



**Senate Community Affairs References Committee
inquiry into the extent and nature of poverty in
Australia**

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Equality Rights Alliance

Equality Rights Alliance (ERA) is Australia's largest network of organisations advocating for women's equality, women's leadership and recognition of women's diversity. We bring together 67 non-government organisations and social enterprises with a focus on the impact of policy or service delivery on women. We are one of the six National Women's Alliances, funded by the Commonwealth Office for Women.

The following ERA member organisations endorse this submission in whole or in part:

Aboriginal Legal Rights Movement	NGO Women's Rights & Gender Equality Network
Alevi Federation of Australia	NSW Council of Social Services
Amnesty International Australia	National Older Women's Network
Australasian Council of Women and Policing	National Union of Students (Women's Department)
Australian Baha'i Community - Office of Equality	Of One Mind
Australian Centre for Leadership for Women	Project Respect
Australian Council for International Development	Public Health Association of Australia (Women's Special Interest Group)
Australian Federation of Medical Women	Reproductive Choice Australia
Australian Graduate Women	Safe Motherhood For All Inc
Australian Women's Health Network	Sexual Health and Family Planning Australia
CARE Australia	Sisters Inside
Children by Choice	Soroptimist International of Australia
COTA Australia	United Nations Association of Australia Status of Women Network
FECCA Women's Committee	UN Women Australia
Feminist Legal Clinic	Victorian Immigrant and Refugee Women's Coalition
Fitted for Work	VIEW Clubs of Australia
Girl Guides Australia	Women's Equity Think Tank
Good Shepherd Australia New Zealand	Violence Prevention Australia
Homebirth Australia	Women's Housing Ltd
Human Rights Law Centre	Women in Adult and Vocational Education
Immigrant Women's Speakout Association NSW	Women's Information Referral Exchange
International Women's Development Agency	Women in Engineering Australia
Jessie Street National Women's Library	Women's International League for Peace and Freedom
Justice Connect	Women on Boards
Maternal Health Matters Inc	Women's Legal Services Australia
Maternal Scholars Australia	Women Sport Australia
Maternity Choices Australia	Women's Property Initiatives
Migrant Women's Lobby Group of South Australia	Women With Disabilities Australia
Multicultural Women Victoria	Working Against Sexual Harassment
MSI Australia	Women's Climate Congress
National Association of Services Against Sexual Violence	YWCA Australia
National Council of Churches of Australia Gender Commission	Women's Electoral Lobby
National Council of Jewish Women of Australia	Zonta International Districts 22, 23 and 24
National Council of Single Mothers and Their Children	
National Council of Women of Australia	
National Foundation for Australian Women	

Recommendations

- 1. Provide additional funding to Office for Women to build capacity within all Departments to support Gender Impact Analysis (GIA) on their policy and spending proposals.**
 - a. Expedite GIA on climate change, disaster and energy related policies as part of a national climate change and energy transition plan.**
 - b. Ensure a cross-sectional gender lens on education and training so the school, TAFE and university systems work to keep students engaged for as long as possible and readied for meaningful and secure work.**

- 2. Build a fairer and stronger social security system that supports women in unpaid care work and bolster the incomes and education and training opportunities of single parents.**
 - a. Permanently increase JobSeeker in line with costs of living and link the ongoing rate to wage growth.**
 - b. Review the Parenting Payment Single (PPS) for sole parents with the explicit aim of reducing poverty.**
 - c. Investigate the feasibility of replacing all current existing social security payments with a ‘basic income’ payment, supplemented by additional allowances for groups with identified needs.**

- 3. Bolster the pay and conditions of women in feminised sectors, namely in early childhood education and care (ECEC).**

- 4. Improve access to childcare and early learning:**
 - a. Phase out the activity test for the Childcare Subsidy.**
 - b. Review childcare access for women on temporary visas.**

- 5. Reforming the taxation and compulsory retirement income systems so women are not worse off than men and can retire with dignity:**
 - a. Extend superannuation payments to government-funded parental leave.**

(b) the relationship between economic conditions (including fiscal policy, rising inflation and cost of living pressures) and poverty;

(c) the impact of poverty on individuals in relation to:

(i) employment outcomes, and

(ii) housing security

(e) the relationship between income support payments and poverty, and

(f) mechanisms to address and reduce poverty

This submission draws on ERA's recent pre-budget submission and our contributions made to the Employment White Paper process and senate inquiry into Work and Care.

Poverty in Australia is gendered

Poverty in Australia is gendered due to a range of factors, including the gender pay gap, limited access to affordable childcare, unequal distribution of unpaid care work, the effects of gendered violence, a lack of accessible and affordable housing, expensive and inaccessible childcare and economic systems which assume all workers live the types of lives normally enjoyed by men.

Women experience inequality across the lifecycle. Their accumulated poverty is the result of barriers to leadership opportunities and equal access to income, social and economic assets that build security and wellbeing.

The underlying causes of this inequity are political, structural and cultural. Gender biases and stereotypes about gender roles are so deeply embedded in our shared culture that we unthinkingly hand them on to our children from birth. Gender discrimination and unconscious and conscious biases work against girls and women in all settings. Stereotyped gender socialization and gender biases in education result in education pathways which are highly gendered, and which lead women predominantly to underpaid work in gender segregated industries. Women and girls are subject to higher levels of violence in their homes and workplaces than men and their work is valued differently by managers and employers, even where it can be objectively assessed as comparable with the work of men. Critical economic infrastructure such as the superannuation scheme have been developed on assumptions about working life which are based on a typically male experience (fulltime work without career breaks, unpaid caring responsibilities or a lower salary due to gender). Critical supports for women's employment (childcare, affordable housing, contraception and reproductive healthcare) are underfunded and difficult to access.

Housing and socioeconomic status are determinants of health, meaning that poverty is experienced in health and wellbeing impacts by women in Australia, and intersects with the high costs of healthcare. We have heard stories of women experiencing domestic and family violence (DFV) and without access to savings having significant difficulty accessing healthcare they are seeking, such as abortion. We heard the high cost of service combined with poverty and DFV may mean some women are not able to access abortion care and are forced to continue a pregnancy they may not want, and which may put them at continued risk of violence. – Romy Listo, Australian Women’s Health Network and ERA member representative.

Any analysis of poverty in Australia must consider that the experiences of women are markedly different from that of men. It must also consider that the experience of intersectional disadvantage means that gendered poverty has almost as many forms as there are women.

