


POLICY BRIEF

ECONOMIC REFORM AND GENDER EQUALITY

July 2025

The background of the lower half of the page features a photograph of a small white toy house with a brown roof and a blue door. To the right of the house are several stacks of silver coins, with some coins scattered in front of them. The entire image is overlaid with a semi-transparent teal filter.



Acknowledgement of Country

The Working with Women Alliance acknowledges the Traditional Owners of the land on which we work and live.

We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and future, and we value Aboriginal and Torres Strait Islander Elders past, present and emerging.

We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge.

About Us

The Working with Women Alliance (WwwA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE).

The WwwA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact.

We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.



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Working with Women Alliance



Executive Summary

Raising Australia's productivity is about improving the efficient use of our resources toward the aim of improved wellbeing and better living standards for all people in Australia. Equality is at the heart of this project, both as a strategy for sustainable productivity gains and as its desired result.

Raising the quality of life that Australians expect and experience is not just about productivity, but safety, wellbeing and economic security. This cannot be accomplished without access to housing, quality health and social care and fair working conditions in jobs that provide the wages people need to live well.

While there is a lot to do to improve the economic wellbeing of women in Australia, this paper looks specifically at tax reform, skill utilisation, investment in women-led and targeted business and research and development, and better regulation of the Government systems that women interact with regularly.

Given the 2025 federal election results, the Labor Government has a clear mandate for strong, bold economic reform. This is a unique opportunity for the Government to further bake gender equality into progressive and sustainable policy and legislation for building Australia's future.

This policy brief, and its comprehensive set of recommendations, is the result of consultation with the Working with Women Alliance Membership and with the National Women's Alliances: The National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA), the Rural Women's Coalition (RWC), Women with Disabilities Australia (WWDA) and the Australian Multicultural Women's Alliance (AMWA).

Principles of Economic and Tax Reform



Despite being one of the richest countries in the world, with some of the highest incomes per person, Australia collects very little tax revenue in comparison to other countries in the OECD. Of the 38 countries in the OECD, only eight have lower tax to GDP ratios than Australia.¹ We urgently need more revenue to resolve growing wealth inequality, care for our aging population and manage the energy transition. However, our tax system currently rewards wealth accumulation and speculation over employment and productivity, and it is primarily men that benefit from Australia's biggest tax expenditures.

The Government's proposed tax concession reform on very large superannuation balances is welcome and an example of a reform with a gender and budget positive impact. Similar reforms are needed in relation to other tax expenditures, such as the Capital Gains Tax Discount. Countries that collect more tax can spend more on public services and have citizens that are healthier, safer and have higher incomes. Efforts to improve productivity must begin with a gender impact assessment of current tax settings with a view to furthering equality.

In addition, the complexities of measuring productivity in the female-dominated care economy must be addressed. The Government's commitment to measuring the value of unpaid care in the Labour Accounts is an excellent start to this work, as is the Wellbeing Framework. Each of these should be meaningfully included in budget processes and alongside traditional measurements of productivity that fail to account for how women's potential is utilised and rewarded.

Recommendations

- 1.1** Conduct a gender impact assessment of current tax concessions, exemptions and expenditures and include this in future iterations of the Women's Budget Statement, with a view to addressing inequity of expenditure.
- 1.2** Include a Measuring what Matters – Wellbeing Framework Statement alongside the Women's Budget Statement.
- 1.3** Continue and enhance inclusion of unpaid care in the ABS Labour Accounts.
- 1.4** Develop stronger measures of productivity that capture long-term and sustainable outcomes in the care economy and value unpaid care work.

Skills Attraction and Utilisation

Underutilised Populations

Caring responsibilities and cultural norms mean that many women are underemployed and underutilised in the workforce. This is especially true for some cohorts, including migrant women and women with disabilities.

Despite a skills shortage, almost half (44%) of permanent migrants in Australia are working below their skill level.² Though women migrate at the same rate as men, they are 1.2 times more likely to be underutilised.³ This is because they are more likely to be secondary applicants in the skilled stream, making up only 25% of primary applicants⁴, and due to intersecting forms of discrimination and culturally specific caring responsibilities and expectations. If the approximately 620,000 permanent migrants whose skills are currently being underutilised were working to their full potential, there would be a \$9 billion economic uplift in the Australian economy each year, and an additional \$70 billion additional GDP over ten years.⁵

