

Budget 2021 – Impacts on young women

Impacts on young women overview

Young women have been leading the charge in calling for social and structural change on key issues - including in the national conversation on action to address and prevent sexual violence and the School Strike 4 Climate movement.

While there are some positive announcements in this budget, they do not meet the vision being put forward by young women. Additionally, long-standing issues of intergenerational equity and the specific implications of this budget on this issue needs to be seriously examined.

Many aspects of the budget impact on young women, including housing and homelessness, health, taxation, disability and social services policies. NFAW's analysis in this section focuses on some key areas: youth policy, employment, education and training, mental health, violence against young women, and climate change.

Youth policy

The Budget

The Women's Budget Statement does not provide specific analysis of the current experiences and needs of young women in Australia. The Statement includes very few references to young women in their own right (as opposed to young people generally). Where there are specific references, they are focused on young women building knowledge and skills to start their own businesses and create employment opportunities for themselves and for others (p. 44); the national HPV vaccination program (p. 74); health and physical activity (p. 75) and mental health services (p. 79).

There are no references in the budget papers to the [National Youth Policy Framework](#) (which was due to be delivered by the end of 2020) or any additional funding to support its implementation.

Gender implications

Why is this an issue for women?

Coordinated government policy for young Australians, in combination with gender responsive budgeting, is needed to ensure that young women are not left behind. This is particularly crucial given the ongoing impacts of the COVID-19 pandemic and recession on young women.

There are some foundations being built in relation to federal youth policy. A federal Minister for Youth was appointed in 2019, after having no Minister to lead government policy for young people since 2013. The national peak body, the Australian Youth Affairs Coalition (AYAC), [received funding in late 2020](#) to support young people to participate in the National Youth Policy Project. Prior to this, the organisation had not received funding as a peak since 2013.

The diverse experiences and needs of young women must also be recognised and addressed through policies aiming to address gender inequality and improve the status of women. This is critical to ensure that gender inequalities are addressed across the life course.

What are the 2021 Budget impacts on women?

There is no specific funding commitment in this budget to support implementation of the National Youth Policy Framework.

The Women's Budget Statement, while a positive step, does not describe or engage with the deep structural inequalities that young women experience. This is particularly critical in light of the impacts of the COVID-19 pandemic on this cohort. In future iterations, this Budget Statement must engage more deeply with the experiences of women across the life course to identify differential impacts of policies and budget commitments.

Recommendations

- Commit to funding to support the whole-of-government National Youth Policy Framework and measures that will support structural change to issues affecting young women's education, economic security, employment, health and safety.
- Provide ongoing funding for the national peak body for young people to support national youth policy.
- Integrate a youth lens into gender analysis of budget measures.

Key budget initiatives for young people

The Budget

The Government [has identified](#) key budget commitments which support young people. These include:

- Jobs and training – including extending and expanding support for apprenticeship commencements; expanding the JobTrainer Fund; and expanding the Transition to Work program to help disadvantaged young people aged 15-24 make the transition to work or further studies
- Youth mental health – enhancing and expanding youth mental health services; supporting ReachOut for Online Youth Mental Health Services; and improving the treatment of eating disorders.

For further detail and analysis on budget measures relating to these policy areas, see the relevant sections of the Gender Lens on the Budget.

Gender implications

Why is this an issue for women?

YWCA Australia reports that under 35s are account for almost 80% of jobs lost in the past year and more than 200,000 under 25s have been out of work for more than six months. Young women have been disproportionately impacted by the pandemic due to the types of work that they were engaged in. Prior to the COVID-19 pandemic, young women were already facing significant barriers to secure employment and financial security. The casualisation of the workforce, high rates of under-employment and unemployment, increase in the gig economy and increasing unpaid internships make it difficult for young people to find steady, secure employment with access to paid leave and superannuation. Young workers aged 15 to 24 years are much more likely to be casual workers than other age groups, and therefore not have access to leave entitlements and lack job security. Additionally, young women are disadvantaged by the gender pay gap from the beginning of their working lives.

Despite high rates of participation in post-secondary education, young women continue to experience inequity in pay. Because of this, Australia's highly gender segregated workforce, low remuneration in feminised industries, and increasing study costs are of great concern to young women when making decisions and participating in education and training. A gender lens, including a specific focus on young women, is necessary in education and training funding policy and planning.

Prior to the COVID-19 pandemic, young women were already twice as likely as young men to be experiencing psychological distress (30 per cent compared to 16 per cent). Data from the Monash Alfred Psychiatry research centre shows that the highest rate of suicidal thoughts among adults participating in data collection between 3 April and 3 May 2020 were among young women aged 18-24 with 37 per cent of women in this age group reporting suicidal thoughts, compared to 17 per cent of men. Research shows that in 2020 young people were feeling anxious, uncertain and scared about the crisis, and young women reported specific concerns around their education and the health of their family. Concerningly, there is evidence that these psychological responses to the crisis may last long after the immediate threat of COVID-19 passes.

What are the 2021 Budget impacts on women?

Employment: The extension of the Transition to Work program providing specialist youth employment services (for young people aged 15 to 24) is welcomed. In response to this funding, the Youth Affairs Council of Victoria have identified the importance of the Government “meaningfully engaging young people in designing the new model to ensure that it properly supports young people looking for work”. Consideration must be given to appropriate supports young women who are un- or under-employed – the additional funds committed to ensure compliance with tougher mutual obligations are not an appropriate support and ACOSS identifies

will likely place emphasis on ticking a box than positive support to secure meaningful employment.

Education and training: Expansion of the JobTrainer Fund is positive - the Women's Budget Statement indicates that women represent 56% of enrolments, and inclusion of young people is a key focus. Further disaggregated data is needed to understand if young women are benefitting from this scheme. The Australian apprenticeships incentives program is a key education and training initiative funded in the budget. Further consideration of the gendered implications of the program, and efforts to both attract and retain young women to apprenticeships. Universities have taken significant revenue hits due to the COVID-19 pandemic which has impacts on young women seeking to or currently studying as well as young women working in higher education. The budget fails to address these circumstances by investing in the sustainability of universities, including their research agenda. For young women working in universities in all capacities including early career researchers, as well as postgraduate students employed in teaching and reaching and/or wanting to pursue an academic career, there are significant concerns about opportunities for secure employment and career progression.