The scope and causes of gendered poverty in Australia

According to the *Poverty in Australia 2022* report, 3.3 million people are living below the poverty line in Australia, despite the inclusion of boosted income support payments for part of the sample period for that report.¹ The report found that *‘[a]mong sole parent families where the main earner is female, the rate of poverty is 37% compared with 18% in sole parent families where the main earner is male.’*² women are more likely to live in households below the poverty line than men (14.1% as against 13.1% for men). The report follows conventional practice in using household income as the basis for the analysis, but also states that *“it is worth noting that if we focused ... on differences in personal incomes between men and women [instead of household income], the gaps between them are likely to be much larger.”*³ According to a 2017 HILDA report, women are more likely than men to experience persistent or recurrent poverty (5% of men and 7% of women).

Women are not paid for their labour in the way men are. Women make up most employees in professions that are poorly paid, contributing to a significant **gender pay gap**. Average remuneration in female-

dominated organisations is lower than in male-dominated organisations.⁴ The pay gap appears in almost all industries⁵ and contributes to women’s increased financial insecurity, making it more difficult for them to escape poverty. The

¹ ACOSS and UNSW *Poverty in Australia 2022* https://povertyandinequality.acoss.org.au/wp-content/uploads/2020/05/Poverty-in-Australia-2020-Part-2-%E2%80%93-Who-is-affected_Final.pdf

² Ibid at 12

³ Ibid at 35

⁴ Australian Bureau of Statistics (2020). *Gender Indicators*, Australia.

⁵ Ibid.

government recognises this and appears to understand that one of the key causes is the **chronic undervaluing of care work**.

WGEA's *Gender Equality Scorecard 2022* found that the gender pay gap for all fulltime employees has stalled at 14.5% on base salary only for full time employees,

and 22.8% for all employees (including part time and casual) and on total remuneration (including bonus payments, overtime, loading, penalties etc).⁶ Women are paid significantly less than men across almost all industries, with long term implications for women's economic security. Median superannuation balances for women at retirement (aged 60-64) are 23.4% lower than those for men.⁷

"I employed an experienced admin assistant in a women-dominated sector. The funding we received for the program was too low to be able to raise her salary above the award. She was unable to afford housing in the city where we worked, so she moved to a nearby regional centre and commuted. The cost of her commute combined with her low salary made it impossible for her to continue in the role, despite being ideologically committed to the work and motivated to stay. She had to leave her job because her salary in a women-dominated sector was too low to meet an inflated housing market. The economic structures she was working in combined to push her out of her job." - Helen Dalley-Fisher, Convenor, Equality Rights Alliance.

The wage gap begins as soon as men and women enter the workforce. The median undergraduate starting salaries for women are 3.9% less than for men and widens with graduation. The gender pay gap for all employees is 18.3% on base salary and 23.8% for total remuneration, with long term implications for women's economic security. Median superannuation balances for women at retirement (aged 60-64) are 23.4% lower than those for men.⁸

Some of the wage gap is caused by the disproportionate share of unpaid work performed by women, resulting in career breaks and subsequent return to paid work on a part-time basis. Women in Australia are far more likely to work part-time than men, often because of caring responsibilities. Women constitute 38.4% of all full-time employees and 68.5% of all part-time employees. The latest *Time Use Survey* results show that on average, men spend more time on

contracted activities – such as paid work and education – and have more free time than women, while women spend longer each day doing unpaid domestic work, childcare, adult care and voluntary work.⁹

⁶ WGEA Gender Equality Scorecard

⁷ WGEA, Gender equality workplace statistics at a glance 2022, February 2022.

⁸ WGEA (2022).

⁹ ABS, [How Australians Use Their Time](#), October 2022.

The government’s Jobs and Skills Summit in September stressed the importance of addressing women’s underutilization in the workforce as a response to low unemployment rates. The problem with the analysis from the Jobs and Skills Summit is that it sees women’s labour participation as limited to formal paid work rather than reframing the concept of labour to include all forms of work. Within the

narrative of the Jobs and Skills Summit, women are ‘underutilized’, or an ‘untapped resource’. At the Summit, ERA made the point that *‘most women are already working full-time, even more than full-time. We’re just not paid for it.’*¹⁰ Care is a form of work and one which limits women’s ability to engage in paid employment, contributing to their economic vulnerability and poverty.

“Most women are one unintended pregnancy away from not being able to afford the bills or food. Healthcare costs such as accessing a GP, an ultrasound or an abortion unexpectedly can have devastating impacts.” - Daile Kelleher, Children by Choice and ERA member representative.

Recognising and valuing the care work done by women is a necessary shift in thinking if we are to effectively address women’s workforce participation, gendered poverty and the problematic gender norms which sit beneath our understanding of care. Failing to identify care as work obscures the invisible process of limitation whereby women curtail their career ambitions and earning potential to accommodate various forms hidden work. Women should not be expected to juggle invisible work with paid work.

Retiring with fewer assets than men, older women are the fastest growing group in Australia at risk of homelessness.¹¹ A lack of accessible and affordable housing in Australia contributes to poverty, particularly for women, who are more likely than men to be single parents or to earn low wages. The high cost of housing puts additional financial strain on already vulnerable women, making it difficult for them to escape poverty.

Research consistently shows that across all years, the highest poverty rate is recorded for single parents, the majority being women (and for those who did not finish high school).¹²

Women are more likely than men to suffer chronic illness and to struggle to pay for out-of-pocket health costs. They are more likely than men to be on social security

¹⁰ Intervention by Helen Dalley-Fisher, Equality Rights Alliance at the Jobs and Skills Summit on 1 September 2022 <https://www.equalityrightsalliance.org.au/era-at-the-jobs-and-skills-summit/>

¹¹ AHRC, Somali Cerise et al. (2009). [Accumulating poverty? Women’s experiences of poverty over the lifecycle](#); National Older Women’s Housing and Homelessness Working Group (2018). [Retiring into Poverty](#), YWCA Canberra.

