

EQUITY ECONOMICS



AUSTRALIANS
INVESTING IN
WOMEN

Empowering giving for a fairer future

CHANGING THE TRAJECTORY

INVESTING IN WOMEN
FOR A FAIRER FUTURE



NOVEMBER 2021

EQUITY ECONOMICS AND DEVELOPMENT PARTNERS



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ABOUT AUSTRALIANS INVESTING IN WOMEN

Australians Investing in Women (AIW) is a leading national not-for-profit advocate for gender-wise philanthropy and works in partnership with philanthropic, corporate and community leaders to drive progress towards gender equity. AIW takes an evidence-based approach to strengthen society by catalysing investing in women and girls within Australia and globally.

AIW gratefully acknowledges the support of our philanthropic funders and would like to thank, in particular, the Bell Family Foundation for funding this important research report. The work of the AIW is continuously informed and inspired by the expertise, insights and initiatives from associates across the philanthropic, corporate, academic and not-for-profit sectors. Thank you for sharing your inspiring work and stories.

AUTHORS



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Both authors would like to acknowledge the contribution of Aayla Sukkarieh in providing research support in the preparation of this report.

ACKNOWLEDGEMENT OF COUNTRY

We acknowledge Aboriginal and Torres Strait Islander peoples as the Traditional Owners of Country throughout Australia and their continuing connection to both their land and seas. We also pay our respects to Elders – past and present – and generations of Aboriginal and Torres Strait Islander peoples now and into the future.

Cover image courtesy of Global Sisters.



EQUITY ECONOMICS

ABOUT EQUITY ECONOMICS

Equity Economics is an Australian economic consultancy committed to providing quality economic analysis and policy advice to the not-for-profit, corporate and government sectors.

Equity Economics is uniquely focused on addressing issues surrounding inequality, particularly through inclusive growth, equality of opportunity and stronger bilateral and multilateral relationships. Equity Economics strives to bolster development and shared prosperity in our region and internationally.



Dr Angela Jackson (Lead Economist, Equity Economics) is an economist with expertise across health, disability, gender and fiscal policy. She was Deputy Chief of Staff to Australia's Finance Minister the Hon Lindsay Tanner MP during the Global Financial Crisis.

Angela is currently a member of the Victorian National Heart Foundation Advisory Board, a Board Member of GenYc and Deputy National Chair of the Women In Economics Network.



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FOREWORD

Australians Investing in Women released a significant research report, *Gender-wise Investing: A Springboard to Australia's Recovery* prepared by Equity Economics, in April 2020 to analyse the impact of COVID-19 on women in Australia. The research offered compelling evidence about the gendered impacts of the pandemic to help inform effective philanthropic investment.

It was extremely well received by philanthropic funders and the NFP sector, with many keen to learn more.

While the impacts of COVID-19 have been widespread, the evidence is now clear that the working lives of women and young people have been most significantly affected. So we commissioned a more in-depth examination of how the pandemic has affected women's employment. Our particular focus is on the young women who have been most vulnerable to job losses and disruption to post school education.

The evidence in this report tracks the fault lines the pandemic has exposed in the lives of young women, and just as worryingly, the potential for these cracks to widen without intentional action. It identifies the key issues, presents the evidence and analysis and indicates the action we need to take to avert further regression on gender equality.

The findings are sobering. And they are revealed against a backdrop of faltering progress towards gender equity in this country. A series of reports this year show the fragile progress to fairer outcomes for women, whether at the decision-making table, in pay, job security and accumulation of retirement savings, have all slowed or gone backwards.

The implications outlined in this report are not confined to the immediate fallout from the pandemic. They have the potential for long term damage on not just the lives of young women but on our progress towards a fairer society.

The good news is that timely action can change this bleak trajectory.

Whether it is a program to support young women's education and employment or broader initiatives aimed at advancing gender equality, this report reveals there are many ways to make a difference. Interventions now through targeted philanthropic investment can improve the outcomes for women and girls, build a more resilient workforce and ensure a more prosperous future for all of us.



Julie Reilly OAM
CEO, Australians Investing in Women



Image courtesy of Women CAN Australia.

EXECUTIVE SUMMARY

The COVID-19 pandemic has caused upheaval across society, representing the biggest health and economic crisis to face the world in over 100 years. It has been characterised by its disproportionate impact on women, including lost work, increased care burden, and the risks faced by women working at the frontline of the COVID-19 response.

Consequently, the COVID-19 pandemic has highlighted the importance of casting a gender lens on the analysis of economic impacts and in the design of responses – from the policies of governments and corporate organisations through to the decisions of investors and community groups. It is becoming clear from the research that a gender lens is an integral part of an organisation's operations and decision-making, if it is genuine about its commitment to gender equality.

In an initial report commissioned by Australians Investing in Women, *Gender Wise Investing: A Springboard for Australia's Recovery*, Equity Economics identified 5 particular areas of vulnerability for women:

- 1 Employment
- 2 Mental Health
- 3 Safety
- 4 Affordable Housing
- 5 Pivotal Life Events

In this report we take a deeper dive, to look at the impact of the pandemic on women's employment, and in particular the employment and education outcomes for young women. This cohort's future economic trajectories will be critical to closing the existing gender gap between men and women and understanding how the pandemic has impacted them is crucial.

Research has shown the importance of young people being actively engaged in employment, education and training, not only for lifting their economic opportunities, but also for generating a vibrant workforce for businesses and bolstering collective outcomes for society.

KEY FINDINGS

YOUNG WOMEN AGED 15-24 YEARS ACCOUNTED FOR 7.5 PER CENT OF THE LABOUR FORCE AT THE START OF THE PANDEMIC, BUT MADE UP:

- 22% of job losses between February 2020 & May 2020; and
 - 59% of job losses between June 2021 & September 2021.
- OUR ANALYSIS SHOWS THAT AT THE HEIGHT OF THE PANDEMIC IN MAY 2020:
- There was a 28% increase in the number of young women not in education or employment, compared to a 20% increase in the number of young men.
 - Young women without a post-school qualification lost the most jobs across all age and education groups, accounting for 125,000 job losses between February and May 2020. Our analysis shows that this was driven by the overrepresentation of young women without a post-school qualification in the industries most impacted by lockdowns.



Image courtesy of Women CAN Australia.

IMPLICATIONS

The pandemic poses significant risks to young women's economic futures and threatens to rapidly undo the gains in gender equality that have been hard fought over many decades.

Modelling undertaken for this report shows how the outcomes of the pandemic will impact the long-term labour force participation and earnings of women:

- The 34,300 women who may now not complete a Certificate III/IV will have a 10 per cent reduction in their employment prospects, from 78 per cent down to 68 per cent, a fall in full-time earnings of almost \$3000 a year.
- The pandemic's effect of stalling the entry or ongoing participation of women in the workforce by one year, due to the pull of caring responsibilities, would widen the gender pay gap between men and women by at least one percentage point.
- Bachelor degree enrolments among women aged 15 to 19 years was the only category where female enrolments rose notably, but these young women will need to be supported to ensure that they progress through to completion during the ongoing pressures and

volatility of the pandemic and the challenges involved with online learning.

The stark gender differences in impacts of the pandemic were driven by distinct gender patterns that characterise the Australian workforce. Retail and hospitality services, our health and care sectors, and all forms of unpaid care and domestic work, are heavily female concentrated. In contrast to male-concentrated sectors such as mining, construction, trades and executive occupations.

This lack of gender balance in our workforce composition predisposes the economy to greater disruption and volatility when unexpected events occur: it means that shocks to a particular industry or occupation can disproportionately impact one gender more profoundly than the other. Fostering a more gender balanced workforce composition – by encouraging more men to move into traditionally female roles as well as more women to move into traditionally male roles – would build resilience within the workforce.

RECOMMENDATIONS

Philanthropic efforts can make a big difference in supporting the cohorts of girls and women in society who face barriers and biases that are not being fully addressed by existing government policy, and supporting innovative ways to advance women's employment and education opportunities that extend beyond conventional approaches.

To ensure that the pandemic does not derail the future trajectory of young women's education and employment and widen the gap between men and women's economic outcomes, we recommend greater investment and dedicated focus on the following initiatives:

- **Strengthening young women's education and training pathways**
 - Programs and incentives to support young women to remain engaged in education and training and to support them through to completion of their qualifications, particularly cohorts of young women without post-school qualifications
 - Well-informed career guidance for young women mapping out future study and career plans
 - Opportunities for quality work experience and vocational pathways for young women, including in female-led business and entrepreneurship and through industry-based education programs
- **Strengthening women's transition into and sustained attachment to employment**
 - Organisation-level reporting and benchmarking of graduate salaries to address the disparity in graduate incomes that sets women on a lower earnings trajectory than men from the very start of their working lives
 - Transition-to-work models that provide tailored support to young women entering employment or seeking to get back into employment after spending time out of the workforce
- **Support for retraining and upskilling that is well informed by data on future growth areas**
 - Promotion of opportunities for skill portability to assist women transitioning into new industries and occupations
- **Strengthening women's business opportunities**
 - Capability-building and practical support for women into self-employment and micro business initiatives, including mentoring and access to capital
- **Broader initiatives to support gender equity**
 - Programs and tailored responses to address additional barriers and biases faced by women and girls from disadvantaged backgrounds, especially Aboriginal and Torres Strait Islander and migrant women. This needs to be supported by greater investment in data collection and analysis of the experiences of women in these cohorts, and for this data collection to be conducted in a timely and culturally respectful way, led by members of these communities.
 - Gender equality advocacy by not-for-profit organisations
 - Investment in the robust evaluations of existing initiatives to identify what works to close gender gaps
 - Expansion in investment in mental health initiatives as an essential component of young women's wellbeing and resilience

POTENTIAL FOR PHILANTHROPIC INVESTORS TO MAKE A DIFFERENCE

PHILANTHROPIC DONORS ARE UNIQUELY PLACED TO FUND, ELEVATE AND SUPPORT GENDER EQUALITY INITIATIVES, GIVEN THEIR CAPACITY TO:

- support grassroots initiatives and identify cohorts that fall out of scope of formal programs, especially to reach women and girls from diverse backgrounds
- offer more accessible, flexible and manageable forms of support compared to formal systems
- implement incentives for organisations to accelerate commitment and action on gender equality as part of their investment arrangements
- advocate for awareness and action on gender equality, including through promoting the application of a 'gender lens' in all forms of investment decisions, business decisions and public policy design

APPLYING A GENDER LENS ACROSS ALL POLICY DECISION-MAKING

The analysis reinforces the imperative of applying a gender lens to all program and policy design across all organisations including governments, businesses and not-for-profits.

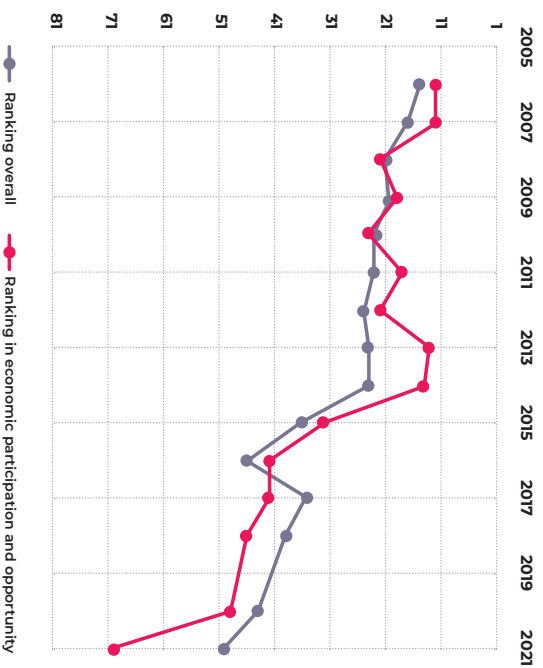
It is the responsibility of governments to ensure that they allocate public funding in an equitable way. This means analysing all government expenditure decisions and policy settings to detect the different ways that men and women can be impacted, even if the policy design seems 'gender neutral'. An example of this is government expenditure for physical infrastructure projects: while these investments are important for the economy, they have the effect of generating more jobs for men than for women, given the male-dominated nature of construction.

In the same way that a government policy can have different implications for men and women, the decisions of business and investors have the potential to disproportionately benefit or disadvantage one gender, often unintentionally.

THE SLOW PATH TO GENDER EQUITY INTERRUPTED

In 2021 Australian women are still striving to achieve equity with men, and the COVID-19 pandemic and associated economic downturn has made this goal harder to achieve. The latest World Economic Gender Gap Report showed that Australia had dropped to 50th in world in its measure of gender equity, down from 15th in the world in 2006 and 44th in the world in 2020.¹

FIGURE 1
WORLD ECONOMIC FORUM - GLOBAL GENDER GAP INDEX
- AUSTRALIA'S RANKING OVERTIME



¹Source: World Economic Forum (2021) Global Gender Gap Report
<https://www.weforum.org/reports/gender-gap-report-2021>



Image courtesy of Global Sisters.

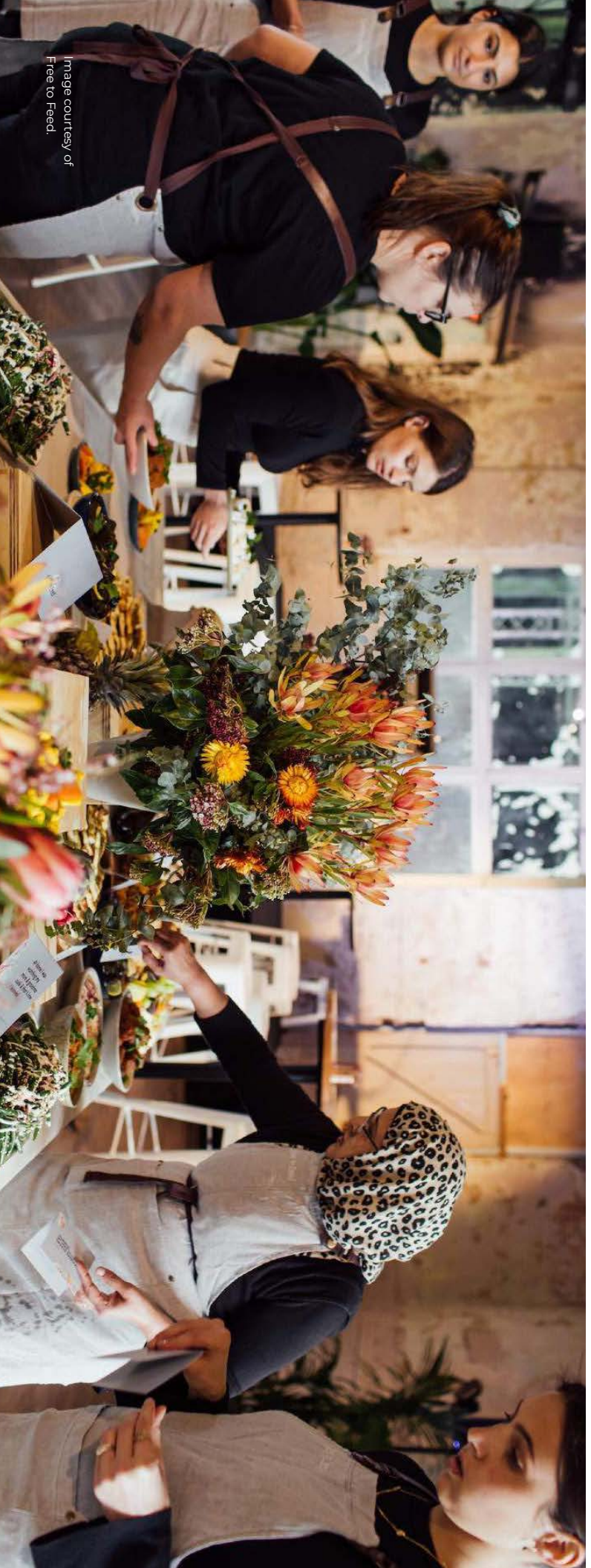


Image courtesy of Free to Feed.