Mental health: Funding to enhance and expand youth mental health services is positive. To support the mental health and wellbeing of young women, it is important that mental health initiatives target and engage them in ways that work for this cohort. Further data will be needed to monitor young women's access to mental health services as a result of these budget measures. Government needs to invest in the social determinants of mental health in addition to its budget measures – this includes housing, social security, job creation, violence prevention, and structural reform to address discrimination on the basis of gender and intersecting inequalities which has significant impacts on young women's mental health.

Recommendations

- Develop a long-term plan for youth employment as part of the National Youth Policy Framework, with an ongoing focus and strategy from government on job creation, including in female-dominated industries, and measures to address workforce gender segregation.
- As part of gender-responsive budgeting, undertake analysis on education and training policies and commitments to identify specific impacts and implications for young women.
- Given the nature of the COVID-19 pandemic and impacts on young women, gender should be recognised and centred as a social determinant of mental health, and effective gender sensitive approaches to youth mental health should be developed in consultation with women's health organisations.

Violence against young women

The Budget

The Government has committed \$1.1 billion to addressing and preventing violence against women. This includes funding for frontline services, reforms and programs in the family law

system, improving data collection and monitoring, and implementing the Government's response to the *Respect@Work* report.

Commitments in the funding package which have a specific focus on young women include:

- \$10.7 million over 4 years for additional education resources for young Australians about respectful relationships (Budget Paper No. 2, p. 84, 2021). This is also described as investing in new programs to better inform young Australians about consent and respectful relationships (Women's Budget Statement, pp. 22-23, 2021).
- \$3 million over 2 years for eSafety including to develop and implement a new program of resources, training and technology-based tools for children, young people, frontline domestic violence workers and child welfare officers (Women's Budget Statement, p. 33, 2021).

See the violence against women and Respect@Work sections of the Gender Lens for more detail.

Gender implications

Why is this an issue for women?

In Australia, women aged 18 to 24 are at the highest risk of experiencing sexual violence compared to women in older age groups and men. Data from the [ABS Personal Safety Survey](#) found that approximately 1 in 20 women in this age group reported experiencing sexual assault in the last 12 months. [Research has shown](#) that 24 per cent of young women aged 18-24 have had a nude or sexual photo/video posted online or sent on without their consent.

A [recent petition](#) has highlighted the urgent issue of sexual violence experienced by adolescent girls and young women and the need for schools and the education system to act to prevent this violence through holistic sexuality education and school culture reforms.

Workplace sexual harassment is a significant issue for young people. 53 per cent of women aged 18-29 years, [have experienced](#) workplace sexual harassment. The national inquiry into sexual harassment in Australian workplaces found that young people aged between 18 and 29 were more likely than those in other age groups to have experienced sexual harassment in the last five years, and that young women were significantly more likely than young men to have been sexually harassed. These high rates are influenced by workplace power imbalances and the higher likelihood that young people are employed on a casual basis; experiences of sexual harassment by young women are compounded by their lower awareness of workplace rights and access to support.

What are the 2021 Budget impacts on women?

The investment in addressing violence against women in this budget is welcomed as part of the transition to the next National Plan, however much further investment and reform is needed to truly transform the systems that respond to violence and its underlying drivers. Young women are calling for significant reforms in this area and these calls must be heard and acted on in the development of a second National Plan.

Noting the commitments in this budget for prevention programs for young people, greater funds are needed to invest in preventing violence against women across society. A focus primarily on young people is not sufficient and does not recognise the substantial work that young women are already doing to raise awareness and create change to prevent gender-based violence. These investments must be targeted at changes at all levels of society, not only at the individual level, and reach the whole population. Prevention initiatives engaging young people must be co-designed by them to ensure relevance and efficacy.

Recommendations

- Embed co-development processes for prevention initiatives which focus on engaging young people.

Climate change

The Budget

See the Climate Change and Energy section of the Gender Lens for detailed information about relevant budget measures.

Gender implications

Why is this an issue for women?

The 2020 [Climate of the Nation](#) report found that younger respondents (aged 18-34) are more concerned about climate change and supportive of actions to reduce emissions. This includes being more concerned about climate change, more supportive of a national target for net zero emissions by 2050, and more likely to agree that Australian governments should plan to phase out coal mining and transition to other industries. Another [Australian study](#) found that young women are much more likely to care about climate change than young men.

As identified by [Plan International](#) “the global climate movement is being powered by girl activists, yet national climate strategies barely consider their rights”. The [School Strike 4 Climate](#) has mobilized school students across the country to campaign for climate change to be treated as a crisis and key actions taken by governments. In many cases, young women and girls have been at the forefront of this movement.

The impacts of climate change will disproportionately impact women, for example with relation to [health](#). Plan International [has recognised](#) there are serious implications from climate change for the rights of girls, especially adolescent girls.

What are the 2021 Budget impacts on women?

As noted in the more detailed section on this topic in the Gender Lens, this budget is a missed opportunity to accelerate action on climate change. This shows that the Government is not listening to the voices of young people, often led by young women, who are calling for urgent actions to address this crisis.

Further delays in taking critical actions to ameliorate the impacts of climate change and reduce emissions will have impacts on young women and girls now and into the future.

Budget 2021 – Older Women

Older women overview

This year's federal Budget contains some measures of direct benefit to older women, with a net positive impact in some policy and service areas (especially aged care), but no improvement in other urgent priority domains (especially housing and mature age employment).