¹² Melbourne Institute, University of Melbourne (2020), [Breaking Down the Barriers](#): Measuring Individual Poverty: Correlates and Variation Over Time, and Australian Council of Social Service (2020). *Poverty in Australia 2020*.

benefits for long periods and are more likely than men to be on part payments to make up for inadequate wages¹³

Gender equality in Australia took a hit as a result of COVID-19. Women have had interrupted employment or disengaged from the workforce altogether. Women took on most of the additional unpaid work caused by the pandemic which may have contributed to larger reductions in participation and work hours. And due to policy changes catalysed by COVID-19, many women have had early access to superannuation, which has diminished their long-term retirement income.¹⁴ Long COVID, the research shows, is more likely to adversely affect women.¹⁵

Despite reforms to make childcare cheaper in recent years, access to affordable childcare remains a major barrier for women, particularly those in low-income

Case Study

“Lisa (not her real name) is a mother of two children who experienced violence in a previous relationship. Over four years, Lisa’s former partner made her open 12 Buy Now Pay Later (BNPL) accounts with different providers, amounting to more than \$5000 worth of debt. She was coerced into opening these accounts because she was fearful of more violence from her partner. Lisa had very little to no capacity to repay the BNPL debts, being reliant on a very low social security income of about \$1100 a fortnight. Lisa also had a poor credit history after her partner had coerced her into credit card debt as a young adult. Despite these affordability pressures and the potential for hardship, Lisa was approved for multiple BNPL products. One provider increased her credit limit from \$1000 to \$2500 after her partner coerced her into applying. Lisa’s partner purchased items such as petrol, groceries and cigarettes using this money, in turn compelling Lisa to do the same. Drowning in debt, Lisa had to use BNPL to pay for essentials such as Coles and Woolworths vouchers for daily living. Lisa worked with Good Shepherd to get most of the BNPL debts waived due to family violence.” - Phoebe Nagorcka-Smith, Good Shepherd Australia New Zealand and ERA member representative.

¹³ Parliamentary Budget Office, *JobSeeker Payment: Understanding economic and policy trends affecting Commonwealth expenditure*. 2020

https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Budget_Office/Publications/Research_reports/JobSeeker_Payment

¹⁴ Danielle Wood, Kate Griffiths, Tom Crowley *Women’s Work: The Impact of the Covid Crisis on Australian Women* Grattan Institute 2021 <https://grattan.edu.au/report/womens-work/>

¹⁵ Morgan Liotta Research suggests women are more susceptible to long COVID NewsGP 22 June 2022 <https://www1.racgp.org.au/newsgp/clinical/research-suggests-women-are-more-susceptible-to-lo>

households. This can make it difficult for women to enter or remain in the workforce, leading to a reliance on government support and an increased risk of poverty.

Moving women to the center of economic policy

ERA is of the strong view that the most effective way Australian governments can address and prevent poverty among women is to enable the public service to apply a well-resourced and sustained gender lens to all policy development and implementation, using tools such as Gender Responsive Budgeting (GRB) and Gender Impact Analysis (GIA). GRB and GIA enable the impacts of programs and measures on gender equality and women's workforce participation to be visible and considered, which in turn improves the efficiency of Government measures and public spending. ¹ A comprehensive gender lens uses an intersectional analysis of the impact of policy on a diverse range of women. The evidence provided by GRB and GIA will support the development of policy initiatives which address the economic disadvantage faced by women.

ERA acknowledges that the Albanese government has committed the APS to perform GIA across a number of policy and service areas and has also committed to a number of initiatives that will improve women's economic wellbeing and safety over time, including childcare and paid parental leave reforms. The October 2022 budget signaled that the government understands that policies affect men and women differently.

With GRB as a high level and whole-of-government priority in mind, ERA makes in this submission a number of specific recommendations aimed at addressing gendered poverty.

Recommendations in detail

- 1. Provide additional funding to Office for Women to build capacity within all government departments to support Gender Impact Analysis (GIA) on their policy and spending proposals, with special emphasis in the areas of:**
 - a. Climate change, disaster and energy related policies as part of a national climate change and energy transition plan that is gender sensitive.**
 - b. National housing policy to reduce homelessness.**
 - c. Education, training and the labour market (so the school, TAFE and university systems work with industries to disrupt gender segregation and support women for meaningful, well paid and secure work over their lifetimes).**

Recognising that poverty is gendered, a gendered analysis of policy development and budgets is essential. It's common sense to apply a gender lens to all policy ideas and reforms well before they are formally designed and implemented. Gender

impact analyses (GIA) is an important tool to influence budgetary decision-making to limit the negative impacts on women of revenue or expenditure measures and identify measures to advance gender equality.

To ensure this process is not merely a compliance activity, training and leadership is needed across the Australian Public Service with active parliamentary support and monitoring and systematic collection and use of gender statistics.

There are three areas in which GIA is particularly critical: climate, housing and education, as each of these areas have significant and long-term ramifications for gendered poverty.

Case Study – How GIA could be applied to climate change policy

There is an urgent need to apply GIA to climate change policy in Australia to identify the links between severe weather events and gendered poverty.

Fortunately, the ILO has provided us with an excellent example of how to apply a GIA to climate change policy by considering the effects of severe weather events and other disasters on women globally. Their analysis identified four key gendered elements which are highly relevant to the Australian context.

The first factor is an increase in women's economic insecurity as productive assets are destroyed, small businesses are closed and women lose jobs and work time.¹⁶ In Australia, we can add that the high levels of casualised and insecure paid work performed by women increases the likelihood that their income will be reduced or cut off in the event of a crisis. Women who see their unpaid work increase during crisis may have to declare themselves unavailable for work, as family and community needs take priority over the women's long-term economic security and recovery. This has particularly problematic long-term implications for women's retirement incomes, which are already significantly below that of men.¹⁷

The second effect is a dramatic increase in women's workloads as women engage new forms of "disaster work," including emergency response and political organizing while simultaneously taking on expanded responsibilities as caregivers while childcare centres and aged care facilities remain closed. While the pandemic and climate-related disasters have significant differences, it's worth noting the parallels here regarding women taking on the primary burden of increased care for children who could not attend school or childcare during lockdown.

¹⁶ Enarson, Elaine *Gender and Natural Disasters* Working Paper of the Infocus Programme on Crisis Response and Reconstruction ILO 2000 p. viii https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_crisis/documents/publication/wcms_116391.pdf

¹⁷ Australian Super's *Future Face of Poverty Report* in 2018 found that women retire with 42% less super than men. see <https://www.australiansuper.com/-/media/australian-super/files/campaigns/future-women/the-future-face-of-poverty-is-female.pdf> We note that the effects of the withdrawal of superannuation by young women in the early stages of the COVID-19 pandemic are not yet represented in this figure, meaning it is likely to rise significantly.