In our previous report *Gender Wise Investing: A Springboard for Australia's Recovery*, we highlighted how the economic impacts of the COVID-19 pandemic had disproportionately affected Australian women.

At the peak of the pandemic in 2020, women shouldered 3 out of 5 job losses across Australia. In Victoria, women shouldered 4 out of 5 job losses. We documented the higher level of job losses particularly amongst younger women, the large fall in university attendance amongst women, the impact of an increase in the caring burden, poorer mental health outcomes and increasing rates of domestic violence.

After *A Springboard for Australia's Recovery* report was released in February 2021 the economy and labour market continued to perform strongly through to May 2021;² when further lockdowns across New South Wales, the Australian Capital Territory and Victoria plunged the country into another economic and health crisis from which it must now recover.

THE UPDATED SNAPSHOT

- Of the 281,000 jobs lost across Australia over the period June-September 2021, 60 per cent were jobs lost by females.³
- While young people aged 15-24 account for 15 per cent of the labour force, they have accounted for 55 per cent of the job losses. Of these people who lost their job, 68 per cent have been young women.
- Incidents reported by Victorian Police that include a family incident flag⁴ have increased by 17.8 per cent over two years to June 2021.⁵
- In NSW the number of family and domestic violence incidents reported to police increased by 9.8 per cent over the two years to June 2021.⁶
- Women experienced a larger increase in psychological distress from April 2021 to June 2021 than men.⁷

The ability of the economy and community to recover from the long-term impacts of COVID-19 will require significant and innovative investments in social infrastructure and in people. Ensuring that these investments address the disproportionate impact on women, and that the recovery supports gender equity in Australia, should be a focus of governments, business, community, and philanthropic organisations so that the pandemic does not wind back progress.

The longer-lasting and sometimes less visible impacts of the pandemic on women's employment, education and training require a dedicated focus, as this will strengthen Australia's overall recovery and minimise the long-term damage of the pandemic.

Private and corporate philanthropic support can play a critical role in complementing government programs, not only by collaborating with governments but also through identifying areas

of need and innovative initiatives that fall outside of the scope of government policy. Philanthropic efforts can make a big difference in supporting the cohorts of girls and women in society who face barriers and biases that are not being fully addressed by existing government policy.

In this follow up report we take a closer look at the impact of the COVID-19 pandemic from the perspective of young women and their employment and educational opportunities. We assess how these important ingredients for women's economic security and empowerment have unfolded during 2020 and 2021. Supporting our analysis, we map out how women's life trajectories differ from men to identify the key points where new policies and initiatives can have the greatest impact in closing gender gaps and steering us towards a more gender equitable Australia.

IMPACTS OF THE COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT

The COVID-19 pandemic most profound impact has been on employment, with over 600,000 Australians losing jobs at the height of the pandemic.

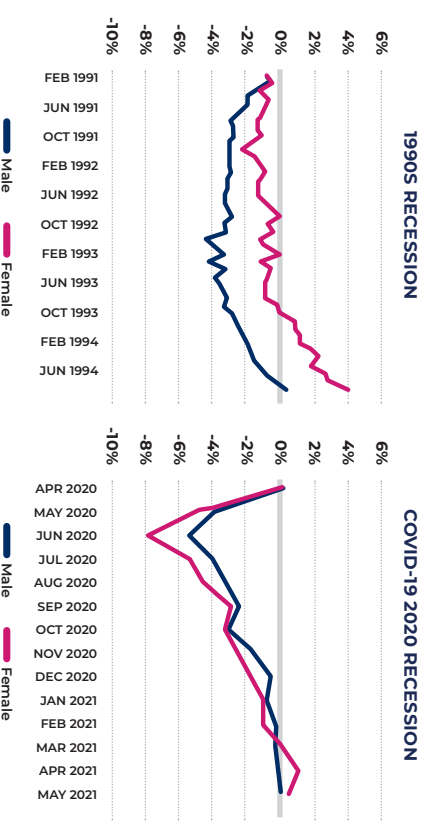
The COVID-19 pandemic, and resultant economic downturn, differs from previous economic downturns in terms of the disproportionate impact on women.

THIS WAS DUE TO:

- the higher representation of females than men in casual employment;
- the increased caring and domestic burden including remote learning falling on the shoulders of women and girls; and
- the impact of COVID-19 restrictions on female dominated industries.⁸

This differs from previous recessions, when the employment impacts were greater among men than women. Figure 2 illustrates the change in employment for men and women during the 1990s recession compared to the 2020 COVID-19 recession.

FIGURE 2
CHANGE IN TOTAL EMPLOYMENT RELATIVE TO START OF ECONOMIC DOWNTURN



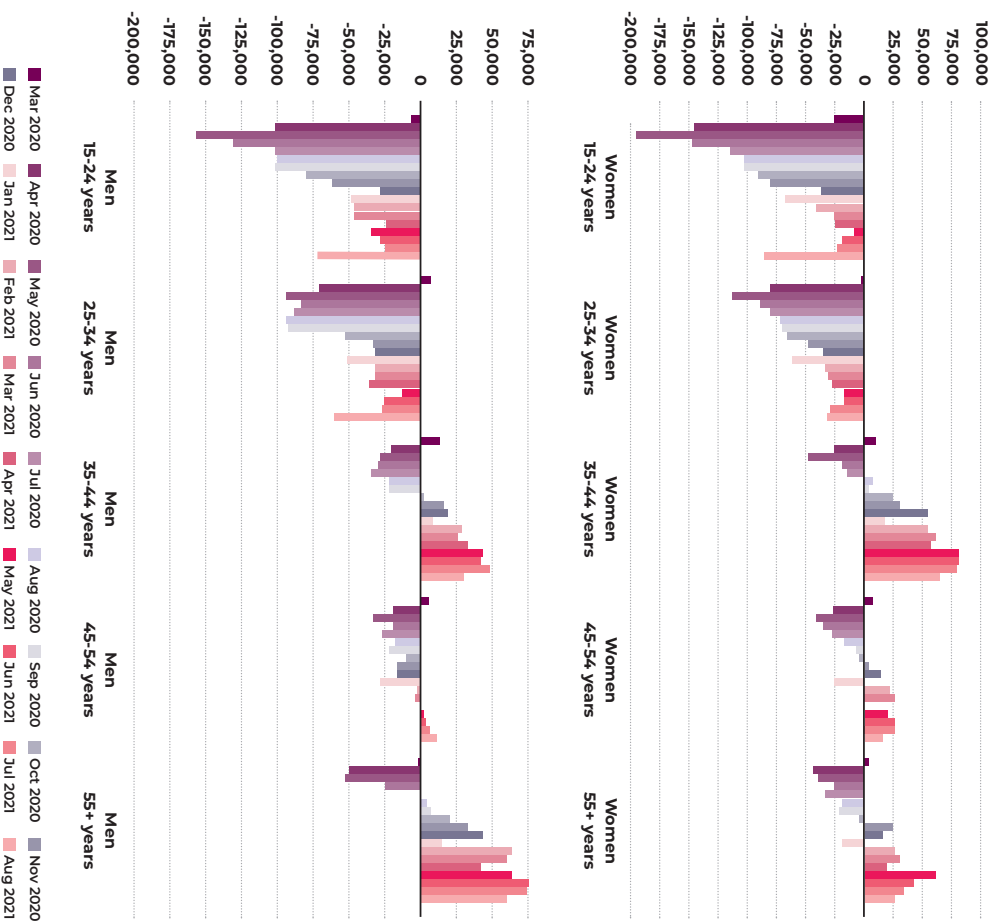
Source: ABS (2021) Labour Force Australia, September 2021, Canberra



Image courtesy of
Australian Environmental
Grantmakers Network
(AEGN)

Figure 3 shows the total loss of jobs by month, broken down by age and gender. Young men and women were most impacted by the COVID-19 recession, but younger women were the most impacted in absolute terms. While female employment overall recovered before the latest lockdowns, it remained at pre-pandemic levels for this cohort.

FIGURE 3
CHANGE IN EMPLOYMENT NUMBERS BY GENDER AND AGE GROUP



Source: ABS (2021) | Labour Force Australia, September 2021, Canberra

Stefania is 25 and lives in Melbourne, Victoria

Stefania finished university at the end of 2019 and was looking for her first graduate job, when she lost her fulltime casual retail job at the start of the pandemic. She ended up working in a number of jobs to get through the pandemic. Stefania was successful in getting a job under the Victorian Government Working for Victoria program, which has been extended, providing her with a solid foundation to launch her career.

LOSING WORK

After finishing my Bachelor's degree in 2017, I took year off to work and then travel, including spending time with my family overseas. I then came back and finished my honours in 2019. My supervisors were encouraging me to keep studying and start my PhD, but I wanted to get started on my career journey and wasn't ready to commit to a life of research!

My intention was to find a graduate level role, and if not travel overseas again. I had always worked through university, tutoring VCE Language Other Than English students and working in retail. While these helped me live, and save for travelling and my future – these were not career jobs.

Whilst I was busy applying for graduate roles, I was working full time as a casual in a retail and hospitality business when the pandemic hit. When the lockdown was announced all the female casual staff lost their jobs overnight, so they could keep the permanent male staff on through the shutdown.

It was really sudden and worrying to lose your job in a pandemic, and I moved quickly to make sure I could get Jobseeker as soon as possible. As it turned out, I moved too fast and because I'd completed the paperwork, it meant I couldn't receive Jobkeeper when it was announced a week later. This was really frustrating as I would have been eligible, and really felt like I was at a dead end.

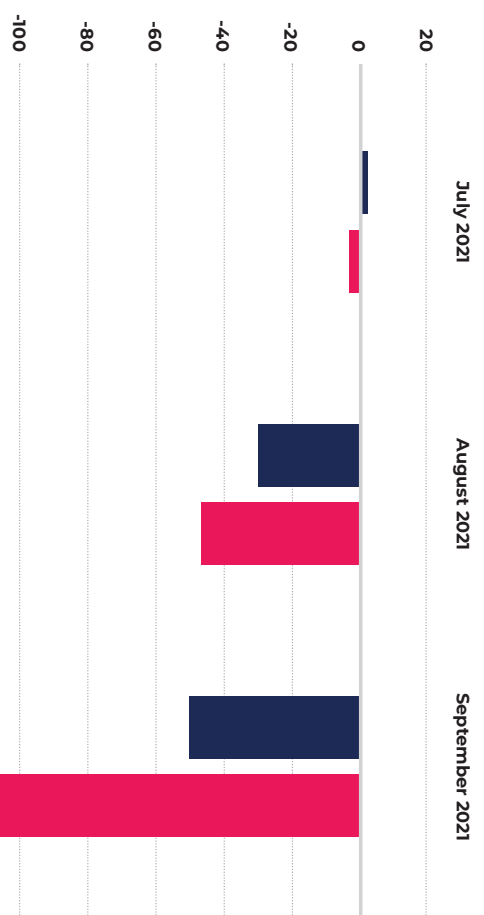
“It was a hard time. I was already anxious having narrowly missed out on a number of graduate jobs, and now there was a pandemic – what type of work would I get, if any now?”

My focus was then on getting through the pandemic without losing too many of my long-term goals, continuing to meet my savings goals and keeping on track. I wanted to still live the life that I wanted when lockdown ended so I was aware that lockdown shouldn't just be dead time for me.

In Figure 4 we examine the distinct impact of the latest lockdowns, to allow comparison to the initial effect of the 2020 COVID-19 Recession. At the height of employment losses in May 2020, young women aged 15-24 lost 25 per cent more jobs than young men aged 15-24.

Between June 2021 and September 2021 – when the impacts of lockdowns across NSW, ACT and Victoria were being felt – young women lost over twice as many jobs as young men.

FIGURE 4
JOB LOSSES AMONG 15-24 YEARS BY GENDER, COMPARED TO JUNE 2021 ('000)



Source: ABS (2021) Labour Force Australia, September 2021, Canberra. Net job loss is relative to employment level June 2021

There is now a concern that many of these young women will struggle to get back into employment without additional assistance and targeted programs. As the economy again opens up, we should see many returning to work, but both unemployment and under-employment are likely to remain elevated, as many workers are likely to find fewer hours than they need. Furthermore, a mis-match between

job opportunities and workers' skills means even those who find a job may have taken poorer-matched jobs that do not make the best use of their skills and capabilities.

There is also a risk that the overall strength of the jobs recovery will be subdued and inequitable, due to lower levels of government support than in 2020. Furthermore, the re-entry of temporary



Image courtesy of Stars Foundation.

residents into the labour market in coming months may have effects. While overall migration does improve economic performance, there is some evidence emerging that the large increase in international students over the past decade is a contributing factor to the poor labour market outcomes of young people over that period, both in terms of levels of employment and wages.⁹

The disproportionate impact on young women since the start of the pandemic needs immediate attention: previous research has shown that women are more adversely impacted than men when entering the labour market during economic downturns.¹⁰ This so called 'scarring effect' occurs because young people entering the

labour market at times of higher unemployment lose experience in the labour market and are more likely to be poorly matched with jobs, lowering their productivity over the medium and long term.¹¹ This impact can be mitigated through education and reskilling, with higher educated young people experiencing shorter periods of scarring than those with lower levels of education.

In the next section we take a deeper dive into the employment and education impacts of the pandemic on these young women, before we explore the long term consequences.

Impacts of the COVID-19 pandemic on young women's employment, education and training

What were the impact of COVID-19 on the employment, education and training outcomes for young women? To answer this question we take a look at the cohorts of young women impacted by employment losses, and the changes that occurred in the number of young women enrolled in post-school study, the number of young women who were not in education, employment and training, and the graduate salary gap.

After losing her job at the start of the pandemic, Stefania found casual work as a tutor and COVID-19 Working for Victoria Program

SURVIVING THE PANDEMIC

After losing my job in retail and hospitality at the start of the pandemic I was lucky I still had some options to keep working, including tutoring VCE students and as a COVID Marshal in a medical clinic. Initially the COVID Marshal job was only for a month, but it kept getting extended month to month. While the marshalling job was not where I hoped my career would take me, I took it as a chance to learn new skills and also learn about the health system.

That job lasted until the end of the lockdown in 2020, at which point I was offered a part time receptionist job in the clinic. It was a well paying job and I was keen to keep learning more about health care, but at the same time I had kept applying for other jobs as it wasn't full time and I wanted work that would build more on my university degree.

That's when a family friend recommended Sidekicker. It's a great platform, where you can get matched to jobs by answering a few questions and means you don't waste time on long applications where you are not a good fit. I really liked the format, and through the site applied for a job as a youth specialist that was funded by the Working for Victoria program. Youth work wasn't at all on my radar before but I could see it was a great match for my skills, and something where as a young person from a CALD background I could add a lot of value. The role was only for six months, and I was hesitant giving up a well paid job as a receptionist for a job with so little security. But thankfully I didn't have to make that choice initially, with my new employer agreeing to me starting part time and extending the time in the role to 8 months.

Working Victoria

The Working for Victoria (WfV) Fund was \$500 million program and part of the Victorian Government's Economic Survival Package to address the impact of the COVID-19 crisis. The Fund supported the creation of new short-term roles, and partnered with Sidekicker to support job seekers to find work.

IT INCLUDED:

- a labour pool for new jobs
- recruitment services including jobs matching
- assistance to create new roles that help Victoria respond to coronavirus (COVID-19).

Analysis undertaken for this report highlights that young women with lower levels of education, from non-English speaking backgrounds, and living in capital cities, have experienced the biggest declines in employment.