The measures of most interest and value to older women contained in the Budget include: an additional \$17.7b funding to respond to some of the findings of the Royal Commission into Aged Care Quality and Safety, including an increase of 80,000 home care packages, increased dementia support, expansion of the Serious Incident Response Scheme (SIRS) into home and community care and funding targeted at making aged care inclusive of diversity groups; increased support for carers of older people; and some small but positive changes for women in superannuation.

Overall, however, once again the 2021 Budget is a missed opportunity to improve the lives of older women who face the greatest difficulties: single, older renters totally reliant on JobSeeker or pension payments; those who are homeless; those experiencing elder abuse in the family or community; and those locked out of employment.

Despite an attempt to focus more on women's economic security in this year's Budget, it is also another missed opportunity to significantly reset policy to disrupt the structural accumulation of poverty across the life course that reaches its peak with disastrous consequences for so many women in later life.

What are the priority issues for older women?

Poverty alleviation and economic security

- Poverty accumulates over a lifetime for many women, resulting in overall poorer economic security compared to men in later working life and in retirement. This is an outcome of combined factors across the life course including:
 - the persistent gender wage gap;
 - breaks from the workforce or part time work for family care;
 - the compounding effect of lower wages and career breaks reflected in significant gender differentials in retirement savings such as superannuation;

- combined sexism and ageism resulting in insecure employment for many in later working life; and
- women's greater longevity than men's.
- In 2011, 34 per cent of single women over 60 were in permanent income poverty, compared to 27 per cent of single older men and 24 per cent of couples. More recent HILDA data found similar outcomes for single women over 60.
- In all age groups, except 15-19 years, the labour force participation rate for women is lower than that for men. The age groups with the largest difference included those in the 60-64 years bracket, with a 13.1 per cent difference (51.7 per cent of women compared to 64.8 per cent of men).
- In February 2021, women's full time adult average weekly ordinary time earnings were 86.6 per cent of that of men. This represents a gender pay gap (GPG) of 13.4 per cent. The average gender pay gap increases to its highest point at 17.7 per cent for the 55 years and over age group.
- JobSeeker recipients are increasingly older women. The share of recipients aged 45 years and older increased from 44 to 56 per cent among females and from 34 to 45 per cent among males between 2007 and 2019. The share of recipients aged 60 and older also increased for both genders, with a larger rise among females. By June 2019, 33 per cent of women and 29 per cent of men on JobSeeker aged 55 and above had been on the payment for five or more years.
- As at 29 June 2018, among those aged 65 and over, women were slightly more likely to receive income support payments than men—1.4 million (69 per cent of women in this age group) compared with 1.2 million (64 per cent) of men.
- At retirement, single older women are more likely to rely on the age pension than single older men. In 2011, 71.8 per cent of single age pension recipients were women. Government pensions and allowances are the main source of income for 69.4 per cent of women over 65 not in the labour force, compared with 63 per cent of men. Women are less likely than men to have a superannuation pension or annuity as the main source of income over 65.
- More people are retiring with superannuation as a source of income than in the past, but the increase was greater for men than women. In 2018 – 2019, 36 per cent of retired women relied on their partner's income to meet their living costs at retirement (compared to 7 per cent of retired men).
- Another contributing factor to women's economic status is the incidence of older women stepping out of paid employment or reducing their working hours to become carers for grandchildren, parents, spouses/partners or other family members.

Housing affordability and eradication of homelessness

- In April 2021 the percentage of [private rental listings on the national market affordable](#) by a single person on the Age Pension was 0.5 per cent; and by a single person on JobSeeker payment was 0 per cent.
- Older renters are especially vulnerable, [with 21% paying more than 60% of their income](#), including CRA, towards rent.
- Between the 2011 and 2016 Census, the numbers of [women aged 55+ experiencing homelessness](#) rose by over 30 per cent.
- [245,000 women aged 55 and over](#), and 430,000 women aged 45 years and over are at risk of homelessness. Women aged 45-55 have nearly [double the risk](#) of homelessness compared to men.

Aged care affordability, availability, quality, safety and choice

- [As at June 2020](#), around 65 per cent of people accessing aged care services were women with more women than men using: permanent residential aged care (67 per cent women); home care (66 per cent women); and Commonwealth Home Support Program, (65 per cent women).
- Women also tend to receive aged services for a longer duration than men.
- [Women make up 59% of those accessing respite in residential aged care.](#)
- Within a rationed system of care, the [limited availability of Home Care Packages](#) has been a continual problem. As at 30 June 2020, 61,337 people were seeking a home care package at their approved level and 40,744 people had been offered an interim home care package while they waited for a package at their approved level. For people approved at a level 2, 3 or 4 package there was a 12 month, or longer, waiting time for their approved level package. The 2021 Budget has taken steps to finally address this problem.

Respite and support for carers

- Primary carers provide the most assistance to a person with disability with one or more activities of mobility, self-care or communication. Overall, [seven out of 10 primary carers are women](#) and there are 148,900 female primary carers aged 55-64 years, more than twice the number of male primary carers of the same age group (57,000).
- [Approximately 46.7 per cent of older people receive informal care from a partner.](#) The rate of caring generally increases with age with 20.3 percent of women providing care aged 65 – 74 years (this does drop to 12.1 percent for women aged 75 years and older).
- In 2018 there were 2.65 million carers in Australia. The contribution of carers providing unpaid care in Australia is enormous. [The replacement value of unpaid care across the total carer population in 2020 has been estimated to be nearly \\$80 billion.](#)

Health Care

- Three in 10 people over the age of 85 and almost one in 10 people over 65 have dementia; dementia is the leading cause of death of Australian women since 2016; and women account for 64.5 per cent of all dementia related deaths. Support for responding to the needs of those with dementia is required in aged care, primary health care, tertiary and acute health care, carer support, community outreach and medical research.
- Dental and oral health care is a major issue for all low-income Australians given that it sits outside Medicare. It is particularly a major issue for the health, wellbeing and quality of life of older Australians, in and outside residential aged care, contributing to the significant problem of malnutrition among older people.
- The COVID-19 pandemic remains a significant threat to the lives of older Australians. Effective public health, public safety and vaccination programs are crucial.