The third factor identified by the ILO describes a deterioration in women's working conditions in both the household and in paid workplace, for example through lack of child-care and increased work and family conflicts and the final factor is that financial recovery is much slower for women, as they are less mobile than male workers, likely to return to paid work later due to increased unpaid care work, and often fail to receive equitable financial recovery assistance from the government and/or external donors.¹⁸

We have seen these four factors play out across Australia over many years. As a research report in the wake of the Queensland and Victorian floods a decade ago showed, there was little attention paid to the need to support women at these times. Ironically, given the amount of unpaid recovery work performed by women, women were relegated to the role of 'victim' in public discourse, with no attention given to the role played by women as actors in their own lives and communities, or as decision-makers at each stage of the flood and its aftermath.¹⁹ Subsequent GIA work by researchers revealed this victim-focused approach and consequently led to important initiatives such as the federal funding for Gender and Disaster Australia to provide training to first responders about the increased risk of gendered and family violence arising from disaster.²⁰ However, there is currently little focus in federal disaster planning on the economic effects of disaster on women.

Applying a GIA to Australia's climate policy could result in:

- Increased research and analysis about how adverse weather events affects women's work, both paid and unpaid, and what support services are / planning is required to address those effects, both immediate practical and longer term;
- Disaster recovery plans which make provision for the reopening / rebuilding of critical support structures for women providing care, such as childcare centres, aged care facilities and respite centres;
- Funds for local government to anticipate and deliver effective pop-up emergency coordination
- Specific targeted, long-term support is given to minimise the detrimental effects of the additional unpaid and voluntary work taken up by women in direct relation to the effects of the fire and flood and their family recovery

¹⁸ Ibid

¹⁹ JERA International and Economic Security4Women, *Women's Voices from the Flood Plains*, July 2012.

²⁰ Media Release by Senator the Hon Anne Ruston *Training to support women experiencing violence in disasters* 1 January 2022 <https://formerministers.dss.gov.au/19489/training-to-support-women-experiencing-violence-in-disasters/>

A similar level of gendered analysis is urgently needed in the areas of education and housing.

Educational attainment is a key factor in determining future earnings and participation in the paid workforce. Each of these impacts on the level of retirement savings accumulated through superannuation. Women in Australia have made significant advances in education, with Australia being ranked with other countries as second in the world for women’s educational attainment in 2022.²¹ Women account for over half of all students enrolled in higher education and students who complete a higher education award. And yet, that achievement is too often not translating into economic security and wellbeing at every life stage for women. A GIA process would allow us to identify why excellent education participation rates are not translating into economic security for women. This work could be

incorporated into the aims and structure of the new Job and Skills Australia agency.

“I am university educated, but I was medically retired from the public service at 34 years of age due to a medical condition/disability. I did not have a chance to build up much superannuation. I have struggled financially. I cannot afford private rent, cannot access public housing, and there are very few bulk billed health services, GP or allied health.” – ERA member representative sharing her story anonymously via an online survey, December 2022.

Affordable housing is also critical to women’s economic security. Women experience homelessness differently and are less visibly homeless than men. Older women who are homeless are often entirely invisible to the public eye. Many women experiencing live with physical or psychosocial disabilities, with homelessness exacerbating disability and chronic health conditions. Women may not identify their experiences as homelessness and are may have needs which cannot be met by existing homelessness services.²² Such women typically move between temporary arrangements, staying with children, relatives or friends to keep a roof over their head. Some are adept at house-sitting whilst others sleep in their car when there is nowhere else to go. Most concerningly, many women do not report violence to police and remain in relationships to avoid homelessness, even when they are experiencing violence from their partner.²³ We recommend to the committee the excellent recent research by Anne Summers on this point.²⁴

The government has committed to develop a National Housing and Homelessness Plan and new National Housing and Homelessness Agreements with the States and

²¹ World Economic Forum *Global Gender Gap Report 2022* https://www3.weforum.org/docs/WEF_GGGR_2022.pdf

²² Research based in testimonials from [Home at Last](#) clients, Housing for the Aged Action Group (HAAG).

²³ Journal of Interpersonal Relations, Intergroup Relations and Identity (2013) Brandon A. Dare, Rosanna E. Guadagno and Nicole Muscanell, [Commitment: The Key to women staying in abusive relationships](#).

²⁴ Anne Summers *The Choice: Violence or Poverty* 2022 https://assets.website-files.com/62b998c0c9af9f65bba26051/63228540ce74a60866ee4e98_TheChoice-violence-or-poverty-web.pdf

Territories. This is an excellent opportunity to reset housing policy in Australia to include a GIA. The Department of Social Services should be tasked with incorporating a GIA process into the development of both the Plan and the Agreements.

- 2. Build a fairer and stronger social security system that supports women in unpaid care work and bolster the incomes and education and training opportunities of single parents.**
 - a. Permanently increase the Jobseeker payment, increasing it by at least \$73 a day as well as indexing the payment to wages rather than CPI alone**
 - b. Review the Parenting Payment Single (PPS) for sole parents with the explicit aim of reducing poverty.**
 - c. Investigate the feasibility of replacing all current existing social security payments with a ‘basic income’ payment, supplemented by additional allowances for groups with identified needs.**

While the JobSeeker daily rate has increased slightly from \$40 to \$46 the past two years, the payment is well down from the Coronavirus Supplement level of \$82 for a single unemployed person. The base rate has fallen from 84% to 66% of the poverty line, defined as half of median income, even after considering the latest Jobseeker indexation increase. Jobseeker has also fallen further behind the minimum wage.²⁵

Women on Jobseeker are more likely than men to be over 45 and are more likely to spend more than one year on the benefit.²⁶ They are also more likely than men to be the primary carers of dependent children while on Jobseeker. Interestingly, women are less likely than men to be receiving the full rate of Jobseeker and are more likely than men to be working at least 15 hours per week, meaning that Jobseeker is supplementing the income of a significant proportion of women who have employment.²⁷ There is a real risk that women are increasingly using Jobseeker to mitigate the damage done by other structural barriers to women’s economic security, such as casualised, part-time and insecure employment, the assumption that unpaid care will be primarily provided by women, and industrial gender segregation.