Education levels and the impact of the COVID-19 pandemic on employment

Pre-pandemic, there were signs that lower educated women would be more vulnerable to the impacts of economic downturns. Research from the Melbourne Institute found that women without post-school qualifications were more likely to experience poverty than young men in the aftermath of the Global Financial Crisis, which struck the world from 2007 to 2009.¹² Women with a high school qualification were 7.2 percentage points more likely than men to be living in poverty in 2011 following the Global Financial Crisis (34.1 per cent of women compared to 26.9 per cent of men).

The impact of COVID-19 pandemic has been felt the hardest by young women without post-school qualifications. In May 2020 these women experienced a 20.7 per cent fall in employment, losing over 120,000 jobs in the quarter. Figure 5 shows that this was the largest absolute fall and equivalent in percentage terms to young women with a diploma or above, who lost over 50,000 jobs in the quarter.

FIGURE 5 JOB LOSSES AMONG 15-24 YEAR-OLDS BY EDUCATION LEVEL ('000)



Source: ABS (2021) ABS Detailed Labour Force August 2021, Canberra

CASE STUDY

There are multiple likely drivers of this disproportionate impact. Women without post-school qualifications are more likely to be in casual jobs and more likely to work in sectors impacted by lockdowns, including retail and hospitality. For example, the 2016 Census showed that 64 per cent of young women without post-school qualifications were working in retail, hospitality, and the arts and recreation, compared to 48 per cent of young men without post-school qualifications.



Image courtesy of Fitted for Work

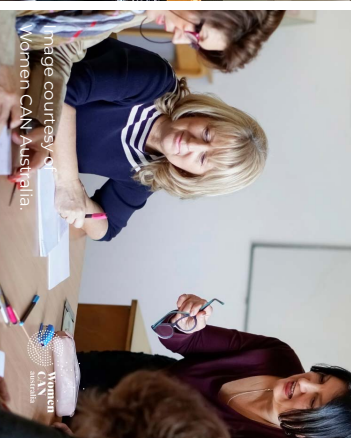


Image courtesy of Women CAN Australia



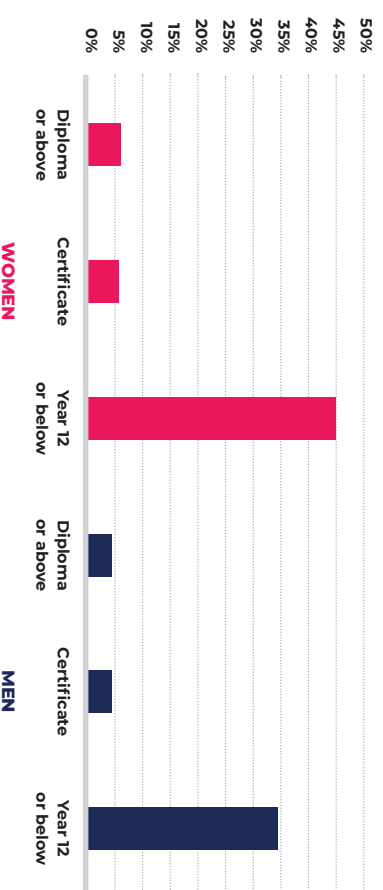
Image courtesy of Sydney Womens Fund

A focus on the accommodation & food services

The accommodation and food service sector has been heavily impacted by the lockdowns throughout the COVID-19 pandemic. The 2016 Census shows the make-up of youth employment in the industry, by gender and educational level.

Pre-pandemic, young women without a post-school qualification were the largest group of 15-24 year-olds employed in the industry, accounting for 45 per cent of the youth workforce. This is shown in Figure 6, based on the time of the 2016 Census. Young women with a diploma or higher qualification account for 6 per cent of the workforce, more than young men who account for 4 per cent of the youth workforce.

FIGURE 6 PRE-PANDEMIC WORKFORCE COMPOSITION OF ACCOMMODATION AND FOOD SERVICES INDUSTRY – 15-24 YEAR OLDS



Source: ABS Table Builder, 2016 Census, Canberra

Between February and May 2020, 276,000 jobs were lost across the industry, and 86 per cent of these were amongst women. Women experienced a 32 per cent fall in employment over the period, versus a 28 per cent fall amongst men.

Over the same period, young people accounted for 57 per cent of the job losses in the industry which was greater than the 47 per cent of the pre-pandemic workforce they represented. Young people experienced a 36 per cent fall in employment between February and May 2020, compared to a 25 per cent fall amongst older age groups.

The high representation of young women without post-school qualifications in this group of young workers that lost a disproportionate number of jobs in the industry may partly explain the disproportionate impact on young women.

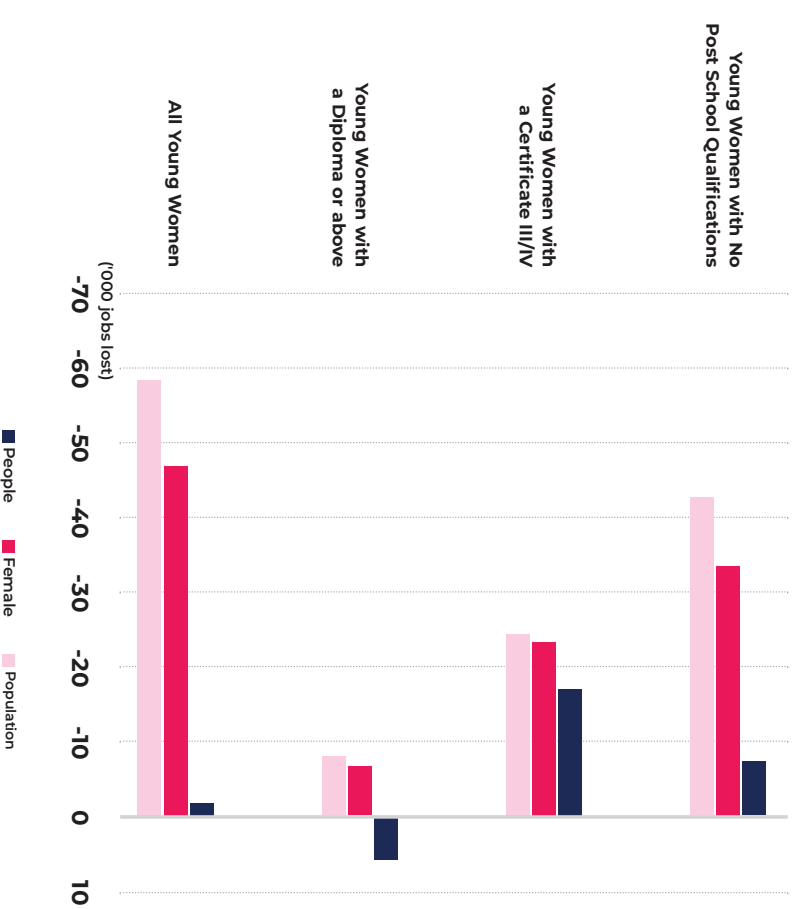
THE JOB LOSSES THAT OCCURRED IN THE ACCOMMODATION AND FOOD SERVICES ARE SIGNIFICANT FOR YOUNG WOMEN'S ECONOMIC FUTURES, FOR SEVERAL REASONS:

- Jobs in accommodation and food services provide a source of financial income including for young women, including those who are completing their studies.
- Similar to jobs in retail trade, jobs in this sector are often a stepping stone for young people into the professional arena of work – it's where they develop important non-cognitive skills that can complement their formal training and education, such as people management skills, communication skills, and learning how to work in teams and deal with the public.
- These first jobs provide a vehicle for young people to gain financial independence and strengthen the attributes that will set them up for success later in life, such as through improved self-esteem and confidence.
- These people-oriented workplaces provide valuable opportunities for young women to begin to build professional connections and networks. At the same time, there will be many young people who stay on in these industries with thriving careers, and being connected to inspiring role models and supportive work cultures early in their career can motivate their aspirations.

Young women were more heavily impacted, relative to population-wide job losses and job losses that were experienced by women, across all education levels and in aggregate. However, based on job losses amongst young people we find the disproportionate impacts on all young women are much lower. Figure 7 shows these results.

Young women with a Certificate III/IV or with no post-school qualification did lose more jobs than would be predicted, based on job losses across the whole population, women and young people. More research is required however to determine whether these differences are due to employment patterns, such as size of employer or nature of work, or discrimination. An explanation of how we conducted this analysis is presented in Appendix A.

FIGURE 7
PREDICTED VERSUS ACTUAL JOB LOSSES BETWEEN FEBRUARY 2020 AND MAY 2020 BASED ON INDUSTRY JOB FIGURES (000)

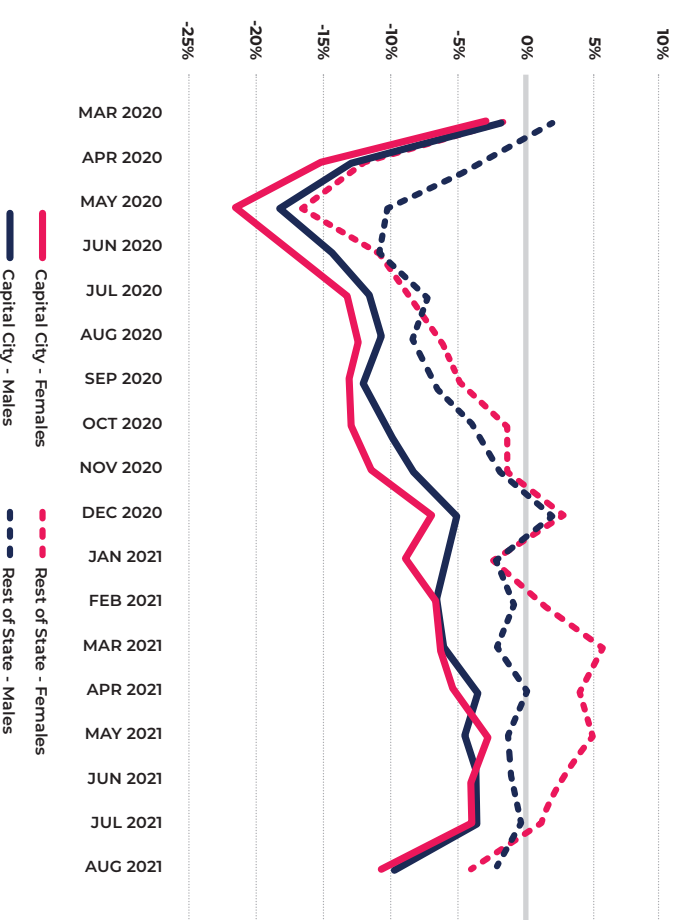


Source: ABS Table Builder, 2016 Census, Canberra and Equity Economics calculations (see Appendix)

In aggregate, the analysis does not provide evidence that young women lost more jobs than young men during the pandemic due to overt gender discrimination.

While not causal analysis or representative of the personal experiences that individual women may have still experienced, it supports the conclusion that pre-existing patterns of employment were a large driver of the different impacts on young women. Specifically, the impacts on young women were a reflection of existing occupational gender segmentation. This reinforces the need to foster a more gender balanced workforce across industry sectors, to build resilience and minimise such stark gendered impacts during periods of economic volatility.

FIGURE 8
PERCENTAGE CHANGE IN EMPLOYMENT AMONGST 15-24 YEAR OLDS ACROSS GENDER AND REGIONS IN AUSTRALIA, RELATIVE TO FEBRUARY 2020



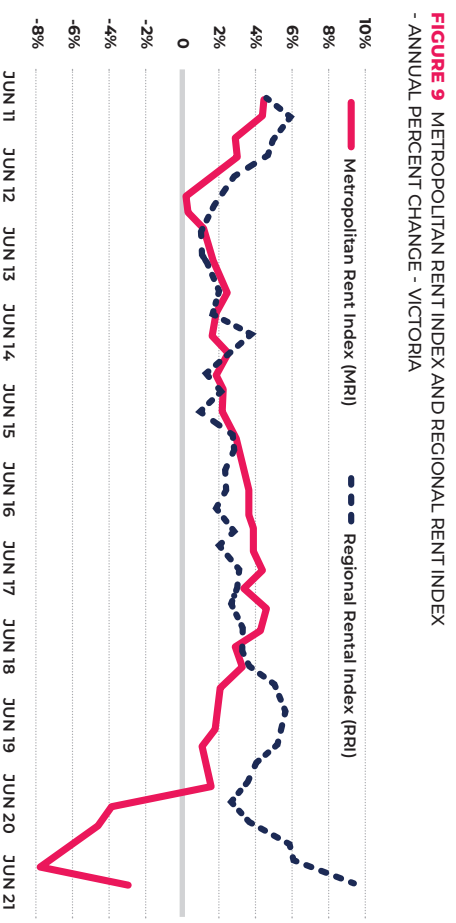
Source: ABS (2021) ABS Detailed Labour Force, August 2021, Canberra

Impacts of the COVID pandemic on young women's regional employment

Even pre-pandemic, employment outcomes generally varied across regional areas, with many young people having to leave areas where they grew up in order to study and secure employment. However, the nature of COVID-19 and the associated lockdowns have generally impacted densely populated capital cities, limiting the direct impact on regional areas. As a result the overall impacts of employment have been greater in capital cities, compared to regional areas, both for young men and women, as shown in Figure 8.



However there have been other pressures in regional areas. Rents have risen significantly over the pandemic and this is likely to result in more young people experiencing financial pressure during the recovery. Over the past two years, rents for properties in the cheapest quartile in regional NSW have increased by 13 per cent, compared to a 2 per cent decline in Greater Sydney.³⁵ There have been similar trends in Victoria, with rents in regional areas up 9.3 per cent over the 12 months to June 2021, compared to a 3 per cent decline in Melbourne, as shown in Figure 9.



Source: Victorian Department of Human Services (2021), Rental Report, <https://www.dhs.vic.gov.au/publications/rental-report>



Image courtesy of Global Sisters.

Migrants and the impact of the COVID-19 pandemic

Australia has relied heavily on migration as a source of new skills and population growth to drive economic growth. However men and women migrants fare less well in the labour market than Australian-born men and women. Women born overseas in particular fare worse relative to both Australian-born women and migrant men, as shown in Table 1.

TABLE 1
EMPLOYMENT RATE AMONGST 15-64 YEAR-OLDS, BY GENDER AND MIGRANT STATUS

AUSTRALIAN-BORN WOMEN	OVERSEAS-BORN WOMEN	AUSTRALIAN-BORN MEN	OVERSEAS-BORN MEN
61.1 per cent employment to population ratio.	53.7 per cent employment to population ratio.	69.3 per cent employment to population ratio.	65.7 per cent employment to population ratio.

Source: ABS Detailed Labour Force (July 2021)

There are many factors that potentially drive this disparity, but there is a distinct lack of gender-disaggregated research in this space. In particular, the impact that temporary work visas, English language proficiency, lack of skill recognition, and the inability to access childcare rebates have on female migrants' workforce participation, are all issues that are currently not well understood.

Mona Mahamed, founder Community Support Services (CSS) Bankstown, Sydney

The CSS community centre and Village Partry food bank Mona set up a few years ago in Sydney's south west never entirely closed its doors during the bleakest months of lockdown.

There was massive demand for food parcels, she says, including from people who had never had to get that kind of support before. She just couldn't bear to shut up shop even when all her regular volunteers were forced to quarantine for two weeks after a Covid exposure.

There's no question that many women have lost their jobs while girls have struggled to continue their education during the intense pressure. There was also a spike in domestic violence which she hasn't seen before.

“A lot of women had to take time off work or were made redundant, and under lockdown most were unable to leave their homes for more than an hour.”

For the many culturally diverse families in the area, managing remote learning also brought major challenges.