Similarly, people with disabilities, and especially women with disabilities, have a lower employment rate than the general population. Women with disabilities of working age have an employment rate of only 46%, compared with 76% for women without disabilities, and 50% for men with disabilities.⁶ If Australia were to increase employment of people with disability by just 10%, this could add \$16 billion to economic output annually⁷, and closing the disability employment gap by just one third could result in a cumulative \$43 billion increase in GDP over a decade.⁸ The Australian Disability Network estimates that every dollar invested in workplace adjustments generates \$40 of economic returns.⁹

Recommendations

- 2.1 Establish a national governance system for overseas skills recognition.
- 2.2 Establish a single access with all information about prior skills recognition.
- 2.3 Establish place-based migrant employment hubs with specialised skills recognition navigators and other employment support.
- 2.4 Fund wrap-around, trauma informed, employment support services for victim/survivors of gender-based violence.
- 2.5 Set 15% disability employment target for public sector, including a minimum 3% of these roles reserved for people with intellectual disability.
- 2.6 Ensure the Foundational Supports Program includes employment support.

Underutilisation of Education

The underutilisation of women's skills and training is a drag on productivity. It is well recognised that women get less financial return from investment in education, skills and training.¹⁰ Even though women are more likely to engage in formal education, female dominated courses often cost more and do not lead to higher salaries. In the UK, women's graduate earnings are closer to those of non-graduate men than to male graduate earnings.¹¹ While men tend to hold higher HECS debts than women, women hold those debts for longer, meaning they are subject to greater indexation.

Healthcare and social assistance and education and training are the two most feminised industries in Australia, and mining and construction are the most masculinised industries. Minimum qualifications for social workers cost approximately \$40,000 for a bachelor's degree, and entry level salaries are between \$60,000 and \$80,000 per year. In contract, minimum qualifications for mining can be as low as a \$200 white card, with expected entry level salaries between \$110,00 to \$120,000. Unpaid placements are commonplace within courses dominated by women, whereas trade apprenticeships are usually paid during their training.

Women are also more likely to have their education and training interrupted by caring responsibilities or by experiences of gender-based violence. For example, there are gaps in education completion between women who have experienced violence and those who have not.¹²

Recommendations

- 3.1** Funding allocated through the National Skills Agreement for a connection service linking TAFE, VET and universities to help women return to study following caring responsibilities, ill-health or experiences of violence.
- 3.2** Dedicate funding through the National Skills Agreement for scholarships and workplace adjustments for women with disabilities entering male-dominated industries.
- 3.3** Develop a national portal for scholarships and study assistance information.
- 3.4** Establish gender equity targets for VET pathways with specified timeframes and accountability mechanisms.
- 3.5** Consider including free, high-quality childcare as core VET infrastructure through the Building Early Education Fund.
- 3.6** Expand access to prac placement payments.

Workplace Flexibility

The Productivity Commission recently concluded that hybrid work can be beneficial to labour productivity and results in fewer breaks, sick-days, and distractions, as well as improving employee retention.¹³ Hybrid work is especially beneficial for women and for people with disability.¹⁴ For example, half of employees with disability want to work from home at least 2-3 days per week.¹⁵ The Productivity Commission notes that the potential increased participation in the labour force due to flexibility and hybrid work will increase GDP and reduce economic disadvantage and inequality.

The Government has made good strides toward workplace flexibility, but there is still an underutilisation of flexible work options by male employees.¹⁶ Without ensuring a change in the number of hours or the ways that men work, Australia will not see a meaningful change in how many hours women can work. It's also time to ensure that flexibility does not just amount to working from home, when an estimated two in three workers are unable to do so¹⁷, and that flexibility does not equate to a loss of wages or other entitlements.

Recommendations

- 4.1 Enshrine the right to flexible work beyond the right to request for particular employees, and without the 12-month continued employment mandate.
- 4.2 Monitor the rate of approval and refusal of flexible work requests through the Fair Work Commission to ensure gender equity.
- 4.3 Ensure all workers have the same rights to training and professional development, regardless of whether they work full-time or part-time.

Care

Australia's care industry is the backbone of society, and women are at the centre because they are the majority of workers in the sector and because informal care falls to them when formal services are unavailable. Women represent more than two in three workers in a sector that is one of the lowest-paid and most insecure parts of the economy. The vital work of caring, whether it be raising children, supporting ageing parents or community and family members with disabilities, or working in early childhood education, aged care or disability, remains overwhelmingly undervalued and unequally distributed. Women perform, on average, 32 hours of unpaid care each week, nine more than men.¹⁸ The ABS estimates the monetary value of unpaid care performed by women was almost \$203 billion in the September 2024 quarter.¹⁹

In 2024, almost half of women who did not have a job were unavailable to start work because they were caring for children and a quarter of Australian regions were classed as childcare deserts – meaning there were more than three children for every place in an early childhood education and service.²⁰ The number of women unavailable for work – or for the number of hours they want to work – has increased over recent years as care infrastructure has become harder and more expensive to access.