Australian social security policy settings for people of workforce age can be harsh, with cumulative negative effects for women. Recipients often go without meals,

²⁵ Australian Council of Social Service & UNSW, Sydney (2021), [Income-support-since-2000: Those-left-behind \(acoss.org.au\)](https://acoss.org.au)

²⁶ Power to Persuade (2021), [The gendered nature of JobSeeker](#)

²⁷ Parliamentary Budget Office (2020), Job Seeker Payment: Understanding Economic and Policy Trends Affecting Commonwealth Expenditure.

struggle to afford heating and cooling and face the prospect of homelessness,²⁸ increasingly so given the escalating affordability crisis in the private rental housing market.²⁹ Jobseeker is so low that in many cases it is forcing women to return to their place of abuse and into the hands of their abuser.³⁰

The low level of current payments not only leaves recipients in poverty but also prevents them from finding work. Analysis by Good Shepherd Australia New Zealand shows the low rate of Jobseeker has acted as a barrier to women's employment, because of the financial outlay required to meet the obligations to seek employment.³¹ We urgently recommend permanently increasing the rate of JobSeeker to at least \$73 a day as recommended by many anti-poverty advocates.³² Increasing the rate would help the post-pandemic economic recovery and current labor force shortages by ensuring people have capacity to search for a job and are equipped to commence employment

Case Study

"I left an abusive partner in 1987. When I did, he cut off all access to joint accounts leaving me with less than \$46.00 a week. I knew I would never be going back so I applied for the parenting payment to enable me to find a place to live and raise my three daughters. I was treated with dignity, respect, and compassion. The public servants were very supportive. They advised me of the support available and explained the criteria for its payment. I was not asked to justify my decision to leave.

²⁸ Parliamentary Library Briefing, Don Arthur, [The Adequacy of Jobseeker Payments](#).

²⁹ AHURI brief (2022), [Why does Australia have a rental crisis, and what can be done about it?](#)

³⁰ Pro Bono News Australia (2020), Cathy Humphries, [Poverty is trapping women in abusive relationships](#).

³¹ Good Shepherd Australian & New Zealand (2019), [Submission](#) on the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia, Senate Community Affairs References Committee.

³² [Home - Raise the Rate](#) (2023).

On the day I visited a government office for assistance, I left with a bond for the house I had found together with a letter to connect the electricity and gas together with a fortnightly parenting payment. The reporting was simple and based on an honour system. I reported if I had worked in the past fortnight and the payment was adjusted accordingly. The payment in 1987 was the same amount as the aged pension with extra depending on the age of the child and their access to Austudy.

It saved my life at a time when I was trying to put my life back together. Whilst not huge the payment was enough to pay my rent and keep food on the table

Raising kids was seen as valuable work. There was nothing punitive about the system. It was designed to offer support when support was needed. At no time did I feel humiliated by the system.

If my situation was repeated today, I would probably be dead. All I could take when I left with the kids was their doonas and pillows. I just grabbed the kids jumped into the car and got out. If it happened today, I would have had to wait for support I would have been trapped with a man who was often drunk and wanted to kill me.

When I think of the hoops women in my position must go through today it greatly concerns me. I got part time employment straight away. I didn't have to juggle my work with the insult of a Parenting Next program - having to attend parenting courses. My youngest was 8 years old - as traumatised as I was, and I didn't immediately lose funds and expected to go on the unemployed benefit and the punitive limitations it places on parents trying to rebuild their lives.

Because of parenting payment, I was able to negotiate payments for such things as excursions, school camps and sporting activities so my girls could fully participate in their education. If it happened today, the experience for my girls would have been humiliating. They would not have been able to participate because there would not have been enough money.

I would not have been able to build a reputation for bookkeeping and hold a number of part time positions because I would have been wasting time filling out job applications and attending worthless training programs.

My three girls are all professional women. The combined tax they paid last year equaled the amount I received in parenting payments.” - **Anonymous ERA member representative, December 2022.**

b. Review the Parenting Payment Single (PPS) for sole parents with the explicit aim of reducing poverty.

The 2021 census revealed that there are 1 million one-parent families (1,068,268) in Australia. Four out of every five of those parents are female.³³ Of those one-parent families, up to 30% (an estimated 280,000) are jobless families (families with dependents without work).³⁴ This includes half a million children under the age of 15.

Poverty is prevalent among single parent families. The Parenting Payment Single used to be paid to low-income sole parent families until the youngest child reached 16. From 2006, the former Coalition Government lowered this to 6 to 8 years for new applicants for social security payments. New applicants with older children are now paid the lower JobSeeker payment and may be obliged to sign up to the ParentsNext program (currently under review and a program which ERA has advocated be scrapped) which involves much harsher activity tests than PPS. The emphasis has obscured the importance of parenting and care.

As a consequence of policy changes, the percentage of sole parents receiving JobSeeker has increased from zero in 2000 to 28% in 2021.³⁵ The income of sole parents with a child under eight has risen by 27.2% over the same period, whilst the income of those with children over eight has risen by just 7.9%.³⁶ Currently, there is a gap of around \$8,000 a year between sole parents on PPS and those on other payments and pensions.³⁷

Analysis of Household, Income and Labour Dynamics (HILDA) survey data shows a deep erosion of the wellbeing of sole parents,³⁸ with the latest report confirming increased financial stress and food insecurity. 40% of single parents reported that life was worse because of COVID-19.³⁹ While there is consensus around the value of paid work,⁴⁰ a high level of family joblessness in Australia and poverty in one-parent families appears to be linked to the design of the tax and transfer systems, the failure to maintain adequate payment levels for social security payments and the costs associated with looking for and maintaining employment including childcare, transport and housing costs.

³³ Australian Bureau of Statistics (2022) [Household and families: Census, 2021 \(abs.gov.au\)](https://www.abs.gov.au).

³⁴ Australian Bureau of Statistics Labour Force Status of Families June 2022

<https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-status-families/latest-release>

³⁵ Australian Council of Social Service & UNSW, Sydney (2021), [Income-support-since-2000: Those-left-behind \(acoss.org.au\)](https://www.acoss.org.au)

³⁶ Ibid.

³⁷ Bertina Cass (2022), Social Policy Research Centre UNSW, speaking during a webinar organised by Brotherhood of St Laurence: [Work, care and social security: making it work for children and families](https://www.brotherhoodofstlaurence.org.au).

³⁸ Sydney Morning Herald (2020), [Survey reveals decline in economic wellbeing of single-parent families](https://www.smh.com.au).

³⁹ [HILDA Statistical Report \(2022\)](https://www.hilda.org.au), Melbourne University, pp 52,95.

⁴⁰ The Conversation (2016) Miranda Stewart and David Ingles, [For single parents, it pays to work \(theconversation.com\)](https://www.theconversation.com).