“They tend to have large families and don't have a lot of electronic devices to share. The quality of education has gone down. Girls who had just finished high school and were planning to go to uni felt it was overwhelming and too expensive to study remotely and couldn't go through with it.”

Watching the community impact and the areas of most need has got her mapping out a plan to help women and girls build back their lives. Programs to help girls with navigating education and giving them access to the internet and technology skills, scholarships and internships would have a major impact.

For women looking to re-enter the workforce, Mona says a recent survey found demand for online graphic design courses.

“It's for people wanting to start a business and do their own branding and marketing. And if we could give them a small electronic device that would allow them to navigate the process.”

CSS will continue to offer English language and vocational courses, is setting up a shop for pre-loved clothes and the centre in Bankstown is transforming into a shared workspace. It's designed for people who need access to the internet and printing services which they can't access at home – a social enterprise version of WeWork.

There's plenty of ways to change outcomes for women and girls in the local community and get them back on their feet Mona believes. And of course philanthropic funding, including from the Sydney Women's Fund, has been instrumental in supporting the practical plans for women in the community to become reality.

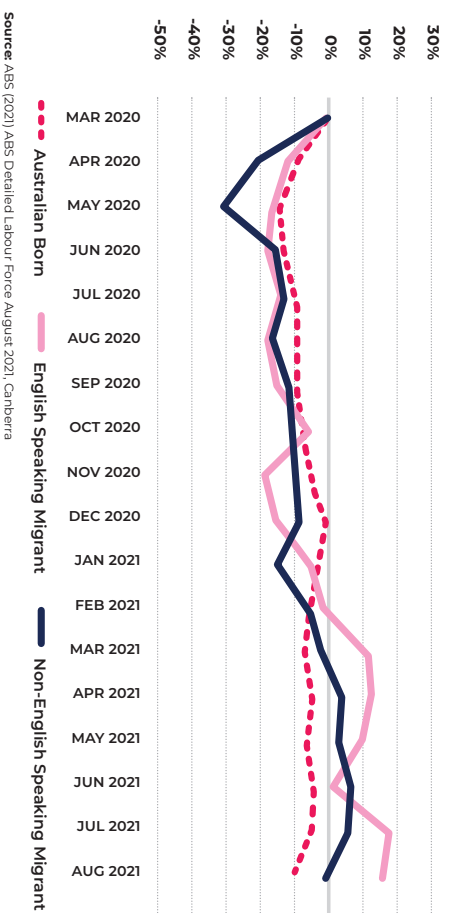
The last few months, she adds, have been “quite daunting at times, but we're still growing.”

CASE STUDY

During the initial months of the COVID-19 pandemic, young migrant men and women were disproportionately impacted by the economic downturn, particularly those from non-English speaking backgrounds. These gender disparities are shown in Figures 10 and 11.

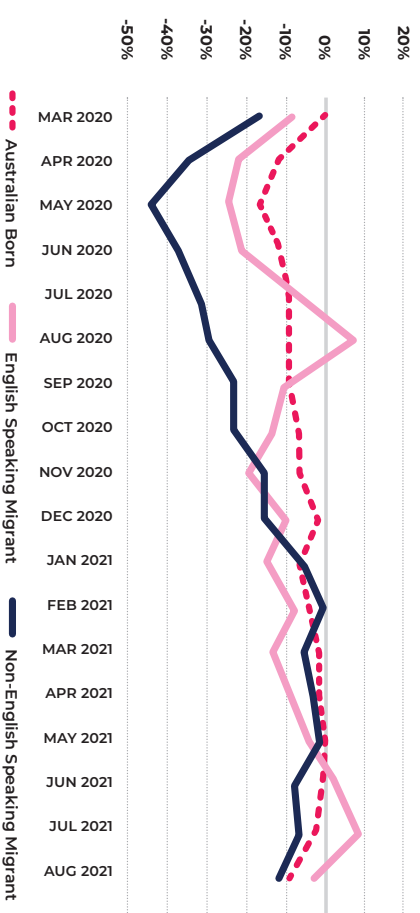
Young migrant women from non-English speaking backgrounds suffered a 44.4 per cent fall in employment at the height of the pandemic in May 2020. Although their employment climbed back during the economic recovery, with migrant women from non-English speaking backgrounds almost fully recovering these losses by May 2021, the subsequent lockdowns in NSW, ACT and Victoria once again impacted this cohort significantly.

FIGURE 10 PERCENTAGE CHANGE IN EMPLOYMENT COMPARED TO PRE-PANDEMIC LEVELS – YOUNG MALE MIGRANTS



Source: ABS (2021) ABS Detailed Labour Force August 2021, Canberra

FIGURE 11 PERCENTAGE CHANGE IN EMPLOYMENT COMPARED TO PRE-PANDEMIC LEVELS – YOUNG FEMALE MIGRANTS



Source: ABS (2021) ABS Detailed Labour Force August 2021, Canberra

CASE STUDY

Abaka grew up in Chad in north-Central Africa. Zenaba moved to Australia in 2017 and is now living in Springvale, Victoria.

Before the pandemic, I was an optimistic high school student excited about my career aspirations. I was exploring degrees in business, in criminology or in psychology. I hoped also to be able to bring my mother to Australia in the near future.

Then, the pandemic hit and also in 2020, I had some serious family issues. It was really not good and left me and my younger sister in a very difficult financial position and needing to find alternative housing.

Even putting aside the personal difficulties that my sister and I went through last year, things were not easy with my education. I was working hard to finish my high school exams. This was very challenging. But at least I had my classmates.

2021 is definitely harder. I needed to find a way to support myself and my younger sister. I couldn't find any other choice and sought out a traineeship. I had been connected to TaskForce, a not-for-profit that supports young people and I was referred to the traineeship. A social worker at South East Community Links provided help with forms and IT support. I did all the interview preparation by myself. Honestly, I was surprised to get a place.

I had dreamt of going to university after high school but instead, I'm in a situation where that is not affordable and so I'm doing this traineeship. It's not in an area of interest and it's difficult because there is no motivation. It is quite isolating from me. I am away from the people I want to be with. It's horrible.

Part of the traineeship is online. It is not the same [studying online] as if you are in the classroom. Being in year 12 last year, it's fair to say I'm not new to remote learning. But then I had my friends and my teachers. I am not really connected to people from school anymore.

Even with all these challenges, I know I am contributing in my role right now. I work as a support worker in emergency relief and a lot of people are also going through tough times. Still, I try to remain optimistic and see the positives. That is not so easy and I feel isolated.

“This is not what I dreamt about when finishing year 12. But financial circumstances hit me very hard.”

If COVID-19 hadn't happened, and I was still living with my family, things might have been very different.

Regarding the future, I hope to one day to earn enough to bring my mum to Australia. If I was speaking to a young person, I would say, “Accept the challenges. It is not easy. Sometimes life is unpredictable.”

IMPACT OF THE COVID-19 PANDEMIC ON WOMEN'S POST-SCHOOL EDUCATION

The number of young people who were not in employment or education rose sharply during the pandemic. These statistics include young women and men in both school and post-school education.

This section analyses the impact on post-school qualifications, given their importance in lifelong earnings and labour market performance.

Data from the ABS on student enrolments shows that enrolment numbers in vocational and university study dropped substantially during the early months of the pandemic, with female students comprising the bulk of this fall, as shown in Figure 12.

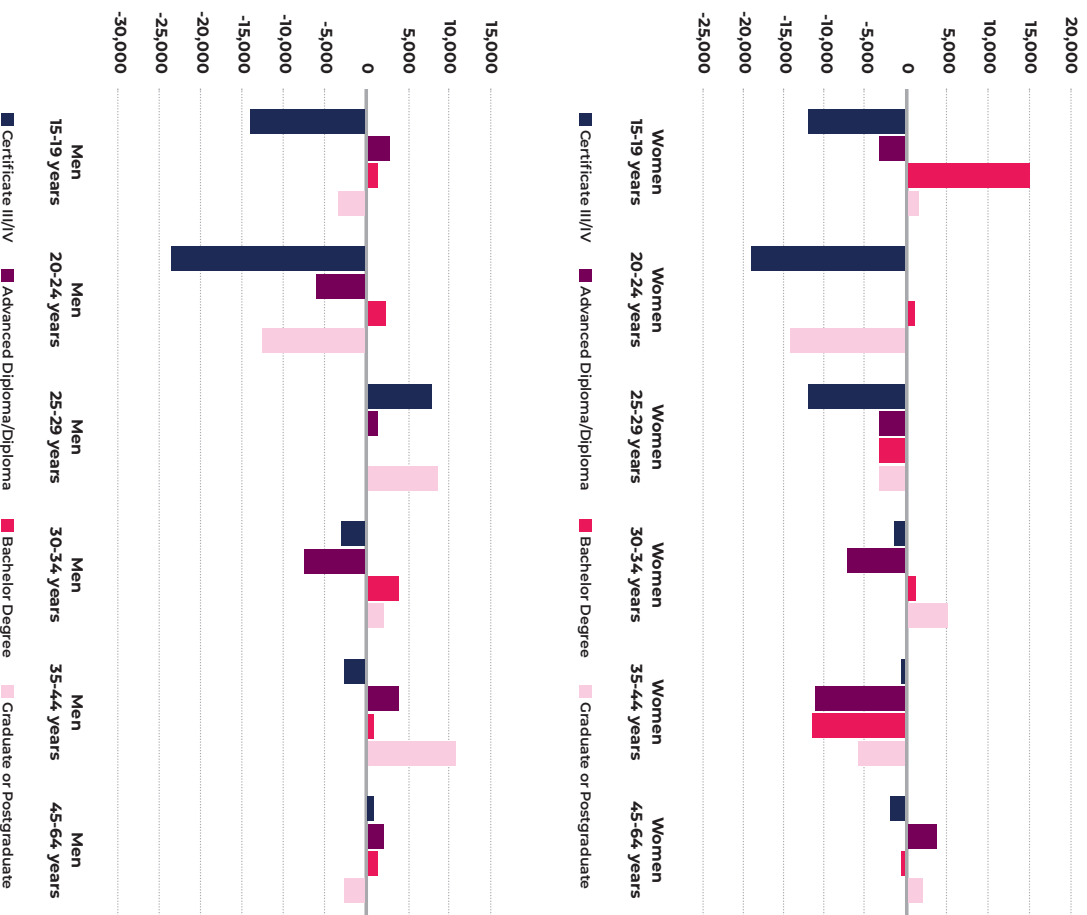
Reflecting the gendered impacts of the pandemic, female enrolments in post-school education fell in net by around 85,600 in May 2020, relative to May 2019. Men's enrolments, by comparison, fell by around 24,400. In other words, women comprised 78 per cent of this fall, or close to four times as many men.

Breaking it down by age group and level of qualification, we see that the largest drops in educational participation among females occurred at Certificate III/IV level, and especially among women in the 15 to 19 years and 20 to 24 years age groups.



Image courtesy of Invergowrie Foundation

FIGURE 12 CHANGE IN NUMBER OF MEN AND WOMEN STUDYING FOR POST-SCHOOL QUALIFICATION, DIFFERENCE BETWEEN 2019 AND 2020



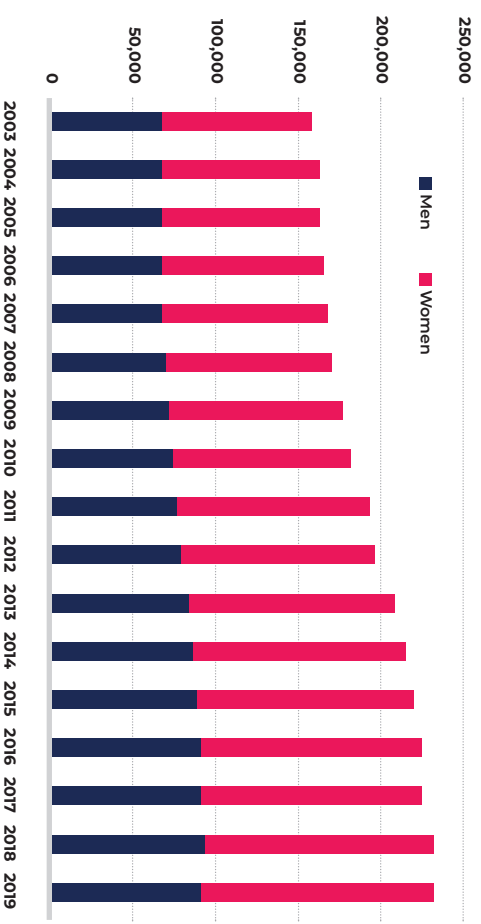
Source: Authors' calculations using the ABS, Education and Work, Numbers refer to the difference between May 2019 and May 2020. Data excludes Certificates I and II, and Certificates that are not defined.

These changes are likely to at least partly reflect the practical impediments to students' capacity to continue their engagement in vocational training and education, imposed by lockdowns and other pandemic restrictions. The applied nature of vocational education and training means that these courses generally require students and trainees to be located in a real or simulated workplace setting as part of their skill development. Many courses such as hospitality and culinary arts, retail and sales, and beauty and hairdressing, faced practical limitations during the pandemic. Many of these fields are female concentrated.

Female student enrolment numbers at Diploma, Bachelor degree, and Graduate and Postgraduate levels generally fell across all age groups. The exception was female Bachelor degree enrolments among women aged 15 to 19 years. This change among the youngest age cohort could reflect women opting for educational opportunities in the absence of other work, training or international exchange opportunities.

This work-study substitution effect has been known to occur during economic downturns: when job

FIGURE 13 UNIVERSITY COURSE COMPLETIONS BY GENDER – AUSTRALIAN CITIZENS



Source: Graduate Outcomes Survey – Longitudinal 2021

Impact of COVID-19 on the gender gap in graduate incomes

Once they complete their post-school qualification, women often face a hurdle in terms of starting salaries. It is over thirty years since women overtook men in the number of university enrolments,¹⁴ as reflected in Figure 13, yet women continue to earn less than men when they graduate.

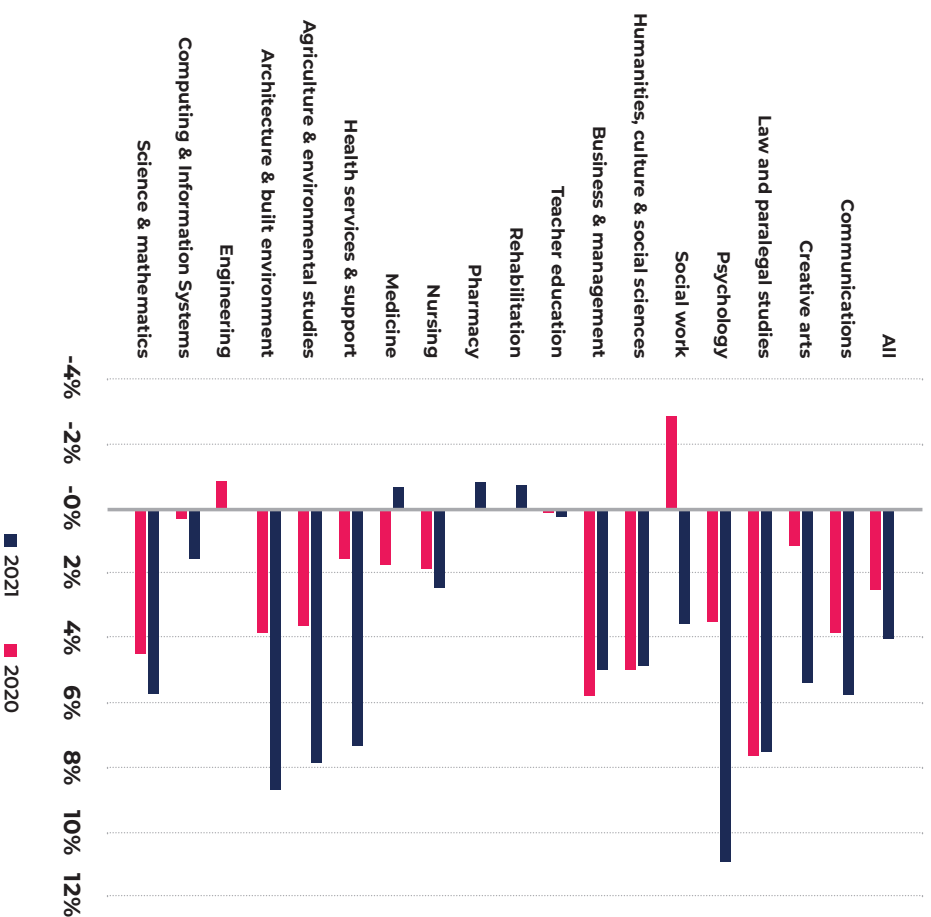
opportunities are scarce, jobseekers may use this time as an opportunity to invest in their skills and education instead. Many forms of support were made available by State and Federal Governments during the pandemic encouraging young people to make use of the opportunity to upskill or retrain.