Elder abuse eradication – in the home, community and aged care

- In the recently released Aged Care Royal Commission Report, Care Dignity and Respect, the Commission noted that “The overuse of restrictive practices in aged care is a major quality and safety issue. Urgent reforms remain necessary to protect older people from unnecessary and potentially harmful restraint.”
- A “2018 study of 12,157 residents in 150 aged care facilities in Australia found that 22 percent were taking antipsychotics every day”. In some areas of Australia this was found to be even higher including finding that there were “57,130 prescriptions of antipsychotics prescribed for every 100,000 people over 65 years of age in Yarra, Victoria in 2013-14”.
- In 2014 – 2015, there were 426 allegations of sexual assault reported to the Australian Department of Health, which increased to 790 in 2018-19. Over the same period other alleged assaults on older people in residential aged care also doubled.
- In its report, Prevalence Study for a Serious Incident Response Scheme, KPMG estimated that there were 38,898 resident on resident alleged assaults in 2018–19 and 1,730 incidents of resident on resident unlawful sexual contact. However “the likely number of alleged assaults in residential aged care was between 32,193 and 44,131. The estimated number of incidents of unlawful sexual contact in 2018–19 was 2,520 or 50 per week”.
- Women are more likely than men to be victims of family, domestic and sexual violence. On average, one woman is killed every nine days. Rates of violence are higher for groups that face multiple forms of discrimination, such as Aboriginal and Torres Strait Islander women, women with disability, older women, women from culturally and linguistically diverse backgrounds including women on temporary visas, and those in the LGBTIQ+ communities.
- Data collected by elder abuse helplines indicates that approximately 70 per cent of elder abuse victims are women. For example, data collected over 7 years by one helpline shows

that older women have consistently accounted for 72 per cent of calls.¹ The existence of family conflict (43.94 per cent) was the most common risk factor followed by co-habitation (34.64 per cent) with the perpetrator.² In almost 29 per cent of cases the older person was frail or in poor physical health.³ Psychological and Financial abuse were the most common forms of abuse reported.⁴

Budget measures

The following table sets out NFAW priorities for older women against relevant 2021 Budget measures.

Housing	In 2021 Budget?	Analysis (see Housing and Homelessness')
Increase to Commonwealth Rent Assistance (CRA)	No	Older women are one of the fastest growing groups of homeless people. Those facing homelessness cannot afford private rents without a significant increase to the CRA, as just one part of the systemic response required. Older single women who manage to acquire and maintain rental accommodation are very often experiencing deep financial strain and stress.
Funding increases in affordably, social or community housing	No	In addition to the growing danger of homeless for many low income, non-home owning older women, the availability of affordable, stable, appropriate housing is crucial in order to access home-based aged care.
Aged Care	In 2021 Budget?	Analysis (see Aged Care)
Significant funding required for aged care transformation	Partial, but net positive impact	<p>The Government has agreed to implement most of the Royal Commission's 148 recommendations, with additional funding in this Budget to kick off the implementation.</p> <p>While most of the age care sector and some significant age care advocacy groups have welcomed the funding and news on the Royal Commission recommendations, there has also been a mixed reception to the funding envelope. There are those who continue to be concerned that there will not be transparency and accountability for use of the additional funds. In particular, there is concern that the older person using aged care may not benefit from the funding in their day-to-day care and quality of life, despite the inclusion of an increase in average care minutes for each resident to 200 minutes a day, including 40 minutes of time with a registered nurse.</p> <p>There is also significant criticism that the quantum required to fix aged care based on the Royal Commission recommendations</p>

¹ Joosten, M., Pragma, G., Feldman, P., Brijnath, B., and Dow, B., (2020), Seven Years of Elder Abuse Data in Victoria, August 2020.

² *Ibid.*

³ *Ibid.*

⁴ *Ibid.*

		<p><u>is in the order of \$10b per year</u>, and the Budget measure falls far short of that.</p> <p>The Royal Commission has recommended the creation of a new rights-based Age Care Act. However, it is worrying that the Budget Papers are now referring to ‘values and principles-based Act’ rather than a rights-based Act. This approach is unlikely to guarantee a system free of neglect and abuse.</p> <p>Aged care provides the most powerful example of the intersection between ageism and sexism in our society. It has taken decades to bring governments to acknowledgement of the denial of rights, respect and dignity and the level of neglect and abuse that has permeated the female dominated aged care industry.</p>
Funding to meet the shortfall in Home Care Packages	Yes	<u>80,000 new packages that are predicted to clear waitlists.</u>
Carer support	In 2021 Budget?	Analysis (see Aged Care)
Improved access to respite services	Partial, but net positive impact.	Older women are the majority users of respite services but they are also the majority of carers that need respite services. Respite plays an important role in enabling older women to maintain their health and wellbeing and social connections.
Care Industries support	In 2021 Budget?	Analysis (see Social Infrastructure)
Industry assistance packages targeted to the care industries	Yes	Older women are both significant users of care services and a significant component of the care workforce. The emphasis on ‘Essential Services’ in the Budget is welcome, even if there is much more to be done.
Economic Security	In 2021 Budget?	Analysis (see Social Infrastructure, Social Services and Superannuation)
Innovative measures to assist older women to regain and retain employment in the current economic crisis and beyond	No	<p>There are no additional targeted Budget measures to assist older women into employment, despite the impact of the pandemic on the sectors where older women tend to be mostly employed and the pre-pandemic high and growing levels of unemployment experienced by older women.</p> <p>There are no measures to shift community and employer attitudes and discriminatory practices towards older workers and older women in particular.</p>
Permanent increase in JobSeeker payment rates	Partial, but net positive impact	The \$50 weekly increase to JobSeeker is a welcome move. However, it is not enough to lift unemployed people out of poverty and is missing the crucial component of appropriate indexation arrangements to maintain its value. Older women are living on JobSeeker for longer periods than other groups and are struggling to survive.