Poverty is a policy choice of governments. ParentsNext is a discriminatory and punitive program which negatively impacts parents' self-esteem and parenting confidence. ERA urges a review of the current PPS arrangements with the expressed objective of improving the employment prospects of parents and ensuring they are better off in employment. Principal carer parents should not be required to accept a position where they can demonstrate that they will not be better off financially as a result.

The review should consider:

- The provision of vocational training earmarked for single parents and tailored and non-compulsory labour market preparation programs that focus on the wellbeing of sole-parent families, enabling entry into decent work with flexible arrangements. Optional tailored programs should replace ParentsNext.
- Whether the Jobs, Education and Training (JET) program introduced in 1989 should be reinstated. JET saw free or highly subsidised training and childcare for beneficiaries to transition to work with no sanctions for non-compliance. Between 1984 - 1994 child poverty fell by more than 50% among families with children.⁴¹
- How Centrelink (Services Australia) can better assist clients.
- The cost of attending work and other additional pressures associated with paid work for single parents.
- The adequacy of and collection under the child-support scheme involving non-custodial parents.
- Childcare services, before and after school hours care and holiday care costs for single parents.
- How the social security payments system affects women's ability to leave family and domestic violence.⁴²

ERA acknowledges and recommends the work of the Council of Single Mothers and their Children. Its members typically rely on government payments to top up often casual work with uncertain pay and varying conditions. The Council recommends that PPS be reinstated for single parents until their youngest child is 16. We share its

⁴¹ Cass (2022).

⁴² See Anne Summers (2022) *The Choice: Violence or Poverty*, University of Technology Sydney.

concerns about the complex hoops single parents must jump through under mutual obligation rules.

c. Investigate the feasibility of replacing all current existing social security payments with a ‘basic income’ payment, supplemented by additional allowances for groups with identified needs

The inequitable gender distribution of unpaid work combined with the failure of our economic systems to value the unpaid work done by women comes at a significant cost to women’s economic security. The social security system plays a critical role in ensuring that women with unpaid caring responsibilities are at least provided with a basic safety net to protect them from poverty and economic insecurity. Women are the majority of income support recipients and tend to require income support payments for longer periods. Decreases in the real value of Jobseeker and other payments, changes to the Parenting Payment Single, and the increasing complexity of our social security system have conspired to undermine this safety net for unpaid carers.⁴³

ERA acknowledges the Government’s announcement following the Jobs and Skills Summit of a government-funded consultation and research project on the concept of a ‘living wage’ or decent wage (with expectations of a report due in late 2023).⁴⁴

ERA recommends that the Government investigate ways of streamlining and improving the adequacy and functioning of the income support system, including replacing the current system of pensions and payments with a single ‘basic income’ payment, with supplements available to groups with identified needs, such as people with disability and people with children.⁴⁵

3. Improving pay and conditions in early childhood education and care (ECEC)

While ERA acknowledges that the Government has backed a successful outcome in the Aged Care Work Value Case that went before the Fair Work Commission, no such provision has been made for Child Care or Disability Care workers. ERA recommends provision for the government to support a value case in those sectors.

⁴³ Under the current rules, single pensioners can earn up to \$480 a fortnight without reducing their pension payment. Pensioners who earn more than that are placed on a part-pension and have their payments docked .50c for every dollar earned above \$480. But single carers on Jobseeker with at least one child under 16 can earn up to \$150 per fortnight, at which point their payment is reduced by .40c for every dollar over \$150. This discrepancy will increase once the temporary upfront \$4,000 income bank credit is applied for Age Pensioners.

⁴⁴ [Jobs and Skills Summit September 2022 – Outcomes \(treasury.gov.au\)](https://treasury.gov.au)

⁴⁵ As recommended by academics Professor John Quiggin, Elise Klein and Troy Henderson [Meet the Liveable Income Guarantee: a budget-ready proposal that would prevent unemployment benefits falling off a cliff \(theconversation.com\)](https://theconversation.com); https://taxpolicy.crawford.anu.edu.au/sites/default/files/uploads/taxstudies_crawford_anu_edu_au/2020-09/complete_liveable_income_sep_2020_0.pdf

There is significant unmet demand for childcare which will increase as the government accelerates efforts to have more women participate in the formal economy. Australia's ability to meet this increased demand will be determined by the question of whether Australia can attract and retain ECEC staff. The pandemic has taken an emotional and physical toll on the on the overwhelmingly female-dominated ECEC sector.⁴⁶ Wages in the sector are extremely low. ERA has received reports of ECEC workers who are leaving the industry because they are unable to afford ECEC services for their own children while receiving ECEC wages. Unlike many other low paid sectors, the ECEC sector has mandated workforce qualification requirements.

A survey run by the Health Employees Superannuation Trust Australia (HESTA) this year found ECEC employees felt their pay needed to increase and they wanted more opportunities for skills development.⁴⁷

The ECEC workforce needs to be seen in the context of developments in the broader care workforce. The aged care wage decision in 2022 identified the complex social and physical demands of work in aged care roles compared to, for example, working for a major supermarket. Without similar wage action in the ECEC sector, there are risks, according to Frances Crimmins, CEO of YWCA Canberra, that we will lose workers, with *“workers in the childcare sector so burnt out, we anticipate more workers will move to aged care as soon as a wage rise happens in that sector.”*⁴⁸

While the government committed \$20 million over four years from 2022–23 for the Fair Work Commission to establish the Pay Equity and Care and Community Sector expert panels (including a focus on ECEC) to explore wage related issues and a specialised research unit, it is not clear how quickly that will translate into better pay and conditions for a sector impatient for change.

The Fair Work Legislation Amendment (Secure Jobs, Better Pay) Bill 2022 aims to make it easier for the Fair Work Commission to order pay increases for workers in low-paid female dominated industries by putting in place a statutory Equal Remuneration Principle. However, given that the current shortage in ECEC workers will be exacerbated by any increase in demand which arises from the success of the Employment White Paper, we are concerned that these reforms may act too slowly and may impede our ability to address ECEC shortages across the workforce. Getting more people into work will only be sustainable if the children of those workers can be adequately cared for. To expedite the reforms, ERA recommends the Commonwealth

⁴⁶ According to the Government's 2021 National Workforce Census, 92% of ECEC workers are female. See <https://www.education.gov.au/child-care-package/resources/2021-early-childhood-education-and-care-national-workforce-census-report>

⁴⁷ HESTA, *State of the sector 2021: Early childhood education and care workforce insights*

⁴⁸ Frances Crimmins speaking as part of a consultation with sister alliances ahead of the Jobs and Skills Summit, August 2022.

initiate a wage case in the Fair Work Commission, as it did for the aged care workforce, to deliver a minimum 10% pay increase in ECEC.