The fact that an uptick in education and training was generally not observed among women aged 20 years or older points towards the overpowering demands of parenting, caring and supervising remote learning, although we did see a small increase in the number of women in their early 30s engaging in Graduate and Postgraduate studies in absolute terms.

Part of this earnings discrepancy is explained by women studying disciplines that are associated with lower paid occupations and industries, but even within the same profession, women earn less than their male counterparts.

Shown in Figure 14, this gap has widened through the COVID-19 pandemic. Between 2020 and 2021, the gap between male and female graduate salaries has increased from 2.5 per cent to 4.0 per cent. The largest increase was in psychology, a traditionally female dominated sector, where the gender gap widened from 3.5 per cent in 2020 to 10.9 per cent in 2021.

FIGURE 14 GENDER GAP IN GRADUATE SALARIES



Source: Graduate Outcomes Survey – Longitudinal 2021



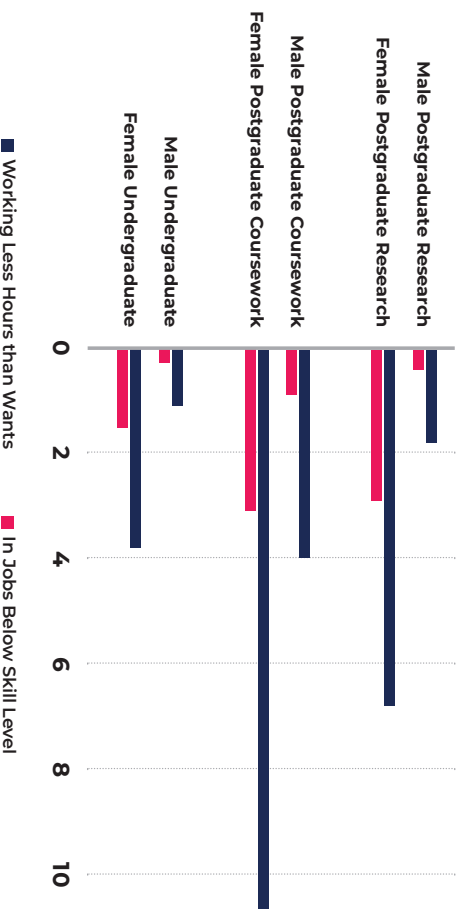
Image courtesy of Mona Mahmmed.



Image courtesy of The Smith Family.

Among the many factors that contribute to this gender gap in starting salaries, women are more likely to find that caring for children is a reason they are in lower-skilled jobs and working less hours, represented in Figure 15. This is even the case for women who have invested heavily in their education. For example, 10.7 per cent of women who have completed a postgraduate course report caring for children as the main reason they are working less hours than they would prefer. This compares to 4.0 per cent of men that have completed a postgraduate course. This highlights the importance of access to childcare in improving the employment outcomes for young women, and the need for policies that support and incentivise men to more equally share caring responsibilities with their female partner.

FIGURE 15 SHARE OF UNIVERSITY EDUCATED MEN AND WOMEN REPORTING 'CARING FOR CHILDREN' AS MAIN REASON FOR WORKING IN LOWER SKILLED JOB AND LESS HOURS (%)



Source: Graduate Outcomes Survey – Longitudinal 2021

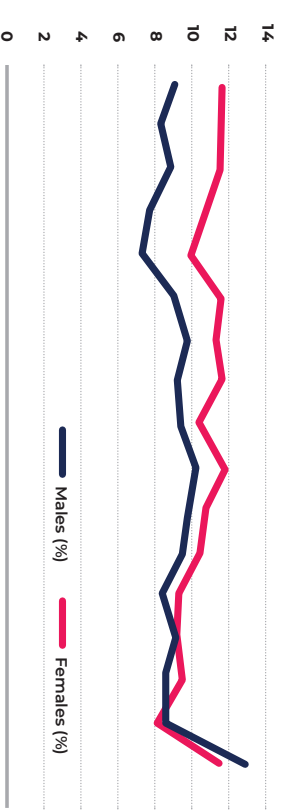
IMPACT OF THE COVID-19 PANDEMIC ON WOMEN WHO ARE NOT IN EDUCATION, EMPLOYMENT & TRAINING

The transition between education and employment is a difficult but important one. Young people aged 15-24 who experience more than six months not in education, employment or training (NEET) are three to five times more likely to experience persistent periods of unemployment in adulthood.¹⁵ According to the OECD, young people that are NEET represents a \$16 billion cost to the Australian economy every year.¹⁶

In the fifteen years prior to the pandemic, the number of young people NEET had not changed significantly. During the pandemic the number of young people in NEET increased from 8 per cent to around 12 per cent,¹⁷ shown in Figure 16.

Historically, young women were more likely to be NEET. This gender gap had been closing, but the pandemic has widened it.

FIGURE 16 PROPORTION OF YOUNG PEOPLE NOT ENGAGED IN ANY EMPLOYMENT OR STUDY, BY SEX, 2004-2020



Source: ABS (2020), Education and Work, Australia - Survey data over time on current or recent study, educational attainment, and employment, Canberra: <https://www.abs.gov.au/statistics/people/education/education-and-work-australia/may-2020>



Image courtesy of Victorian Women's Trust (VWT).

During the height of the pandemic in May 2020, there was a 28 per cent increase in the number of young women not in education or employment, compared to a 20 per cent increase in the number of young men, illustrated in Figure 17. However, these increases have now reversed and there are fewer young women and young men in NEET than at the start of the pandemic.

For both young men and young women, the fall in the number of young people working has been offset in part by an increase in the number attending education. This is a positive

development, and should assist in mitigating the impacts of job losses over the medium to long term.

However, the net loss of employment, even amongst those who are in education, will act to reduce long term productivity and therefore the prospective wages of this cohort. This is because it reduces their accumulated work experience and acquisition of on-the-job skills. We model this impact later in this report using the Household, Income and Labour Dynamics in Australia survey.

FIGURE 17 CHANGE IN NUMBER OF YOUNG PEOPLE WORKING AND STUDYING BY GENDER SINCE FEBRUARY 2020



Note: Uses February 2020 as the base quarter, and measures change in each measure from this date using ABS (2021) ABS Detailed Labour Force August 2021, Canberra

CASE STUDY

Rita is in year 11. Born in South Sudan and growing up in Kenya, she moved to Australia in 2016, together with her four siblings and young niece.

I'm in year 11 and I live near Dandenong. At home, there are five of us living together. The oldest person is my household is my 24-year-old sister. The youngest is my seven-year-old niece.

Since 2020, we have seen job loss in our family. We haven't really received any supports during the pandemic. At home, most of us are in primary school or high school and my older sister is the only person in our family who is working. She works as a cleaner and this has not always been possible with the lockdowns.

“Right now, the main support we need is food. Of course, support in finding employment would help too. In terms of other things, the Smith Family has helped from time to time with books and sometimes pens. But not with food.”

My 22-year-old brother moved to Australia too. He was living with us. Now he has moved out and is working. I think he has kept his job during COVID-19 but I don't really know what he does for work.

Last year, sometimes we had Wi-Fi issues. Then it was pretty hard to get school work done. We did get some help from the school with finding us a token. This year, it's still hard with remote learning.

I guess now I'm used to things. My main focus is on school and on homework. We all cook. Outside of that, I don't really have hobbies or anything.

In thinking about the future, I don't really know what I want to do but I will look into some courses. Now, I am focused on working towards finishing year 12.

ABORIGINAL & TORRES STRAIT ISLANDER EMPLOYMENT & EDUCATION OUTCOMES

Under the latest Closing the Gap Agreement between Australian Governments and peak Aboriginal and Torres Strait Islander organisations, a target has been set to increase the percentage of young Indigenous Australians who are fully engaged in employment, education or training to 67 per cent by 2031.

The lack of routine data collection makes tracking the impact on Aboriginal and Torres Strait Islander youth from the pandemic difficult, with the latest data the 2016 Census which showed 57.2 per cent of Aboriginal and Torres Strait Islander youths were fully engaged in employment, education or training compared to 79.6 per cent of non-Indigenous youths

The release of the 2021 Census data will provide an update to these figures, but there is need for investment in more regular data collections to ensure policies and investments are responding in timely manner to changes impacting Aboriginal and Torres Strait Islander young people.

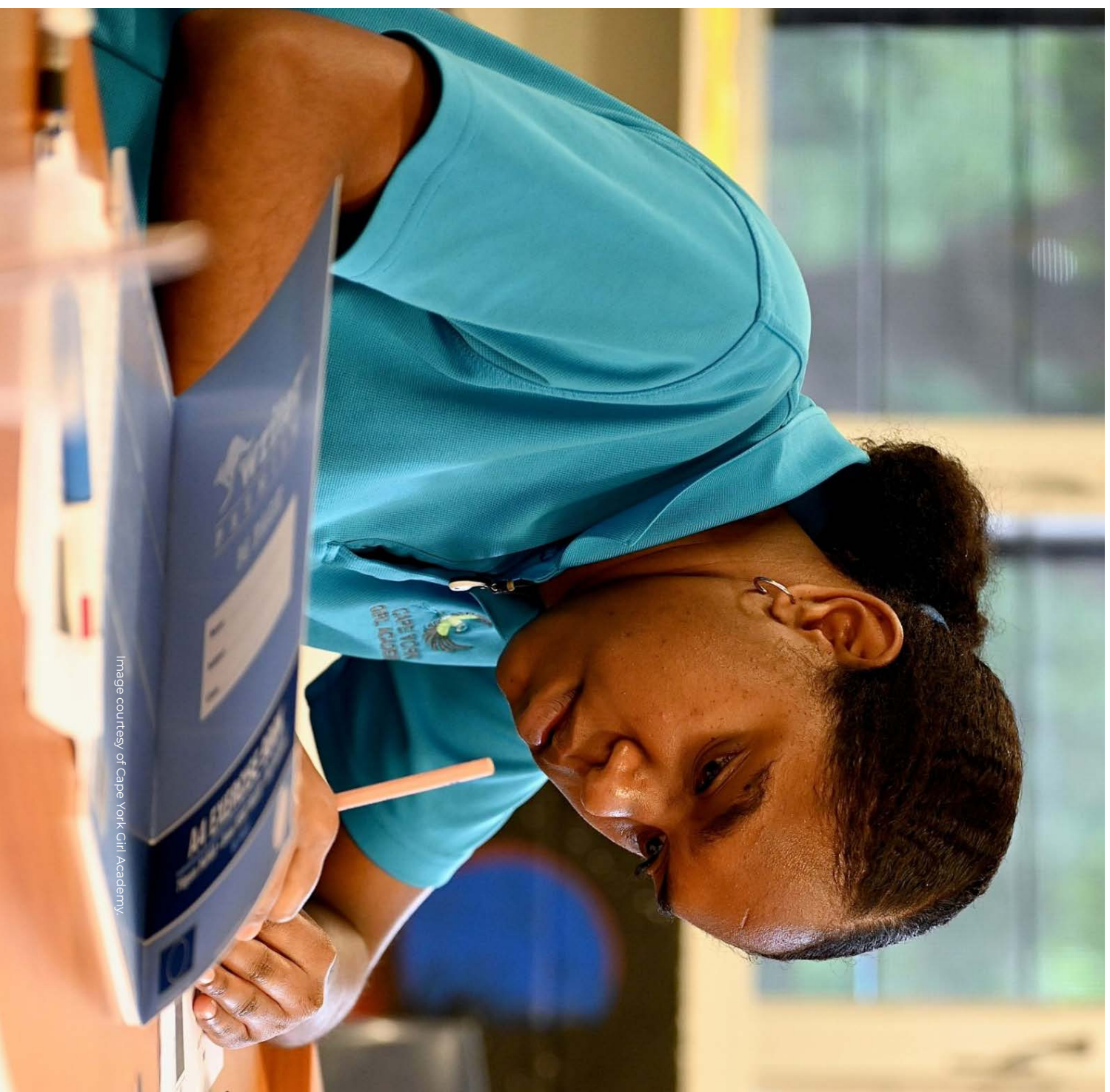


Image courtesy of Cape York Girl Academy.

A SUMMARY OF IMPACTS OF COVID-19 ON YOUNG WOMEN

This analysis reveals the extent of the disproportionate impact of the pandemic on young women. While only accounting for 7.5 per cent of labour force at the start of the pandemic, they accounted for 22 per cent of job losses between February 2020 and May 2020, and 58 per cent of job losses between June 2021 and September 2021.

Through exploring the impacts on young women with different levels of education, from regional areas and from migrant backgrounds, we have found that, as a cohort, it is young women without post-school qualifications who have been most heavily impacted.

Young women with a Bachelor degree, as highlighted in our initial research, *Gender-wise Investing – A Springboard for Australia's Recovery*, also experienced worse outcomes compared to their male counterparts.

The number of women undertaking post-school education in critical age groups during the height of the pandemic also dropped, with potentially long term impacts on earnings and productivity.

So what does this mean for the future? In the next section, we look at the trajectories of men and women in terms of participation and wages over the life course.

We focus on how education impacts these trajectories – and how the impact of the COVID-19 pandemic may play out for different cohorts of young women due to lost education and lost work experience.

HOW EDUCATION & EXPERIENCE SHAPES A WOMAN'S FUTURE ECONOMIC TRAJECTORY

The severe disruptions caused by the pandemic have bumped the prospective plans for an education and career off course for many young women in Australia. The disproportionate impact on young women, compared to their male counterparts, means that young women's future economic prospects are in greater peril.

To illustrate the expected impact of these disruptions to young women's economic futures, Figure 18 shows the difference that having an educational qualification makes to young woman's likelihood of being employed. Appendix B explains how these forecasts were calculated.

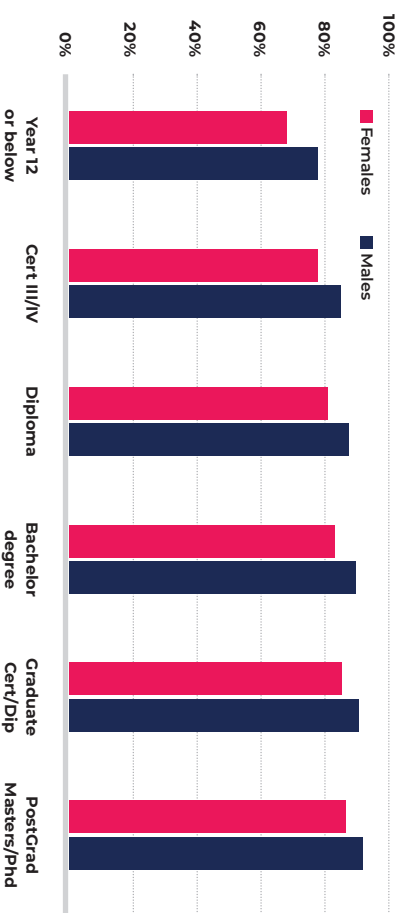
If a woman has no post-school qualifications – that is, her highest qualification is Year 12 or below – her chances of joining the workforce and securing a job are around 68 per cent. This compares to around 78 per cent for men. Women's achievement of any type of post-school qualification – whether a Certificate III or PhD – makes a stark difference to closing this gender gap. A woman's employment prospects climb to around 78 per cent if she achieves a vocational certificate. In other words, a post-school qualification boosts a woman's chances of employment by at least 10 percentage points.