Changes to superannuation arrangements that support women	Partial, but net positive impact	There are three welcome changes likely to assist women across the earning and age spectrum to accumulate more superannuation for retirement. These are: the expansion of superannuation payments to workers earning less than \$450 a month with a single employer; the reduction in age to 60 years old for eligibility to make 'downsizer' contributions to superannuation; and the abolition of the Work Test which will improve outcomes for self-funded retirees. Other essential changes were overlooked however, such as payment of superannuation contributions linked to paid parental leave
Expansion of the Pension Loans Scheme	Yes	Low income, home owning older women often struggle to maintain their homes or make necessary adjustments to accommodate factors such as changing mobility needs. This is just one example of how the new arrangement enabling a small lump sum loan against the security of the home might assist older women to realise the equity in their homes without losing housing security.
Health Care	In 2021 Budget?	Analysis (see Health and Aged Care)
Protection from communicable disease, especially COVID-19	Yes	The additional funding announced for the vaccine roll out and COVID-related health services is an important inclusion in the Budget for older women.
Improved dementia services	Yes	\$229m allocated to dementia care was welcomed by dementia advocates. It addresses significant needs in aged care, but also provides for important funding in healthcare, carer support, system navigation and a nationally consistent worker screening register and code-of-conduct for all care sector workers including aged care workers.
Improved access to dental and oral health care for older people	No	Improved access to dental and oral health care in the community and within residential aged care remains a crucial missing link in health care for older people. Given the poor access not only to dental care, but dental and oral hygiene in parts of the residential care sector this remains an egregious denial of the Right to Health.
Elder Abuse	In 2021 Budget?	Analysis (see Housing and Homelessness, and Violence Against Women and Children)
Funding to: <ul style="list-style-type: none"> expand the SIRS to home and community care increase speed and impact of government initiatives under the National Plan of Action to Respond to the Abuse of Older Australians, in particular the release of findings 	Yes, partial but net positive	<p>An initial \$14 million will be allocated to expand the Serious Incident Response Scheme (SIRS) from residential care into home and community care from 1 July 2022. This will provide greater protections to more than 1 million consumers receiving home and community aged care services.</p> <p>It is disappointing though that work under the National Plan to Respond to the Abuse of Older Australians [Elder Abuse] 2019-2023 was not fast tracked. Improving community awareness and furthering safeguards against elder abuse have become more urgent in the current pandemic and accompanying economic crisis.</p>

<p>on a National Elder Abuse Prevalence Study</p> <ul style="list-style-type: none"> • improve legal, community and health services to older women experiencing elder abuse • raise community awareness about this issue and the rights of older people to be safe from abuse. 		
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Recommendations

For recommendations, see relevant sections of this Gender Lens on the Budget 2021-2022.

Budget 2021 – Migrant and refugee women

Migrant and refugee women overview

Budget 2021 includes a number of measures that will have a specific impact on Australia's migrant and refugee women, in both a positive and a negative manner. In particular, these include extended funding for the Temporary Visa Holders Payment Pilot, funding towards mental health support services, and the extended funding towards Community and Legal Women's Centres.

Several universal measures to increase women's economic security and health and wellbeing will likely have implications for migrant and refugee women as a population cohort. However, no targeted approach towards migrant and refugee women has been taken in the allocation of the funding, except in relation to mental health.

Of significant concern is the consistent application of the four-year waiting periods before new permanent migrants can access most welfare payments, and the impact this will have on migrant women, in particular their access to services, reaching equality and social cohesion.

Migrant and refugee women

The Budget

Women's safety

From a total of \$998.1 million over four years from 2021-22 for initiatives to reduce, and support the victims of Family, Domestic and Sexual Violence (FDSV), \$507.3 million will be provided to implement and enhance a range of programs and initiatives that directly support women and children who have been subjected to FDSV (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 83).

Investments specific to migrant and refugee women include \$25.9 million over four years for a range of further measures to support women affected by FDSV including expanding the Safe Places program, further supporting Temporary Visa holders experiencing FDSV and addressing technology-facilitated abuse of women and children. Additionally, \$29.3 million over three years from 2021-22 will be invested to support refugee and migrant women's safety and social economic inclusion (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 83).

As part of these measures, and in response to the recognition of the ongoing risk women on temporary visas face, the Temporary Visa Holders Payment Pilot will receive extended funding of \$10.3 million to be provided from 30 June 2022 to 2023. Through this program, the Australian Red Cross offers up to \$3,000 to eligible temporary visa holders to help them cover expenses such as food, accommodation, utilities and other essentials and medical care. In addition, the Government will finance Community and Legal Women's Centres across Australia (2021 Women's Budget Statement, pp. 23-24 – see Community Legal Centres).

As part of the support measures for migrant and refugee women, the Women's Budget Statement announces the investment of \$6.8 million to continue the delivery of critical services for culturally diverse communities through to 30 June 2022 when the current National Plan to Reduce Violence against Women and their Children 2010-22 comes to an end. The Government believes this extended funding will help organisation to continue to provide local-level prevention initiatives (2021-22 Women's Budget Statement, p. 24).

In order to gain a better evidence-based understanding of the issues, the Government will provide a total of \$80.6 million over five years to improve data collection and to further enhance research capability of which \$30 million will go to the Australia's National Research Organisation for Women's Safety and the Australian Bureau of Statistics to continue collecting evidence and data on FDSV (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 85).

Critical services

The Government will apply a consistent four-year Newly Arrived Resident's Waiting Period across most welfare payments from 1 January 2022 (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 179).

Adult Migrant English Program

The Government will introduce a new delivery model for the Adult Migrant English Program from 1 July 2023 to improve English language, employment and social cohesion outcomes for migrants by linking provider payments to student outcomes. This measure builds on the 2020-21 measure titled *Humanitarian Program 2020-21* (2021 Budget Paper No.2, Part 2: Payment Measures, p. 127).