ERA believes increased wages will also help incentivise more men to consider ECEC careers.

4. Improve access to childcare and early learning:

a. Phase out the activity test for the Childcare Subsidy.

b. Review childcare access for women on temporary visas.

The Commonwealth should continue to reduce the barriers to affordable childcare by reviewing the participation test for parents and carers, to make the system more accessible to people on low incomes. While ERA welcomes the October 2022 budget allowance of 36 hours of subsidised care per fortnight for First Nations families who do not meet the activity test, the same measure should be investigated for all low-income families.

2022 analysis by Impact Economics has confirmed that the continued imposition of the activity test undermines the Albanese Government's broader and welcomed reform objectives of lifting access for children and workforce participation of parents.⁴⁹ ECEC should also function to reduce the burden of unpaid care work on women. ERA backs a long-term objective to make childcare free, knowing it will significantly boost productivity and is good for childhood development.

Abolishing or simplifying the activity test would ensure that all children in Australia have greater access to ECEC, would be an important step toward universal early childhood education and care and would help increase the number of children who are developmentally on track when they start school. In addition, abolition or simplification of the activity test will reduce the complexity of the system and the risk of over-payments, removing barriers faced by low-income casual employees seeking to increase their hours of work.

b. Increasing access to ECEC for temporary visa holders

Temporary migration can be a step towards permanent residence, especially important to meet labour shortages, but there are lengthy delays in the visa processing system. The Department of Home Affairs has acknowledged a growing cohort of 'permanently temporary' migrants, at risk of exploitation and poor integration outcomes.⁵⁰ The ECEC system is an inflexible and inaccessible system for

⁴⁹ Impact Economics (2022) [Childcare Subsidy Activity Test: Undermining Child Development and Parental Participation Report_FINAL.pdf \(squarespace.com\)](#)

⁵⁰ Department of Home Affairs, [A migration system for Australia's future](#), Discussion Paper, November 2022.

women on temporary visas. There is currently limited access to ECEC subsidies for women on temporary visas which limits their ability to work.

5. Reforming the taxation and compulsory retirement income systems so women are not worse off than men and retire with dignity:

- a. **Extend superannuation payments to government-funded parental leave.**
- b. **Amend the Superannuation Guarantee (Administration) Act 1992 to include employer-paid parental leave entitlements as ordinary time earnings.**
- c. **Provide for a superannuation carers' contribution.**
- d. **Review existing tax concessions within the superannuation system with a gender lens to identify amendments which would increase the superannuation of women with low superannuation balances.**

The gender pay gap for all fulltime employees has stalled at 14.5% on base salary only for full time employees, and 22.8% for all employees (including part time and casual) and on total remuneration (including bonus payments, overtime, loading, penalties etc).⁵¹ By the time women get to retirement, the gap in retirement earnings and assets averages 47% when compared to men.⁵² This is one of the reasons why an increasing number of older single, retired women now live in poverty and experience economic insecurity in retirement.⁵³ Women over 55 years are the fastest growing homeless people in Australia.⁵⁴ Women continue to miss out on crucial years of superannuation accumulation due to career breaks to undertake unpaid care work.

To address this, two of the government's own advisory bodies recommended extending the superannuation guarantee to the Paid Parental Leave (PPL) scheme: the Productivity Commission's 2009 report into PPL and the 2013 Australian Human Rights Commission's *Investing in Care* report.⁵⁵

Applying a superannuation guarantee to the Commonwealth PPL scheme will help address foregone earnings from interrupted paid work and better safeguard women's economic security.⁵⁶

⁵¹ WGEA Gender Equality Scorecard

⁵² Data from the [Association of Superannuation Funds of Australia Limited](#) (2022).

⁵³ ASFA (2022-23) [Pre-budget submission](#)

⁵⁴ Australian Human Rights Commission (2019) *Older Women's Risk of Homelessness: Background Paper*.

⁵⁵ Australian Human Rights Commission, *Investing in Care: Recognising and valuing those who care Volume 1-Research Report*, Sydney, 2013, p15.

⁵⁶ KPMG (2022) *She's Price(d)less: The Economics of the Gender Pay Gap*.

a. Ensure employer-paid paid parental leave is included in the definition of ordinary time earnings.

Some women are entitled to PPL through their employer. While many enterprise agreements ensure that superannuation guarantee is payable on PPL, not all employees are covered under these enterprise agreements. PPL is excluded from the definition of ordinary time earnings, whereas other leave entitlements including annual leave, long service leave, and annual leave loading are all included in the calculation of entitlements under the superannuation guarantee. Failing to include PPL penalizes women for providing unpaid care and contributes to the retirement income gap. The Superannuation Guarantee (Administration) Act 1992 should be amended to specifically include employer-PPL entitlements as ordinary time earnings.

b. Provide for a superannuation carers' contribution.

In addition to childcare, women also provide a disproportionate share of unpaid care for adults with disability, health or frail-age issues. Current policy settings fail to identify or value unpaid care work performed by women despite the considerable benefit we gain from its performance. ERA advocates for a more equitable distribution of unpaid care work between the genders. In the interim, a nominal contribution to superannuation for unpaid carers would contribute to the retirement incomes of those performing non-negotiable care work and would also acknowledge the social and economic benefits we all derive when women stop paid work to care for someone.

d. Review existing tax concessions within the superannuation system with a gender lens to identify amendments which would increase the superannuation of women with low superannuation balances.

Economic modelling shows that Australia's tax concession system is stacked against women.⁵⁷ In the medium term and in line with government plans to outline the definition of the purpose of superannuation, super tax concessions should be reviewed for their distributional impacts and the system reformed.⁵⁸ The taxation of superannuation funds not in retirement phase should be on a progressive scale, based on the member's total superannuation balance. We support the capping of balances.

⁵⁷ Australia Institute (2021), Eliza Littleton and Matt Grudnoff, [Rich men and tax concessions](#).

⁵⁸ In line with Grattan Institute analysis that shows the government would save about \$3B per year if it limited superannuation balances to \$2 million, a move that would affect 80,000 people, mostly older men. [Why super is a burden on the budget - Grattan Institute](#), Brendan Coates, 2021.

Scaling back superannuation tax concessions for wealthy Australians is supported by some large super funds⁵⁹, and is in keeping with gender equality and wellbeing budget objectives.