The achievement of a university degree lifts her likelihood of employment to at least 83 per cent, a boost of 11 percentage points. Although the gender gap in employment rates does not entirely close as women reach higher levels of education, it does narrow.

The positive impacts of a post-school qualification in lifting women's employment prospects apply across all age groups, shown in Figure 19. In other words, a young woman's achievement of a post-school qualification does not just improve her job prospects on completion of that qualification – it lifts her employment prospects for all the years ahead of her.

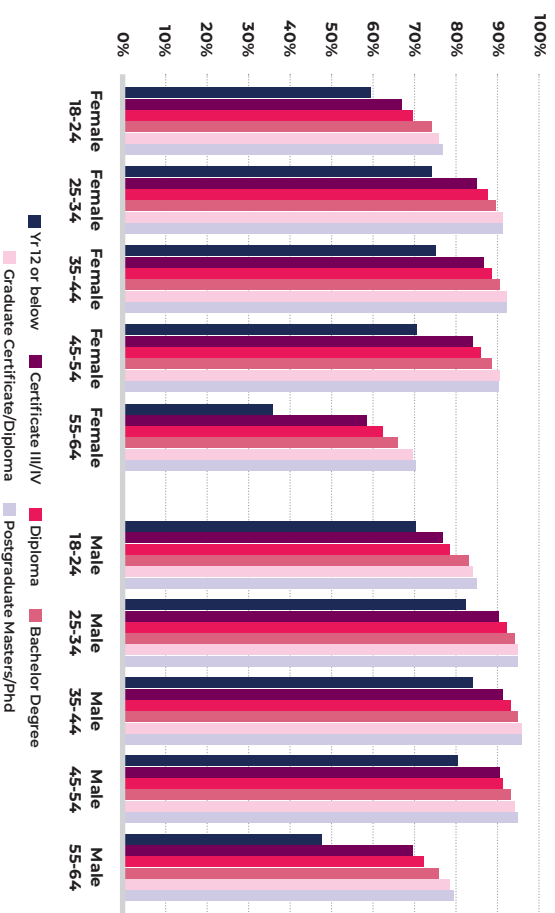
An analysis of predicted wages, based on a worker's education, also illustrates the critical impact of education, illustrated in Figure 20, the attainment of a post-school qualification lifts a woman's predicted full-time workforce earnings from \$1148 to at least \$1299 weekly. Achieving a Bachelor degree sets her on a trajectory to earn an expected salary of \$1407 weekly. We can break down this analysis further by age to show the important effects of educational qualifications among young women specifically, shown in Figure 21.

FIGURE 18
 LIKELIHOOD OF EMPLOYMENT ACCORDING TO EDUCATIONAL QUALIFICATION, 2019



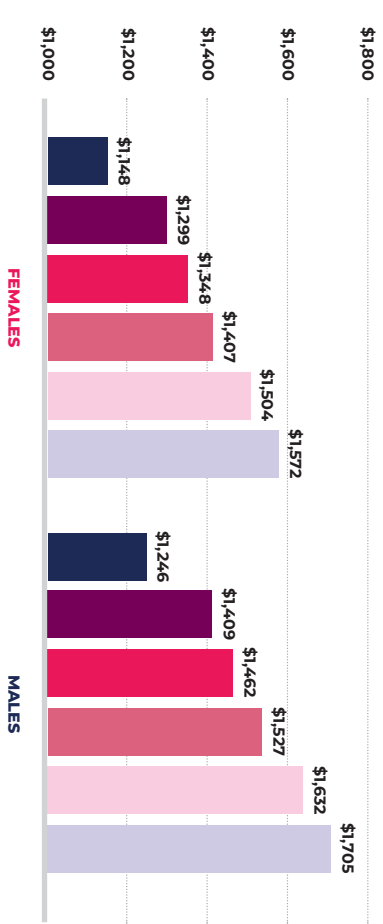
Source: Authors' calculations using the Household, Income and Labour Dynamics in Australia (HILDA) Survey for 2019. Analysis is based on a sample of 12022 respondents.

FIGURE 19
 PREDICTED EMPLOYMENT RATE ACCORDING TO EDUCATIONAL QUALIFICATION AND AGE, 2019



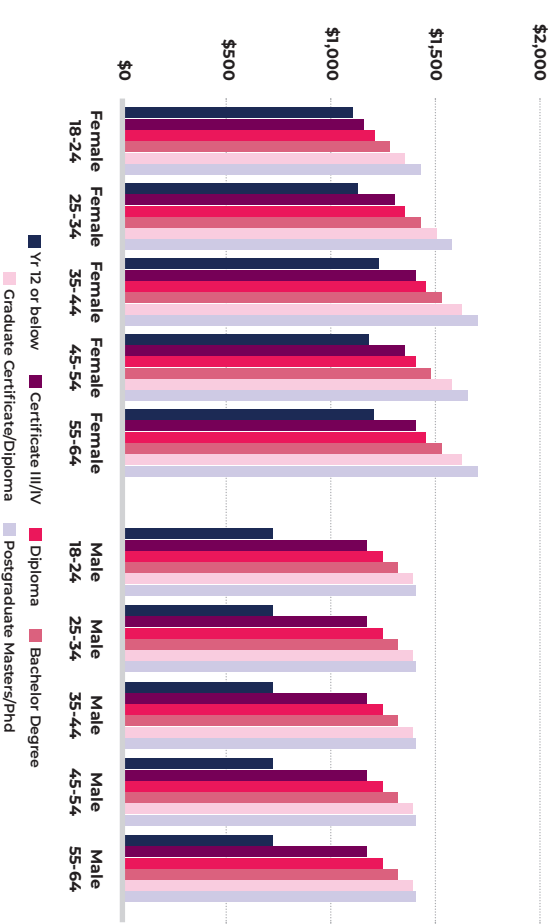
Source: Authors' calculations using the Household, Income and Labour Dynamics in Australia (HILDA) Survey for 2019. Analysis is based on a sample of 12022 respondents.

FIGURE 20
 PREDICTED FULL-TIME WEEKLY EARNINGS ACCORDING TO GENDER AND EDUCATION, 2019



Source: Authors' calculations using the Household, Income and Labour Dynamics in Australia (HILDA) Survey for 2019. Analysis is based on a sample of 12022 respondents.

FIGURE 21
 PREDICTED FULL-TIME WEEKLY EARNINGS ACCORDING TO GENDER, EDUCATION AND AGE, 2019



Source: Authors' calculations using the Household, Income and Labour Dynamics in Australia (HILDA) Survey for 2019. Analysis is based on a sample of 12022 respondents.

Sarah is studying her Bachelor of Environmental Science. She lives in Warrnambool and has found the second year of the pandemic to be extremely challenging.

In early 2020, I was studying part time towards my Bachelor of Environmental Science. I was also working casually at my university as well as a role that was 8-hours a week for the Student Association.

Regarding education, online learning has been very hard for me. I have always actively avoided it in the past as I knew I wasn't suited to it. Financially, I would describe myself as being very used to being quite poor. So it was strange for me that I had a very good year financially in 2020 because I was receiving JobKeeper through my Student Association role. It showed me that the government can help when they want to. But, as we are now seeing in 2021, oftentimes, they don't.

Compared to last year, this year has been really, really difficult. With the rolloff of JobKeeper, now I'm on JobSeeker, first with the COVID-19 supplement, but now without that. The requirements are onerous. It is quite anxiety provoking to have to prove I am looking for work even though really there is almost nothing out there.

“I've faced some serious mental health issues exacerbated by COVID-19. I had a suicide crisis and in August, I spent some time in hospital and this was really challenging.”

Just beforehand, I reduced my study and my income support payments were cut off. Engaging with Centrelink was so hard while in hospital. I was eventually able to

obtain a certificate temporarily waiving some eligibility requirements. But it took a long time to see a GP to get that. Here in Warrnambool, there is a limited amount of GPs to begin with. This doctor is popular because she is good and so it took me a month to get in to see her, compounding the issues and the stress.

In thinking about what would help, it would make a big difference to have one specific person who I could call, especially if they could advocate for me. Instead, I had to call the main line and be on hold for hours. Each time, I had to detail everything all over again. I have lost count of the number of times I have had to tell my story. Before we even get in to the housing situation that I'm also grappling with, I've had to share the details of my difficult situation with someone new everytime I call Centrelink; various people on the ward of the mental health facility; people at the local residential step-down services where I spent three weeks and the psychologist I've now been referred to, but that is only eight sessions.

I would like to build rapport with one person. Rather than just having a phone number, it would be so helpful to have an actual person, with a name. But that just doesn't exist.

The housing difficulties I'm facing have been extremely stressful and to make things even more challenging during my admission, I was not able to go back and live with the people I was living with before hospital. But the people in the hospital weren't able to help me with housing. They were trying to help me with the Centrelink issues and let me know housing was out of scope. I'm now trying to look into social housing or co-operative housing. To do this, I need to talk to a housing provider. The main one in my area is the Salvation Army. But I don't want to talk with them as I find them to be homophobic.

I'm not even asking someone for housing. I am just trying to get someone to sign a form for the very preliminary stages of all this. But even that is so hard. I have tried the one other organisation in our area but they have not called me back.

Work wise, while I have kept up a few hours a week with the Student Association role, my casual work with the university has really dried up. We were doing on-site university information

sessions at schools and switching these to online wasn't always viable. Especially now, there is very little interest. People are just done with video conferencing. They have Zoom fatigue and are burnt out. That means less casual work for me.

The complexities of JobSeeker are really problematic. I'm looking for work at the moment and the JobSeeker eligibility rules mean that if I am working 30 extra hours a fortnight, my payments will finish. For that 30 hours, I would likely make around \$200 a fortnight more financially. As someone who is experiencing mental health difficulties and who has been on income support for a while, it is very daunting to think about these just being switched off. Again, this is a cruel irony linked to working part-time. Health wise, I am not in a position to work fulltime. Yet I would much rather be working than relying on government payments.

The complications of a lack of economic empowerment are so widespread and the lack of access to housing is really problematic.

“If young women don't have their own money, they are much more likely to experience domestic violence and stay in abusive relationships.”

I see this so often in my community. The Raise the Rate campaign for youth is so important. When we keep the rate so low, we do not provide women to opportunity to exit unsafe situations.

I became involved with the Youth Affairs Council of Victoria a long while ago. I stumbled across them on the internet and initially was part of a youth reference group. Over the last 10 or 11 years, YACVIC has been really helpful and I get opportunities to share some of my experiences and do advocacy. I hope that sharing my story will help others in the future. If I can help make things easier for others, I won't have gone through all of this for nothing.

CASE STUDY

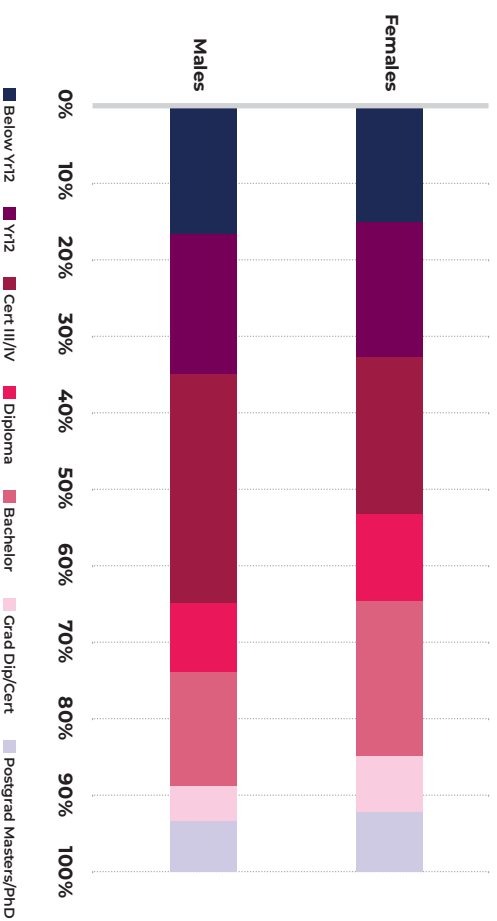
How has the pandemic changed women's employment and earnings outlook?

Before the pandemic, around 32 per cent of Australian women aged 18 to 64 years held a post-school vocational credential (Certificate III/IV or Diploma), while 35 per cent held a university/level credential (Bachelor degree, Graduate Certificate or Diploma, or Postgraduate level Masters or PhD), presented in Figure 22. Looking at 25 to 34-year olds specifically – the ages by which many have had the chance to finish their post-school studies – the share of Australian women who hold a university degree climbs to 41 per cent. This rises higher to 46 per cent among the 35 to 44 years age group.

The pandemic's toll on young women's engagement in education and training includes potentially stalling the completion of their current study or training course, or compelling them to drop out altogether due to the pressures of work, family, remote learning and other care responsibilities. This means young women's educational attainments have the potential to regress.

This spells out serious negative implications for women's future employment security and prospective earnings. It also limits the current generation of young women's move into positions of leadership and influence in the future, and is likely to widen gender gaps in senior representation across society.

FIGURE 22
COMPOSITION OF POPULATION AGED 18 TO 64 YEARS ACCORDING TO EDUCATIONAL QUALIFICATION, 2019



Source: Authors' calculations using the Household Income and Labour Dynamics in Australia (HILDA) Survey for 2019. Education is based on highest level of educational qualification achieved.

The change in female students' enrolments outlined in the previous section amounts to a fall of around 34,300 young women aged 15-24 years undertaking vocational training. If these young women do not return to study, this means that the pandemic has pushed these 34,300 women from a likely employment rate of 79 per cent (predicted with a Certificate degree) down to 68 per cent (in the absence of any post-school qualification).

The net drop in women's enrolment at Graduate and Postgraduate levels among the 20 to 24 and 25 to 29 age cohorts amounts to a potential missed opportunity for around 27,800 women. If these women remain at Bachelor degree level and do not progress further to graduate study, they miss out on the opportunity to lift their employment likelihood from around 83 per cent to up to 86 per cent, as well as the chance to close the gender gap in senior ranks of leadership and influence that can come with these highest-tiered qualifications.

Implications

THESE "BUMPS" TO WOMEN'S EMPLOYMENT TRAJECTORY CAN RIPPLE THROUGH TO AFFECT THEIR FUTURE EARNINGS:

- An 18 to 24-year-old woman who no longer pursues a Certificate III/IV qualification, and instead faces an economic future with no post-school qualification, will see her employment prospects fall from 66 per cent to 60 per cent. Her predicted full-time earnings will fall from \$1163 to \$1107 per week. Over the course of one year, **she will earn almost \$3000 less.** The completion of that Certificate would have otherwise afforded her an annual salary gain of five per cent.

- A 25 to 29 year-old woman who is pushed out of university under the remote learning pressures of the pandemic, and instead faces an economic future with no post-school qualification, will see her predicted employment prospects fall from 89 per cent to 74 per cent. Her expected weekly full-time salary will drop by \$300 a week. **This amounts to \$15,500 less a year.** The completion of this degree would have equipped her for a 27% higher annual salary.