Inaccessibility of care hurts everybody. If Australian women had the same workforce participation rates and opportunities as women in Nordic countries, Australia's GDP would be approximately \$132 billion higher each year, and government tax revenue would grow by \$38 billion each year.²¹

Lack of accessible and inclusive care infrastructure especially impacts women from culturally and linguistically diverse backgrounds, Aboriginal and/or Torres Strait Islander women, women with disabilities and women from rural, regional and remote areas where childcare deserts are particularly prevalent. For example, some migrant women feel uncomfortable sending their children to centres without halal food options. Aboriginal and/or Torres Strait Islander women have more caring responsibilities than the general population, and undertake 11.5 hours per day caring for community, Country and culture.²²

The Government's bold ambitions in relation to the expansion of early education and care are welcome, and now it's time to ensure that those ambitions are implementable and that they benefit everyone.

Recommendations

- 5.1** Invest in workforce strategy to ensure adequate and high-quality staff for new and existing early learning centres.
- 5.2** Further investigate ways to embed early learning in established infrastructure such as schools, TAFE, Aboriginal Community Controlled Organisations and multicultural organisations.
- 5.3** Expand and target packages for in-home care support for migrant and refugee communities and women in rural, regional or remote areas.
- 5.4** Establish carers' credits for people who are unable to work the desired number of hours due to caring responsibilities.
- 5.5** Include superannuation on government funded carer payments.
- 5.6** Legislate the superannuation guarantee for employee paid parental leave.

Boosting Investment

Despite comparatively low rates of women-led businesses, women are interested in self-employment because it can offer flexibility where traditional employment cannot. For example, more than two thirds of self-employed women work part-time, compared with less than half of women employees in the overall workforce.²³

Desire for flexibility and financial independence is especially present for women with disabilities, and people with disability have a 40% higher rate of self-employment and entrepreneurship than people without disability.²⁴ Women in rural, regional or remote areas are also interested in self-employment due to limited access to other employment or care infrastructure and support, as well as a desire to focus on local and regional services.²⁵

Despite interest in entrepreneurship, investment decisions are still largely made for and by men. Women-led businesses are seen as carrying higher financial risk, which is being further amplified through algorithmic bias, and women struggle to access finance in their own names, especially in the context of family violence experiences and the associated damage to creditworthiness.²⁶

More can be done to derisk investment, encourage women into investment roles and to provide tailored, accessible supports to women looking to start or grow small businesses. For example, capital needs to reflect the type of investment women need. There has been a focus on equity investment in scaling enterprises, such as the Boosting Female Founders program, but most women-led businesses are micro to small, including sole traders, that are not seeking equity investment. Women in micro and small businesses are interested in grant funding, and no or low interest loan start-up capital, with flexible funding terms and the ability to use funds for operational costs.²⁷

Recommendations

- 6.1** Further invest in gender-responsive procurement policy reform that includes targets for specific cohorts.
- 6.2** Support the development of a women-led business supplier registry and investigate possible certification process for gender-wise or gender-enabling businesses.
- 6.3** Establish regulation navigator services or resources targeted toward women-led businesses and micro enterprises.
- 6.4** Support the harmonisation of regulatory systems and frameworks across federal, state and territory jurisdictions to enhance safety and compliance.

Innovation, Research and Development and Deployment



Australia collects very little data about the diversity of leadership in innovation, research and development and deployment. While we know that women are underrepresented across the research and innovation pipeline and that fewer successful grant applications are led by women than by men²⁸, we do not know what the figures are for women from culturally and racially diverse backgrounds, or for women with disabilities, for example. Addressing these presumed gaps requires data, and clear targets for improved outcomes.

Recommendations

- 7.1** Develop a national R&D Strategy that shapes priorities and investment and includes a gender equity action plan
- 7.2** Mandate equal numbers of women and men-led grant applications from host institutions.
- 7.3** Require equity plans or relevant accreditation (for example, SAGE) as funding eligibility criteria – including in relation to co-design, data sovereignty and responsible community engagement.
- 7.4** Focus on institutional accountability for equity in research and development:
 - Consider include data on gender and R&D in WGEA reporting
 - Include disability and migrant or refugee status in ARC outcomes data.
- 7.5** Ensure there is gender expertise on the Tertiary Education Commission to advise on gender positive policy settings for universities, including access to research funding and cost of degrees.

