positions prevails in both the public and private sector in Australia. As of January 2014, only 17.6% of appointments to ASX200 boards were women. In 2012, women held 9.7% of executive key management personnel positions in the ASX 200.<sup>38</sup>This is something that clearly needs to be addressed.

However, COTA would also argue that definitions of 'leadership' in Australia themselves need to be viewed through a gender lens. We would argue that standard definitions of leadership as board membership, sporting roles, executive roles, politicians and so forth have largely been shaped within and by patriarchal discourse.

We would recommend the Strategy consider *different types of leadership*, such as some of those commonly seen within feminised workforce structures, within the family and in the community context. Much better recognition of the way in which women may be seen to 'lead by collaboration' is important. Flexible and part-time working patterns (often undertaken with an 1.0 EFT workload) arguably sees female workers develop a fluidity and flexibility of work tasks and responsibilities, in support of female colleagues. The community services sector provides many examples of this type of leadership, with (female) professionals – many of whom are older women - working collaboratively and in a coalition-style model. Within this field, women may not dominate the executive roles, but a model of shared leadership is articulated every day.

## **9. How should we celebrate and recognise women's achievements?**

COTA supports the continuation and further development of the Victorian Honour Roll of Women.

Since its commencement in 2001, the Victorian Honour Roll of Women has acknowledged and celebrated the outstanding achievements of 562 Victorian women. Inductees have contributed to lasting change in Victoria, Australia and the world, in many fields of endeavour.

COTA also suggests an addition to the Victorian Seniors Awards of a new category along the lines of Senior Women's Leadership Award

## **10. What are the barriers to creating more flexible workplaces, or supporting mature age workers to stay in the workforce?**

COTA recommends that the Victorian government note the findings and recommendations of the national Willing To Work inquiry, conducted in 2015 by the Hon Susan Ryan AO, Commonwealth Age Discrimination Commissioner. The report is due to be published by June 2016.

## **11. How do we address inequality among the most diverse and disadvantaged groups of women?**

As Elizabeth Broderick writes:

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<sup>38</sup> [https://www.wgea.gov.au/sites/default/files/2012\\_census\\_summary\\_tag.pdf](https://www.wgea.gov.au/sites/default/files/2012_census_summary_tag.pdf)

*‘One of the continuing concerns around gender-disaggregated data is the failure to capture and report on specific areas. For example in Australia, there is very little data collected and reported on violence against Indigenous women, women with disability, migrant and refugee women, lesbian, trans and intersex women, or older women. When this data isn’t collected it is very difficult to report on the level of disadvantage and inequality specific groups of women may face, without the supporting evidence. It is also very difficult without such data to be able to pinpoint the areas of disadvantage or importantly to measure what progress is made.’*

Older Victorian women from culturally and linguistically diverse backgrounds are not only more likely to have experienced discrimination due to their ethnic background and to their gender, but the disadvantages these confer are being compounded by ageing and ageism.

Many women from culturally and linguistically diverse backgrounds face increasing social, cultural and service isolation as they age; loss of friends and family in their known language group, diminishing mobility, lack of financial literacy and lack of knowledge and information around available services are all key issues which need to be addressed through a whole-of-government approach.<sup>39</sup>

Rigorous data collection needs to be both driven, and actively supported by government. Ongoing and robust analysis against key strategic and performance indicators will help drive change across sectors and through this, to the broader community.

Additionally, COTA refers the Victorian Government to the submission by Ethnic Communities Council of Victoria (ECCV) to this Gender Equality Strategy consultation, which we fully support.

**Capturing the missing data is essential, as it is data that both drives and measures change.**

## 5. CONCLUSION

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COTA Victoria understands the multiple impacts gender inequality and discrimination across the life course have had on older women in Australia. While inequities once embedded within our regulatory and legislative systems have largely been addressed over the past 50 years, the impacts of structural bias continue to resonate for many older women.

Barriers to independent wealth accumulation end in financial insecurity, cultural expectations such as around unpaid care work impact on health and wellbeing. These are just two examples of how female embodiment leaves women disproportionately disadvantaged.

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[http://www.eccv.org.au/library/An\\_Investment\\_Not\\_an\\_Expense\\_ECCV\\_Health\\_Literacy\\_Paper\\_FINAL.pdf](http://www.eccv.org.au/library/An_Investment_Not_an_Expense_ECCV_Health_Literacy_Paper_FINAL.pdf)

When gender inequality is combined with Australia's entrenched culture of ageism and age discrimination, women become increasingly vulnerable to further disadvantage: chronic disease, poverty and elder abuse. An increasing loss of 'visibility' and voice may bring social isolation and low self esteem.

As COTA's program of *Listening Post* engagement across Victoria has shown, older women are crying out for opportunities to input into policies and decision-making processes that they have historically been shut out from – policies that affect their lives. Their key message to government is that their daughters and granddaughters must be empowered to ensure they do not face the discrimination, the barriers and the gender expectations that have limited their own life chances and opportunities. But they also want government to understand how – through no fault of their own – they themselves continue to experience hardship as a direct result of gender.

Any Victorian Gender Equality needs to take action to alleviate the difficulties faced by older women **now**, in addition to working to reduce the negative impact on future generations. COTA strongly recommends Victoria's Gender Equality Strategy addresses the income gap faced by older women, supports policies to improve housing security and funds programs which will allow women's voices (subdued across a lifetime), to be heard in later life.