- A 25 to 29 year-old woman who no longer manages to achieve her Graduate Certificate, but continues in the workforce with a Bachelor degree, will see her expected **annual full-time salary drop by \$5000.** The attainment of the Graduate Certificate would have afforded her a 7 per cent annual salary gain.

Even a one-off disruption to a woman's attachment to the workforce can bump her earnings trajectory to be even further behind a man with otherwise similar characteristics.

If the pandemic has the effect of stalling a woman's capacity to complete her education or training, causing her to postpone her entry to the workforce or dropping out of the workforce by one year, **the loss of this one year of experience would widen the earnings gap between men and women from 8 per cent to 9 per cent.** In other words, the postponement of women's entry to the workforce – while men continue their workforce attachment – **adds one percentage point to the gender pay gap.** This is illustrated in Figure 23. Appendix C provides further information to explain these calculations.

FIGURE 23 ANNUAL FULL-TIME EQUIVALENT EARNINGS BY GENDER ACCORDING TO YEARS OF EXPERIENCE IN OCCUPATION, 2019

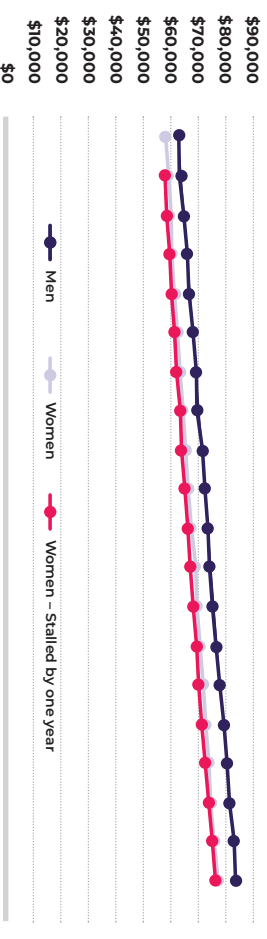




Image courtesy of FatCamera.

On top of this, a woman's earning prospects can be further eroded by the negative effects of spending time out of education or the workforce, such as missing out on the benefits of professional networks and the acquisition of on-the-job skills and experience.

There is also the risk of women being assumed to be less aspirational, ambitious or capable than men, or negatively evaluated by others, for placing importance on their family and caring responsibilities alongside their professional commitments.¹⁸

In addition to the disruptions of the pandemic on young women's educational and employment

However, students who wish to study humanities or communications will face a 113 per cent fee increase. Those enrolling in law, economics, management and commerce, and creative arts will face a 28 per cent fee increase.¹⁹ Humanities and communities are female-concentrated areas of study, and analysis shows that women in these fields will be hardest hit by this fee increase.²⁰

It will be vital to monitor any potential deterrent effects of these fee increases on young women, including those who have planned their secondary school subjects with a view towards progressing into their fields by the time they reach university. There is a risk that they will be discouraged from pursuing their education or find themselves struggling to map out a new career path in the face of such an abrupt policy change.

Preparing young women for jobs of the future

The overall disruptive effect of the pandemic on the future of work, and the quest to forecast future skills needs, has caused uncertainty and perplexity even among policymakers whose job is to forecast these metrics. The many dynamic forces that will shape the job and business opportunities of Australia's young people for the future include:

- the turbo-charged shift towards working-from-home and the uptake of remote communication;
 - the mass migration of populations from cities to the regions brought about by the shift to remote work;
 - the accelerated adoption of digitalisation and heightened cybersecurity risks;
 - the intensification of pressure on our health and care workforces; and
 - questions over how the world will transition towards a clean energy economy.
- In a world that has been derailed by the pandemic, imagine the uncertainty facing young women today who are attempting to choose their subjects and map out their future careers.

The provision of well-informed guidance is critical to equip them to make their best decision, and needs to be well supported by digital accessibility and mentoring support to sustain their engagement. This is vital for young people from disadvantaged or under-represented backgrounds where barriers to information and support networks create further inequities.

Young women's future career decisions may also be influenced by the psychological scarring effects of the pandemic. Those who have found themselves separated from family and loved ones, or have caring responsibilities, might be expected to place an even higher priority on being able to remain close to their family and support networks. This could constrain their geographic mobility which may have the effect of ruling them out of job and study opportunities.

Accommodating young women's preference to be close to their loved ones, through flexible work arrangements and travel support, could prove to be an important practical way for employers and organisations to support women's future employment prospects – and indeed the opportunities for all workers.

CHANGING THE TRAJECTORY

This report, using economic analysis of the data and evidence, paints a sobering picture of the impact of the COVID-19 pandemic on young women and the long-term goal of achieving gender equity in Australia. However, early interventions and investments can help mitigate these impacts and change the trajectory of the young Australian women most impacted by the pandemic.

Much has been written about the importance of reforms to childcare benefits, paid parental leave and the tax system more broadly to deliver a gender equal future. These policies are critical building blocks for achieving gender equity, however the following key interventions also provide levers to lift education outcomes, employment prospects and early career success amongst young women.

Particular challenges arising from the pandemic – such as the prospect of young women being less able to connect to female mentors during an era of working-from-home and additional pressures being shouldered by senior women during this time – need to be incorporated into our existing understanding of gender inequities in the workplace.

Supporting young women into education and employment

Young women without a post-school qualification are vulnerable to economic downturns and have been disproportionately impacted by the COVID-19 pandemic. Programs and policies that focus on increasing the educational attainment and employment of young women will increase their resilience and help them recover from the impacts of the pandemic. This should be a focus of government policy and philanthropic efforts.

Increased philanthropic support of the Transition to Work Community Practice Model, pioneered by the Brotherhood of St Laurence, will help ensure more young people at risk of disengagement from education and employment are supported through evidence-based interventions that respond to their different cultural backgrounds and different individual needs. While the model has been shown to be effective and has attracted some government funding, it still requires ongoing philanthropic support.



Image courtesy of Victorian Women's Trust (VWT).



Image courtesy of Global Skills.

About Transition to Work Community of Practice model

The Transition to Work Community of Practice model takes a human capabilities approach. Rather than seeing young unemployed through a deficit lens it recognises that all young people have a contribution to make to the social and economic life of their communities and investments should be made in building those abilities. Importantly it can be adapted to support young women from different cultural backgrounds and different individual needs.

The model consists of four service offers to equip young people with the skills, experiences, networks and supports necessary for sustainable employment. The services offered are vocational guidance, co-designed planning, real world opportunities and skills and capabilities building.

The Transitions to Work Community of Practice model provides a bridge between social networks, employers and young jobseekers, strengthening the social infrastructure around young people and removing barriers to education and employment.

It is also critical that there is investment in well-informed guidance on careers and job prospects for young women. This needs to take account of the radical changes that the pandemic has brought about for the future structure of the economy and the skills that will be in greatest need in the future and bring genuinely promising job prospects for young women

The resilience of young women will also be enhanced through investing in the development of skills that are portable, transferable and can be flexibly applied to a variety of jobs and contexts. This will optimise their capacity to move into new opportunities as the future workforce continues to adapt and evolve.

CASE STUDY

After securing an ongoing role, Stefania is learning and developing her skills but the pandemic has changed the way she will approach her career into the future.

THRIVING IN THE RECOVERY

When the Working for Victoria funded role ended in April, my employer extended my contract until the end of 2021. I took a leap of faith then, and went full time leaving my receptionist role. Since starting my new role I have not really looked back, thriving in a great organisation and gaining lots of new skills.

I have been given lots of opportunities and my manager has really invested in developing my skills; all the leadership in the organisation has been really understanding and flexible, which I believe is due to the gender balance. It's a great place to work, they have extended again until mid 2022. I'm working in a role aligned with my university degree which is also fantastic. I am still using the skills and knowledge I learned in the clinic too, which I hadn't expected. As a direct result, I am hoping to take my youth sector career down a more specific path of improving health literacy and advocacy for young people.

What has the pandemic taught me? It gave me a new career direction and made this much clearer to me, as I had to adapt to the challenges of the pandemic. I can see now that chasing a singular dream job is not always realistic or necessary. You can be learning in any job, and the important thing is at this stage of my career is to keep gaining skills. Stability now means a lot more to me, having lost a job so quickly, it has made me realise that job security is actually very important to me and will be something I will try and achieve in the future. There may be trade-offs I know, but insecure employment is not something I want in my future.

“ The other women I worked with back at my retail job either returned to that employer, found work elsewhere or have returned to their home countries unable to live in Australia any longer without a job or financial support from the Government. ”

Something as well that I've noticed during both the jobs I have had since the start of pandemic is what a difference having strong woman leaders has made. It has really changed my confidence in the workplace and showed me a whole other level of crisis management. The work I had done previously was very male dominated, and I have really appreciated the change.

Supporting young women in the workforce

Our analysis shows that even women graduating from university are earning less than men on entry to the labour force. These differences tend to grow rather than narrow over time.

Greater reporting and benchmarking of graduate salaries including through the Workplace Gender Equality Agency (WGEA) would allow companies to ensure that they are delivering equitable outcomes and opportunities for recent graduates. It would also allow researchers to better understand what the drivers of the current disparity are – including whether women are more likely to be employed in non-profit sectors or in smaller organisations that provide lower starting salaries.

As we recover from the pandemic, looking after the wellbeing of workers will be key for business success. Employers need to be mindful that proximity to family and support networks is likely be of high priority for many workers emerging from the pandemic, including young women who are entering the workforce. Programs to accommodate workers' preferences for mobility and/or working from home, alongside the benefits of working on site and alongside colleagues.

The heavy burden of the pandemic on women with children and caring responsibilities means that many women are stretched in their capacity to serve as mentors or sponsors, or to offer additional forms of career support and guidance to early career women. The shift to working from home in many professional roles, and the likelihood that proportionately more women than men will continue to work from home, means that women's presence in workplaces is likely to be reduced.

This can dampen opportunities for young women to visibly see and connect with female role models, network with other women, and develop informal connections that will bolster their workforce opportunities in the future.

A reduction in the proportionate presence of women who are physically "at work" could even lead to a shift in culture, with a regression in attitudes towards gender equality and an increase in gender-based biases and inequities. These effects might be especially salient in work environments which are already male-dominated. **These risks magnify the importance of investment in gender equality and diversity initiatives.**

Other opportunities for women's skill development

This report has focused specifically on the role of formal education and workforce experience in fortifying women's economic futures. However women's skill capabilities also develop through business ventures and entrepreneurship, and service to community groups and not-for-profit organisations.

They also contribute to innovative initiatives and values-based social enterprises that tackle societal problems with practical grassroots solutions. **There is much scope for philanthropic support to be channelled towards investments and initiatives that recognise women's leadership, entrepreneurial capacity, business acumen and social consciousness, and enable younger women to transform their potential and capabilities into successful pursuits. This is particularly important among under-represented cohorts, such as migrant and Aboriginal and Torres Strait Islander communities.**

Further research and opportunities

Our analysis could not focus on the impacts on Aboriginal and Torres Strait Islander women due to the lack of timely data. This creates barriers for policy makers and philanthropic organisations in terms of timely understanding of emerging issues.

We recommend that data collection agencies, including the Australian Bureau of Statistics

(ABS), provide the breakdown of frequently released statistics, including as part of the *Detailed Labour Force* datasets. This will also facilitate the implementation of the *Closing the Gap* recommendations.

Despite the greater availability of data, there is also a paucity of research being undertaken on the experiences and barriers facing migrant women in the labour market.

Given that this group is faring worse relative to both Australian born women and migrant men, there are real opportunities for improving their outcomes and lifting overall economic performance through inclusive growth.

We recommend business and philanthropic support for future research that focuses on this cohort.

Nurturing the research capacity of young women – such as through the provision of scholarships and supportive mentoring for young Aboriginal and Torres Strait Islander women and migrant women – would be a genuine and long-term investment towards expanding knowledge, and identifying meaningful solutions for these challenges.

It would also generate more equitable opportunities for young women to become future leaders driving real change in this field.



SO WHAT DOES THIS MEAN FOR PHILANTHROPY?

Australians Investing in Women (AIW) seeks to connect funders with impactful initiatives that support women and girls and deliver greater gender equality. In this section, AIW presents examples of not-for-profit initiatives that work to provide the support this report indicates is needed by women, particularly young women, whose employment or study has impacted by the pandemic.

Based on the key findings and recommendations we have identified a range of not-for-profit initiatives that address the key issues. The list is intended to be illustrative rather than exhaustive and is offered to support funders responding to the evidence presented.

We invite funders to visit our *Online Project Showcase* for further opportunities or contact us to identify additional initiatives and to connect with other funders interested in collaboration.

<https://www.aiw.org.au/projects/>

EDUCATION PATHWAYS: COMPLETION OF SECONDARY SCHOOL & TERTIARY STUDIES

The **Skyline Education Foundation** works to provide intensive support for high ability VCE students, who are gifted and/or academically talented, with a growth mindset, leadership potential and resilience in the face of their social and economic challenges. Students are supported to find pathways to further study and employment becoming leaders for change. The unique VCE two-year Skyline Program experience includes residential and masterclass components, financial reimbursement and personal support, consolidated by lifelong connection in an inclusive, respectful and supportive alumni network.

<https://skylinefoundation.org.au/>

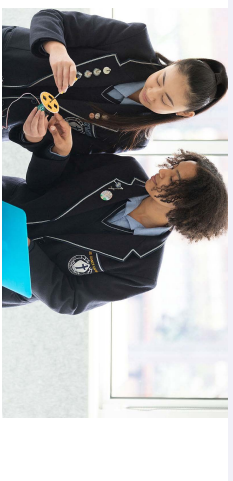


The **Harding Miller Education Foundation** is creating a positive social impact by providing academic scholarships and lifting educational outcomes of high potential Australian girls currently experiencing disadvantage. They believe that through a personalised approach to educating girls they can break the cycle of poverty. The program is a multi-layered support framework of academic and technology/resources, personal coaching and enrichment, designed to inspire and empower a fresh generation of proud Australian women.

www.hardingmillereducationfoundation.org.au/

The **Katrina Dawson Foundation** is about 'finding, funding and mentoring inspiring young women'. The aim is to remove barriers and create opportunities for exceptional young women to fulfill their potential. The cornerstone of the Foundation's giving program is scholarships for undergraduates to attend The Women's College under the University of Sydney. By putting young women in an environment where they will be supported by their peers and challenged to dream big, they will thrive and maximise their chances for success. They also offer fellowships for senior students or postgraduates – people who have a track record of achievement and just need that extra boost to maximise their impact; and mentoring to the scholarship recipients – so they feel supported and part of a community.

www.thekatrinadawsonfoundation.org/



The **Invergowrie Foundation** is powering potential with the provision of grants to advance the education of girls and women in Victoria. The Foundation awards grants that make a significant impact enabling access, promoting excellence, advancing leadership, and supporting research. With a current focus on STEM education for girls they are supporting Postgraduate scholarships at the University of Melbourne, projects from Deakin University – Girls as Leaders in STEM (GALS), Swinburne University of Technology – Accorns to Oak Trees and Enterprise + STEM and Monash University – VCE Revision in STEM through the Monash Virtual School and a Professional Learning Program for Primary Teachers conducted by Primary Connections. They also provide funding for research to be conducted in the girls in STEM space with two recent publications, Girls' Future – Our Future The Invergowrie Foundation STEM Report and 2020 Update.

<https://invergowrie.org.au/>

Graduate Women Victoria assists the careers of Victorian postgraduate and undergraduate students through its annual awards of scholarships and bursaries. These awards are made possible by donations. The funds are held in trust by the Australian Communities Foundation.

<https://gradwomenvic.org.au/>

Australian Graduate Women is the national voice of graduate women working for the advancement and well-being of women and girls through education. They place the highest priority on providing financial assistance for women to undertake university studies.