Better Regulation

Child Support Reform

The Australian child support system, designed to ensure financial stability for children of separated parents, is frequently weaponised as a tool of financial abuse against single mothers. The Blackbox Report highlights how the system enables economic control and manipulation, disproportionately impacting women.²⁹ Financial abuse occurs through withheld payments, systemic loopholes, and coerced debt imposition, necessitating urgent reform.

One critical flaw is the linkage between child support and Family Tax Benefit Part A (FTBA) through the Maintenance Income Test (MIT). The MIT reduces FTBA by 50 cents per dollar of child support received above a modest threshold, even if payments are not received. This allows the non-primary carer to manipulate payments, creating economic instability for women and children. The low thresholds for assumed child support also reduce rent assistance and access to the Health Care Card. The linkage of the two complicates both the child support system and the social security system.

Non-primary parents often exploit income reporting loopholes to minimise child support obligations. Strategies include underreporting earnings, using business structures to obscure income, and avoiding tax returns. These tactics deprive children of financial support and place undue burden on mothers. Child support arrears and government debt recovery processes further entrench financial abuse. Retrospective adjustments can lead to Family Tax Benefit overpayments being clawed back from mothers, even when child support remains unpaid. This penalises women while allowing non-compliant payers to escape consequences.³⁰

Recommendations

- 8.1** De-link child support from social security, including separating child support from family payments (Family Benefits Part A) to ensure financial independence for survivors of domestic violence.
- 8.2** Mandate annual tax returns for child support purposes and close loopholes that allow for minimised assessments.

Mutual Obligations

Overly punitive compliance systems for government support are costly and ineffective. Mutual obligation programs are burdensome for women and especially for single mothers, older women and women with disabilities for whom structural barriers to employment are significant.

The number of women receiving Disability Support Payments – with no mutual obligations – has fallen over the last decade, as more people with disabilities are shifted onto JobSeeker Payments, with clear and sometimes strenuous mutual obligations.³¹ In fact, two in five JobSeeker recipients have a disability and can only work part-time, and others are temporarily unable to work due to a medical condition.³² This shift has a more profound impact on women with disabilities, as they are less likely to be receiving NDIS support³³ or even to receive a formal diagnosis of disability, despite being just as likely to have a disability and more likely than men to have at least one chronic condition.³⁴ Many of these women are also formal or informal carers for others, limiting their ability to engage with paid employment.

Similarly, single parents are overwhelmingly more likely to be women. Single mothers are less likely to be employed than single fathers, and less than half of single mothers to dependents under the age of five are engaged in paid employment.³⁵ Almost all (94%) of Parenting Payment – Single recipients are women.³⁶ Many of these women cannot access sufficient paid employment because of structural barriers such as a lack of access to affordable care.

Mutual obligations are administratively burdensome for Government and pose a risk of income support suspensions that can be cascading obstacles to economic security and wellbeing for marginalised people. The Government should work to replace mutual obligations with voluntary engagement programs, as it has done with the punitive Parents Next program, and in the meantime, it should establish and expand exemptions to signal the value of care, education and community engagement.

Recommendations

- 9.1** Work toward the abolishment of mutual obligations for those receiving income support payments. In the meantime, establish exemptions for:
 - Domestic violence (for at least one year)
 - School holidays
 - Field placements.
- 9.2** Remove mutual obligations thresholds for volunteer work for women under 55 to support community reengagement and future workforce participation.

Key Recommendations

Economic and Tax Reform

- 1.1 Conduct a gender impact assessment of current tax concessions, exemptions and expenditures and include this in future iterations of the
- 1.2 Women's Budget Statement, with a view to addressing inequity of expenditure.
- 1.3 Include a Measuring what Matters – Wellbeing Framework Statement alongside the Women's Budget Statement.
- 1.4 Continue and enhance inclusion of unpaid care in the ABS Labour accounts.
- 1.5 Develop stronger measures of productivity that capture long-term and sustainable outcomes in the care economy and value unpaid care work.

Skills Attraction and Utilisation *Underutilised populations*

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Boosting Investment

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Innovation, Research and Development and Deployment

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Better Regulation

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Better Regulation

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 - Field placements.
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End Notes

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