6. Improve housing security and ensuring housing policy maintains a focus on preventing homelessness and meeting the needs of women among all low incomes Australians.

a. Boost and better target Commonwealth Rent Assistance.

Housing is a basic human right that is fundamental to the overall health and wellbeing of Australians, but an increasing number of Australians can't afford a stable home. The proportion of households that are renting has increased, while incomes have not kept pace with rental prices.⁶⁰ In June 2022, about 63 per cent of Commonwealth Rent Assistance recipients were still in rental stress despite the income supplement. The payment (75 cents for every dollar of rent above a threshold until a maximum, about \$73 a week for a single and \$69 for each member of a couple) has not kept up with rising private rents, while the number of people in social housing has fallen because of decades of underinvestment in public housing infrastructure.

ERA recommends lifting the maximum threshold to keep pace with actual rents.⁶¹ The Grattan Institute suggests CRA be boosted by 40%, (roughly \$1,450 a year for a single)⁶² and ACOSS by 50%.⁶³

CRA is poorly targeted. A reform package that combines better targeting, along with an increase in the maximum rate could be achieved without incurring a large fiscal bill.⁶⁴ That reform package should apply to and be integrated with the new and welcome money allocated for family and domestic violence victim survivors to better transition them from crisis accommodation into long-term housing.

b. Resource a consultation and engagement process to develop the new National Housing and Homelessness Plan (the Plan) ensuring it aligns it with the new National Housing and Homelessness

⁵⁹ Australian Financial Review, Michael Reed and Aleks Vickovich (2022) *Big super backs tax crackdown on 'ludicrous' \$5m accounts.*

⁶⁰ Australian Institute of Health and Welfare (2021), Housing affordability
SGS Economics and Planning (2022), [Rental-Affordability-Index \(sgsep.com.au\)](https://www.sgsep.com.au).

⁶¹ See also <https://www.corelogic.com.au/news-research/news/2022/residential-rents-hit-record-highs-as-national-vacancy-rates-plummet>.

⁶² The Conversation, (2022) [Renters spend 10 times as much on housing as petrol. Where's their relief? \(theconversation.com\)](https://theconversation.com)

⁶³ [ACOSS-BPS-2022-23-FINAL-220228.pdf](#)

⁶⁴ Australian Housing and Urban Research Institute (2020) Rachel Ong VforJ, Hal Pawson, Ranjodh Singh and Chris Martin. [Demand-side assistance in Australia's rental housing market: exploring reform options.](#)

Agreement (the Agreement) and the National Plan to End Violence against Women and Children.

- i. Include specific targets relating to the housing needs of women – young women, single mothers, older women at risk of homelessness and those at risk of or experiencing domestic and family violence.**
- ii. Include new investment to build social housing in the National Action Plan to End Violence Against Women and Children.**

ERA acknowledges the work the Commonwealth is doing to address Australia's complex housing supply and affordability crisis and is pleased that it is back at the centre of the reform agenda. The Agreement must align with and support the 10-year National Housing and Homelessness Plan, the first since the 2009 *The Road Home* plan. The Plan should also align with the 10-year *National Plan to End Violence against Women and Children 2022–2032*, which explicitly aims to increase the proportion of victim-survivors receiving suitable housing. Unaffordable or insecure housing is a major barrier for victim-survivors to re-establish their lives after leaving a violent situation and a key consideration in their decision to leave.⁶⁵

Women experience homelessness differently and are less visible than men. Older women who are homeless are often invisible to the public. Many live with physical or psychosocial disabilities, with homelessness exacerbating disability and chronic health conditions. They may not recognise their experiences as homelessness and are unlikely to have their needs met by existing homelessness services.⁶⁶ They typically move between temporary arrangements, staying with children, relatives or friends to keep a roof over their head. Some are adept at house-sitting whilst others sleep in their car when there is nowhere else to go. They are often unable to receive home care services available to other older people who are housed. Most concerningly, many women do not report violence to police and remain in relationships to avoid homelessness, even when they are experiencing violence from their partner.⁶⁷

The Department of Social Services, tasked with developing the National Housing and Homelessness Plan, must widely consult experts and the women's sector to ensure all arms of government and the community are involved in developing an integrated and effective Plan. This consultation will need to be adequately resourced to include support for the homelessness sector to engage with the government and effectively contribute advice.

⁶⁵ [National Plan to End Violence against Women and Children 2022-2032 \(dss.gov.au\)](https://www.dss.gov.au)

⁶⁶ Research based in testimonials from *Home at Last* clients, Housing for the Aged Action Group (HAAG).

⁶⁷ Journal of Interpersonal Relations, Intergroup Relations and Identity (2013) Brandon A. Dare, Rosanna E. Guadagno and Nicole Muscanell, [Commitment: The Key to women staying in abusive relationships](#).

c. Halve the 50 per cent capital gains tax discount and quarantine negative gearing from wages.

Modelling shows high-income earners benefit the most from the capital gains discount and negative gearing tax regime.⁶⁸ The effect of these tax treatments is to encourage real estate investors to buy properties as investments that would have otherwise been bought as homes. Negative gearing encourages investors to ‘debt finance’ capital gains which risks exacerbating housing market volatility. Negatively geared investors are also prone to terminating rental leases, creating tenure insecurity for tenants.⁶⁹

In its submission to a 2021 federal housing affordability and supply inquiry, the NSW government said the federal policy sees “*the displacement of owner occupiers (including first home buyers) from home ownership by tax-advantaged investors, predominantly those already on higher incomes*”.⁷⁰ Even the Business Council of Australia recognises the measures distort the market.⁷¹

As the government looks to boost new and affordable housing, this is an ideal time to wind back the capital gains tax discount and quarantine negative gearing so that rental losses can only be deducted against rental income, not taxable income from all sources.

⁶⁸ Australia Institute (2015), [Top Gears: How negative gearing and the capital gains tax discount benefit the top 10 per cent and drive up house prices.](#)

⁶⁹ The Conversation (2015), Rachel Ong VforJ and Gavin Wood, [The real reasons negative gearing on housing should be phased out.](#)

⁷⁰ NSW Government [Submission](#) (2021), Standing committee on tax and revenue – Inquiry into housing affordability and supply in Australia.

⁷¹ BCA (2015), [The Future of Tax Tax White Paper Initial Submission.pdf \(d3n8a8pro7vhmx.cloudfront.net\)](#)