Health and wellbeing

The Government will provide an additional \$148 million over five years from 2020-21, and \$4.2 million in 2025-26 for health care services for women, including \$67.6 million relating to breast cancer screening and support, \$32.8 million to support research, policy advice and education to inform the National Cervical Screening Program, \$13.7 million to educate health care providers and families on the risks of pre-term birth, and \$5.0 million over four years to deliver the Period Pain and Endometriosis Program (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 125).

Additionally, \$5.5 million will be invested for Victoria to join Healthdirect Australia and provide support for culturally and linguistically diverse communities through improved health helpline services (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 123).

As part of investment in health, \$16.9 million over four years from 2021-22 will be invested in the provision of mental health services and support to Australians from culturally and linguistically diverse communities, including survivors of torture and trauma (2021 Budget Paper No. 2, Part 2: Payment Measures, p. 119).

The Migration Program

A gradual return of temporary and permanent migrants is assumed to occur from mid-2022, with the Government maintaining the 2021-22 Migration Program planning level at 160,000. Family and skilled visa stream places will be maintained at their 2020-21 planning levels, with a continued focus on onshore visa applicants, including reducing the onshore Partner visa pipeline. The Humanitarian Program stays stagnant at 13,750 places in 2021-22 and over the forward estimates, and the size of the program will remain as a ceiling rather than a target. This measure is estimated to decrease the underlying cash balance by \$298.3 million over the forward estimates period (2021 Budget Paper 2, Part 1: Receipt Measures, p. 11).

Gender implications

Why is this an issue for migrant and refugee women?

While the 2021-22 Federal budget has announced several measures towards migrant and refugee women's mental health and safety, there is no indication of a tailored and dedicated response towards physical health and economic inclusion. Similarly, additional funding towards settlement service provision is welcomed but concerns remain to the accessibility of some welfare services.

The COVID-19 pandemic exacerbated pre-existing barriers to accessing health and mental health services. The crisis has disproportionately impacted migrant and refugee women's mental health as it introduced new stressors to added layers of complexity to their ability to seek help. [In a study by the Australian Institute of Family Studies](#), 36.4 per cent of service providers involved in delivering services to migrant and refugee women indicated that mental health services are available in the region but are difficult for clients to access, while 16.3 per cent noted that while it would be very helpful for clients to have such services, none were available locally. Therefore, the funding to provide mental health services and support to Australians from culturally and linguistically diverse communities is a needed improvement to the support offered to migrant and refugee women.

There is a need for a more focussed approach within the general funding towards women's health in relation to breast cancer and cervical screening, pre-term birth and other sexual and reproductive health matters. This is especially the case because [Australian research](#) shows that certain cohorts within the migrant and refugee women population group are less likely to participate in cervical screening. Similarly, [pre-term births are higher among East African women than among Australian-born women](#) and [generally women born overseas were found to be more likely to have stillbirths than Australian-born women](#).

The specifically targeted funding to improve health helpline services is an important step in increasing the cultural responsiveness within the health sector and increasing the accessibility of health support services for migrant and refugee communities, including migrant and refugee women. However, the funding remains limited, and issues related to cultural stigma might prevent women from accessing the improved services. It is important that funding put into the health of migrant and refugee women takes a holistic approach to reducing the barriers experienced by migrant and refugee communities.

Migrant and refugee women encounter similar obstacles when trying to access family, domestic and sexual violence support services. In comparison to Australian female population, migrant and refugee women living in Australia on temporary visas experience additional complexity in their experiences of family, domestic and sexual violence (FDSV) as their temporary migrant status can be used to control or coerce them or a family member. In this budget, the government announces the extension of the Temporary Visa Holders Payment Pilot program which will see the distribution of up to \$3,000 to eligible temporary visa holders eligible temporary visa holders to help them cover expenses such as food, accommodation, utilities and other essentials and medical care (2021 Women's Budget Statement 2021-22, p.23-25). This additional support is a step in the right direction.

However, the budget also announces a two-year trial program to provide financial support of up to \$5,000 to women fleeing a violent relationship (2021 Budget Paper No.2, Part 2: Payment Measures, p. 83). The difference in payment provided to temporary visa holders essentially sees the establishment of a two-tier system differentiating between temporary visa holders and other women. By making the amount of assistance and support depended on visa status, the government is leaving behind a cohort of women that has previously been identified as a priority group in responding to FDSV.

Additionally, the Women's Budget Statement notes that the additional funding towards migrant and refugee's women safety is intended to provide support to temporary visa holders to explore visa options that do not rely on their partner through the extended funding of nine Community and Women's Legal Centres (2021-22 Women's Budget Statement, p. 23). While reducing and minimising migrant and refugee women's dependency on their male partners, visa sponsors, and primary visa applicants is a crucial measure to reduce FDSV experiences by migrant and refugee women and children, this budget doesn't address the fundamental and systemic issues experienced by temporary visa holders.

Generally, there is a lack of understanding of the barriers faced by migrant and refugee women. The Australian Institute for Health and Wellbeing notes that data specific to migrant and refugee women is hard to find and has traditionally been understudied. In order to understand FDSV in culturally and linguistically diverse communities better, it is important that segregated data is collected. Funding to the Australia's National Research Organisation on Women's Safety and the Australian Bureau of Statistics is therefore welcome but it should be ensured that special consideration is given to collecting data on priority populations such as temporary visa holders and migrant and refugee women more broadly.

Of the most concern is the application of a consistent four-year Newly Arrived Resident's Waiting Period across most welfare payments from 1 January 2022. As mentioned above, migrant and refugee women already experience systemic and considerable barriers to accessing targeted services. Increasing the waiting period for mainstream services migrant and refugee women will have a detrimental impact on their ability to reach equality, safety and full economic and social participation in Australian society.

What are the 2021 Budget impacts on women?

The targeted investments made towards the safety of migrant and refugee women will see more women of this cohort supported when seeking assistance. However, considering the vulnerability of this population group in relation to FDSV, it is concerning to see a differentiation in the financial support provided to women on temporary visas compared to Australian women. This budget does not address the systemic changes needed for migrant and refugee women to overcome the obstacles experienced when trying to access adequate support services.

Similarly, the additional funding towards women's health is positive, as long as the specific needs of migrant and refugee women are considered in the investments made. Because of social, health and economic inequities experienced by migrant and refugee women, a dedicated and tailored approach to funding allocation is required to address their complex needs. Without it, many issues relating to sexual, reproductive and general physical health will continue to disproportionately impact women from a migrant and refugee background.

Overall, the extended and targeted funding towards services and programs specific for migrant and refugee women will have a positive impact on their access to support. However, not all will benefit equally, and many systemic issues and barriers remain unaddressed, undermining the social and economic participation and wellbeing of migrant and refugee women.

Recommendations

Migrant and visa regulations should seek to minimise women's dependency on their male partners, visa sponsors, and primary applicants and to ensure that equal support is provided to women regardless of visa/migratory status.

Cultural responsiveness should be embedded across health service provision and a targeted approach taken to investments in women's health which take into consideration and address the specific barrier faced by migrant and refugee women.

Waiting periods for newly-arrived migrants should be reduced:

- There should be no waiting period for newly-arrived migrants to access Family Tax Benefit, Paid Parental Leave, Special Benefit or Carer Allowance.
- For other payments, the waiting period should be a maximum of six months.
- For women experiencing FDSV, the waiting period should be waived.

References

[Commonwealth of Australia \(2021\), Budget Paper No. 2: Part 2: Payment Measures.](#)

[Commonwealth of Australia \(2021\), Women's Budget Statement.](#)

[Commonwealth of Australia \(2021\), Budget Paper No.2: Part 1: Receipt Measures.](#)

Budget 2021 – Women with Disabilities

Overview

There are some welcome measures for women and girls with disabilities in the 2021-2022 Federal Budget, but many questions remain unanswered.

The Federal Government has, for the first time ever, announced it will fund a new National Women's Alliance specifically for women with disabilities. For the first time, there is also an allocation of \$9.3 million for preventing and responding to violence against women with disability who experience disproportionate levels of violence.

However, key structural reforms have been left unaddressed:

- there has been no consideration of the need to address the large gap in National Disability Insurance Scheme (NDIS) participation rates between women and girls (37 per cent) and men and boys (73 per cent), nor any intention to abandon independent assessments which will present a specific barrier to women trying to access the NDIS
- no funding has been allocated to the National Disability Strategy, which is the key structural reform document for disability, particularly in relation to improving the status of disabled women and girls
- there is a lack of gender analysis of the Disability Employment Strategy to address the imbalance in employment rates between women and men with disability
- there is no clear strategy to transition away from systems that segregate people with disabilities in employment and education.

The National Disability Strategy (NDS)

The Budget

Table 3.1: Departmental Expenses Table (continued)

	Estimates				
	2020-21	2021-22	2022-23	2023-24	2024-25
	\$m	\$m	\$m	\$m	\$m
Social Services					
Department of Social Services	458	520	486	439	431
National Disability Insurance Scheme Launch					
Transition Agency (NDIA)(c)	24,840	27,969	29,724	30,696	33,254
NDIA administered in nature	23,323	26,487	28,257	29,425	31,884
NDIA departmental in nature	1,517	1,482	1,466	1,270	1,370
Services Australia	5,699	5,225	4,471	4,154	4,101
Total	30,997	33,713	34,681	35,289	37,787

Source: 2021 Budget Paper No 4, p. 172

Why is this an issue for women?

The NDS is Australia's roadmap for implementing the Convention on the Rights of Persons with Disabilities (CRPD). The CRPD contains specific recognition of the extra layers of discrimination and disadvantage experienced by women and girls with disabilities.

What are the 2021 Budget impacts on women?

No funds have been allocated to implementing the NDS, which is the key structural reform document for disability, particularly in relation to improving the status of disabled women and girls.

Without effective resourcing for the NDS, women and girls with disability will continue to experience greater disadvantage than men and boys with disability, and non-disabled women and girls.

There remains no recognition of, nor intention to address, the significant gap (approx. 25 per cent) between the participation of men and boys, compared to women and girls (NDIA 2019, p. 3). Women and girls face disproportionately higher barriers to accessing the NDIS, and risk falling further behind overall in economic participation and disability support once the proposed independent assessments are introduced. The NDIA has now stopped publicly reporting on the gender breakdown of participants, despite the CRPD expectation of a gender lens being applied to disability policy and programs (CRPD article 6).

Independent assessments favour those with a more certain disability experience who have more natural supports and advocacy around them; and both are more likely to be the male experience of disability. More than 80 per cent of traumatic spinal cord and traumatic brain injuries occur in men and boys (AIHW). Disabled women and girls receive fewer natural supports from family

(WWDA) and are more likely to experience complex and progressive conditions which take longer to diagnose.

Recommendations

NFAW recommends that the government halt the introduction of mandatory independent assessments, a measure that will specifically disadvantage women and girls with disability.

Priority should be given to developing an NDIS Gender Strategy, in consultation with women with disability and their representative organisations (WWDA, 2014). This is particularly important for more marginalised groups of women with disability, such as Aboriginal and Torres Strait Islander women with disability who currently receive lower amounts of funding on average through the NDIS than the broader disability population.

Employment

The Budget

Despite the current consultations on a new National Disability Employment Strategy, there has been no clear funding allocated to support its implementation, nor to address the structural barriers that prevent the full and equal participation of women with disability in the workforce.

While the budget papers make some reference to supporting the 'Disability Employment Services' (2021 Budget Related Paper No. 1.4: Education, Skills and Employment Portfolio Education, Skills and Employment Portfolio, p 27, 78) there is no recognition of how these services reinforce the segregation of the people with disability in the workforce, nor any reference to programs that support the disability community in mainstream employment. Nor is there any reference to the poor performance of the Disability Employment Services, particularly for multiply marginalised people with disability.

Why is this an issue for women?

Only 53 per cent of working age people with disability participate in the labour force, compared to 83 per cent of non-disabled people. This is worse for women with disability, where less than 45 per cent are employed (ABS, 2018). In addition, women with disabilities who are employed are often in low paid jobs far below their capacity and are denied opportunities for further training and job advancement. This situation has been exacerbated by the COVID-19 pandemic.

Across the workforce, the impact of the COVID-19 pandemic has been greater for women, who have lost more work and have been less likely to receive government support (Grattan Institute 2021, p. 3). People with disability in the labour force have also been impacted, with women with disability disproportionately burdened.

The Federal Government is in the process of implementing a National Disability Employment Strategy to tackle the disadvantages faced by people in seeking and maintaining employment; yet the 2021-22 budget lacks any clear targeted measures to address the underlying structural barriers that inhibit the workforce participation of disabled women (DPOA, 2018).

Recommendations

That the Government implement measures that work towards ending the segregation of, and discrimination towards, people with disability in employment, including in Australian Disability Enterprises (ADE's); and introduce temporary special measures to accelerate the participation of women with disability in employment and in political and public life (Frohman, 2020, p 7-12).

Violence

The Budget

Budget 2021-22 has allocated \$1.1 billion for women's safety measures, including the National Plan to Reduce Violence against Women and their Children, with some measures for disabled women (Women's Budget Statement, p 2). As well as funding a new National Women's Alliance for women and girls with disability, the Government has allocated \$9.3 million for preventing and responding to violence against women with disability (Ibid, p 19, 24).

Following a major campaign by disability advocates, the Federal Government has granted an extension of 17 months to the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability (Disability Royal Commission), pushing back the Commission's final reporting date to 29 September 2023 (Mirage News 2021). Whilst this extension is welcome, there has been no indication of additional funding to extend the free and independent counselling and advocacy support for people with disabilities engaging with the Disability Royal Commission.

Why is this an issue for women?

The new National Women's Alliance specifically for women with disability is a welcome measure, meaning that women with disability will finally be included in national discussions around how to make real progress towards gender equality. The sector also warmly welcomes the \$9.3 million for prevention efforts and hopes that this funding will be the beginning of long-term measures that are needed to address the disproportionate rates of violence that are experienced by women and girls with disability (CRE-DH 2021).

The extension to the Disability Royal Commission is another welcome move, allowing women and girls with disability to continue telling their stories of violence. Since the Disability Royal Commission was launched in April 2019, the inquiry has heard many shocking stories from people with disability. It is imperative that individual and systemic advocacy services, alongside support services such as Your Story Disability Legal Support, continue to be funded to match this extension, ensuring women and girls with disability have access to free, independent and trauma-informed support to share their stories.

Recommendations

That Government:

- Ensure the availability of funding for individual and systemic advocacy services, alongside the extension of time for the Disability Royal Commission.
- Implement accountability mechanisms that monitor the implementation and effectiveness of the National Plan to Reduce Violence against Women and Children for all women (Frohman & La Paglia, 2021).
- That, consistent with Rec 2 of the Senate Inquiry into Violence, Abuse and Neglect Against People with Disability in Institutional and Residential Settings, the Government establish an independent, statutory, national protection mechanism to protect, investigate and enforce findings in relation to all forms of violence, abuse, exploitation and neglect against people with disability (*Ibid.*).

Closing the Gap (see also Impact on Aboriginal and Torres Strait Islander Women)

The Budget

Half of all Indigenous people are disabled people, which makes intersectionality a serious concern for women with disabilities.

As expected, the National Agreement on Closing the Gap did not have specific budget allocations, as those are forthcoming later this year. However, the Change the Record Coalition said they were concerned that no funding was allocated to prevent deaths in custody.

National Family Violence Prevention and Legal Services has said that 14 family violence legal prevention services required an additional investment of at least \$28 million per year. The 2021 Budget delivered less than a quarter of that funding and contains no dedicated funding for the National Family Violence Prevention and Legal Services Forum, denying First Nations women a voice shaping the policy decisions that affect their lives.

Young Women

The Budget

Many of the measures impacting women with disability will potentially have a significant impact on young women with disability. In particular, the investment in the NDIS and the new funding for preventing violence against women with disability will support the wellbeing of young women with disability into the future.

The specific measures in the 2021 Federal Budget that are aimed at young people omit the specific needs of young women with disability. While the Government has provided an additional \$481.2 million over four years to expand and strengthen the youth employment services program, Transition to Work, there is no indication that this funding will do anything to address the unique barriers that face disabled young women in seeking or maintaining meaningful employment under award wages (bp 1.4, p 19).

The funding cut to universities of nearly 10 per cent over the next three years, and TAFE funding cut by 24 per cent (bp 1.4, p. 57) are both of great concern to potential students from the most disadvantaged cohorts, including Aboriginal and Torres Strait Islander young people and young people with disability who already face significant barriers to tertiary education.

Why is this an issue for women?

Previous funding cuts to the tertiary education sector have been passed onto students or resulted in cuts to staffing and student places. For young people with disabilities, any increase in the cost of studying results in a negative impact on participation rates. Statistically, people with disability are already much less likely than non-disabled peers to have a Bachelor degree or higher (with a gap of almost 13 per cent); and are more likely to defer or drop out of courses for financial or personal reasons (Australian Disability Clearinghouse on Education and Training, 2021). An increased financial barrier will be a further impediment.

As the Budget also fails to address the specific barriers experienced by disabled young women seeking employment; the lack of investment in education is particularly concerning.

Recommendations

NFAW recommends that the government work with children and young people with disability and their representative organisations to develop a plan to support young people with disability to overcome the barriers young people with disability face in securing and maintaining work in open employment, and commit to investment in a National Inclusive Education Plan that provides a roadmap to transition out of segregated education arrangements, and supports children and young people with disability to participate in inclusive education on an equal basis with their non-disabled peers from early childhood to tertiary education levels.

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