<https://australiangradwomen.org.au/>



The **Mary Jane Lewis Scholarship Foundation** provides scholarships of \$30,000 (\$10,000 a year for three years) for young talented women, whose family circumstances and financial hardship make it much difficult for them to attend university, to undertake an undergraduate degree.

www.maryjanewis.com.au/

INDUSTRY BASED EDUCATION

Women CAN Australia helps isolated and vulnerable women reclaim their financial independence. They do this through their program, The Placement Circle, which connects women to TAFE training, legitimate jobs, and the facilitated support of other women just like them – in their community, close to home. The Placement Circle model is being piloted at TAFEs in Dandenong, Footscray, Bendigo and Shepparton, where the first circles of women are commencing or completing their Certificate III in Individual Support (Aged Care). With additional funding, the Placement Circle will then be expanded to other sites around Victoria and nationally, connecting women to TAFE training in high labour-demand industries including Trades, Cybersecurity, Commercial Cookery and Transport.

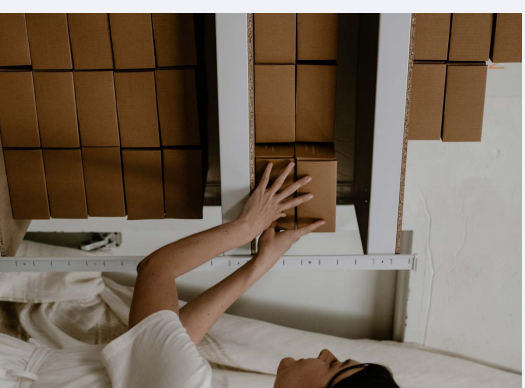
www.womencanaustralia.org/



STREAT is a hospitality-based social enterprise that provides supported vocational training and holistic personal support to marginalised and disadvantaged young people in Melbourne. Their programs are open to marginalised, socially isolated or disadvantaged young people aged 16 to 24 who are in need of a supportive learning and work experience environment to get ready for work or study. STREAT works to make a difference to young people who face a range of barriers and disadvantage. They aim to provide a sense of connection, safety and belonging to young people, are gender aware and responsive and intentionally inclusive of young people in all their diversity. Ready to Work is a 20 week fully supported program including on-the-job training and mentoring, a Life Skills program, creative and social activities, individual case support (including linkages to specialist service providers), and a Certificate II in Hospitality through their Education Partner, Melbourne Polytechnic. Paid to Work is a program supporting the transition of STREAT graduates into open employment. Their current partners in this program are the Fonda Mexican chain, RACV and Nando's.

<https://www.streat.com.au/>

TRANSITION TO WORK



Mettle Women Inc. is a registered charity that exists to create long term financial security for women and children who have faced homelessness as a result of domestic & family violence. It equips survivors of domestic and family violence with the skills, confidence, and financial security required to secure and maintain employment and in turn, safe and stable housing. Mettle provides paid employment and training to make their transition from homelessness & crisis into the workforce an empowering & supported journey. They help with finding employment or securing study opportunities so that these women continue to thrive beyond graduating the Mettle Gifts Employment Program. Mettle's social enterprises, Mettle Gifts & The Conversations & Creations Hub, are staffed by women taking part in their paid employment & training programs whilst they're supported towards the safe future they deserve. Profits contribute to beneficiary wages, wrap around support services, study scholarships, crisis support funds, childcare subsidies and more.

<https://www.mettlegifts.com/>

The Social Outfit A social enterprise fashion label founded with the purpose of supporting women from refugee and migrant communities to kick start their Australian careers through employment. They operate an ethical manufacturing workshop and retail store in Newtown Sydney and profits go to supporting training and employment programs in retail manufacturing and design.

<https://thesocialoutfit.org>



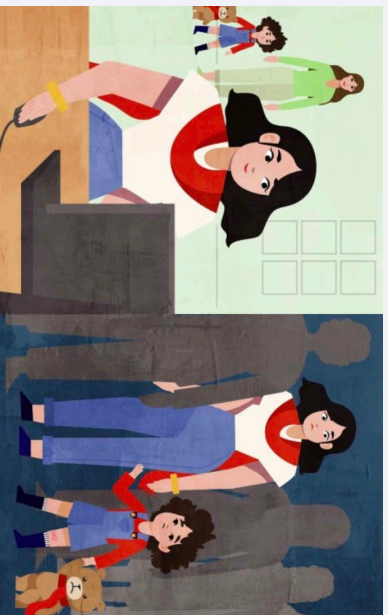
Sydney Women's Fund in 2021 launched a program called Women's Work to help women gain greater financial independence and security. The community education program is the first of its kind in Australia and includes research, a cut through documentary, partnerships between philanthropists, the finance sector and grassroots charities, and community education initiatives for vulnerable girls and women. The **Women's Work** documentary series is the centre piece of a financial community education campaign. The series will be used throughout Sydney to help educate and encourage women's financial independence.

<https://womenswork.org.au/>



Women's Community Shelters - The WCS Education and Employment Pathways Program partners with education and training organisations and employers to provide opportunities for clients to build their skills, gain confidence, overcome barriers to employment and education and access supported pathways into employment.

www.womenscommunityshelters.org.au/shelter-network/wcs_employment/

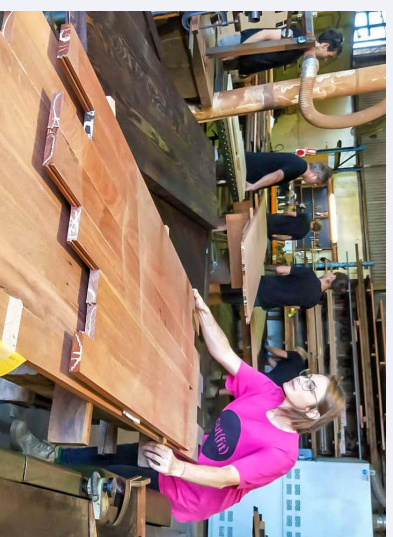


As part of McAuley **Community Services for Women's** broad support agenda for women affected by family violence, McAuley's Employment Support Program operates across Victoria, helping women who have experienced domestic violence, homelessness or mental health issues to find and maintain employment.

www.mcauleygsww.org.au/

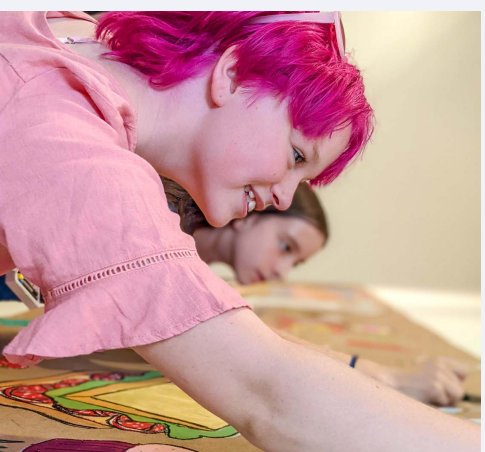
Fitted for Work helps Australian women experiencing disadvantage get work, keep work and thrive at work. They have a range of services on a national scale. This includes help with dressing, also preparing for interviews, skill workshops and a number of specific mentoring programs. This type of support increases the chances of women looking for work, finding a 'good-job-match' and enhances long term earnings prospects. Their goal is to provide women with practical skills, knowledge, self-esteem and know-how so that they can move forward with confidence in the workplace.

<https://fittedforwork.org/>



oufitfit's core mission is to promote and support women and students seeking careers in built environment professions. They do this by engaging in hands-on, design and build projects with underrepresented communities. Their projects focus on spaces for women, children and groups in need. oufitfit is a collective of volunteers drawn from the architecture and design professions. We undertake community specific projects across the Newcastle, Hunter Region and regional NSW area.

www.oufitfit.org.au/



YWCA's Y Connect was developed after recognising that career planning, networking and skill-building come with extra barriers for women living with disabilities (WWD). The Y Connect program aims to create a community, offering workshops, events, social and mentoring opportunities for women, no matter what their professional experience. The Y Connect program is an opportunity for members to gain knowledge, confidence and contribute to their community through sharing advice and skills with peers. All Y Connect events exist in a friendly, safe and empowering environment, where WWD connect with peers and allies from the YWCA movement and the wider community, with a common goal of changing the culture around opportunities for women with disabilities and developing lifelong skills to support career development.

www.ywca.org.au/programs/mentoring-and-leadership/y-connect-aid/

The Smith Family Cadetship to Career program places university and vocational training students into full time paid cadetships with Business Council of Australia members companies. Students receive financial support to assist with living and educational expenses, ongoing support to ease their transition from school to tertiary study, and training in skills that are increasingly valued by employers. Just over half the young people supported to date are female.

www.thesmithfamily.com.au/programs/work-experience/cadetship-to-career



SUPPORTING WOMEN INTO BUSINESS

Global Sisters exists to make business possible for all Australian women, enabling them to be financially resilient and stand tall. It provides a genuine alternative for women who are unable to participate in mainstream employment or access adequate decent and sustainable work. By removing the structural and systemic barriers they commonly face, it makes self-employment a viable option for women. Free access for Sisters delivers these services nationwide via place-based programs in regional hubs, and via online. Global Sisters operates as part of a wider ecosystem of support for female entrepreneurs. Connection and community is core to its mission. #BackHerBrilliance. <https://globalsisters.org/>



Good Shepherd's vision is for all women, girls and families to be safe, well, strong and connected. Their mission is to tackle the significant issues impacting women, girls and families. They have a free initiative created to help people develop, finance and launch their own microenterprise – LaunchME. Participants work alongside other community members to create their business ideas with support from experts in the field. It is not a one-size-fits-all approach; the program is tailored to the needs of each participant. The LaunchME program includes coaching, mentoring, business planning, building skills and networks as well as a microenterprise loan to help participants get their business up and running.

<https://goodshep.org.au/launchme/>

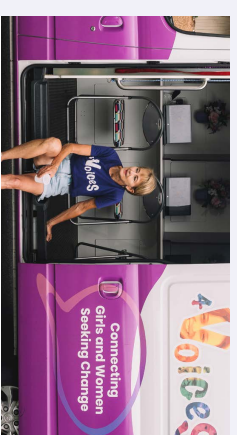


Empowering Australia's most vulnerable young women to become resilient, independent and capable of taking their place in the world.



The **Warrior Woman Foundation** provides holistic evidence-based support programs for under-represented vulnerable young Australian women aged 17-25. Their flagship program, the Young Warrior Woman Program is a mentoring and psycho-educational program which provides connection, life-skills education, and mental health support. It has a strong focus on financial literacy and job readiness. The Penny-Wise Warrior Program is a financial literacy program with mentor support, especially designed for young women. The goal is to arm vulnerable young women with the tools and knowledge to become financially independent, capable of taking their place in the world and plan for a secure economic future. The Foundation also awards scholarships to young women to attend various conferences and courses in Science, Technology, Engineering and Mathematics. They believe every young woman should have access to STEM opportunities regardless of their circumstances. www.warriorwoman.org.au/

Grameen Australia is working to establish and offer the Grameen model of microfinance to the Australian community – to enable entrepreneurial people on low incomes, especially women, to build small businesses that generate incomes and meaningful livelihoods. They are a not-for-profit organisation founded on the highly successful Grameen Bank Model developed in the late 1970s by Nobel Peace Prize Laureate, Professor Muhammad Yunus, in Bangladesh. Building on the success and learnings of its program internationally and especially in America, Grameen Australia will support financially excluded entrepreneurial people on low incomes, especially women, to create or grow businesses and realise economic independence. <https://grameen.org.au/>



4 Voices addresses the lack of social and digital connection of vulnerable people, worsened by the pandemic. By providing a mobile service, 4 Voices is able to go where the help is needed most in environments where vulnerable people feel safer. The level of computer literacy, computer ownership or access to computers in some parts of the country is very low. Social isolation has skyrocketed and reliance on technology never greater. Navigating the pathways to claim benefits, make online inquiries, set up accounts, even printing documents can be challenging to those who have language, physical or mental health barriers. 4 Voices has the desire and capability to provide digital connection to vulnerable people in an increasingly technical, automated and digital world over a cup of coffee, around a cool purple van with a friendly volunteer. www.4voices.org.au/

INITIATIVES FOR TARGETED GROUPS

FIRST NATIONS WOMEN

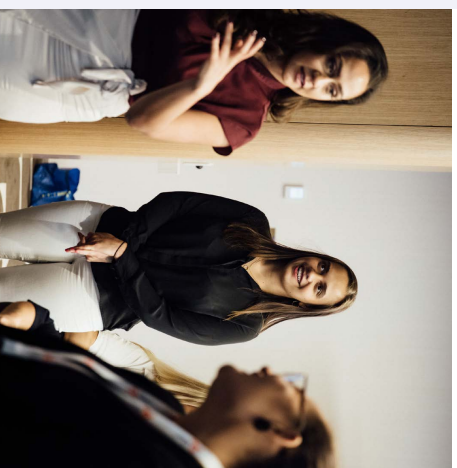


First Nations Women in Leadership Mentoring Program responds to the Sydney Women's Fund: Portrait III Research which recently found an alarming 44% of women had experienced discrimination in the last 12 months. Almost a third reporting their mental health (32%) and career (31%) suffering, with income (20%), personal relationships (17%) and physical health (11%) also affected. The program, offered in partnership with CareerTrackers, will accelerate the careers of 20 First Nation's women, connecting them with a supportive, dedicated network of senior executive female mentors.

https://www.sydneywomenfund.org.au/stories/wil_careertrackers/

Stars Foundation provides educational mentoring and engagement programs that support Indigenous girls and young women to attend school, complete Year 12 and move into further study or work. Their intensive, wrap-around model supports girls for up to seven years – starting in upper primary school, through senior school and following school completion. It ensures a consistent support base across formative years and during critical transition points. In 2020, 98 per cent of senior Stars completed Year 12. This is an outstanding outcome, given that the national rate of Year 12 completion for Indigenous Australians was as low as 65.3 per cent in 2016 (Closing the Gap Report 2018).

<https://starsfoundation.org.au/>



The **Girls from Oz (g-oz)** program, uses a tried and tested performing arts engagement model developed over 30 years by the Australian School of Performing Arts, to engage and re-engage females living in some of the most at-risk communities in Australia. Girls-from-oz currently assists over 600 participants across four program locations: Halls Creek and Carnarvon in Western Australia and Lockhart River and our newest community, Kowanyama in Far North Queensland.

<https://girlfromoz.org.au/>

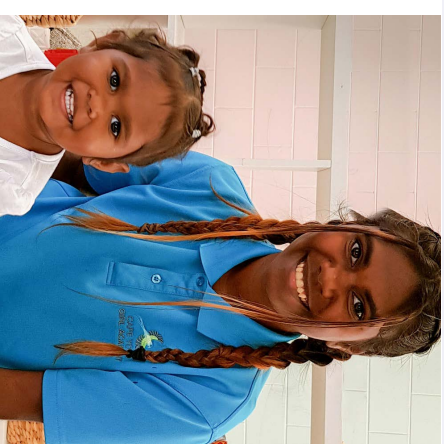
Cape York Girl Academy is Australia's first boarding high school designed for young Indigenous mothers and their babies to live and learn together. They also have a cohort of young women who are at risk of disengaging with their education. All students are supported by qualified trauma-informed staff and graduate with an education and the confidence to be future leaders of their community. Many young women on Cape York fall victim to a vicious cycle of social dysfunction, teenage pregnancy and disengagement from education and employment. 84 per cent of Cape York girls do not finish high school. Cape York Girl Academy gives these girls a chance to recover their education, their culture and become a powerful force for change.

<https://capeyorkpartnership.org.au/our-partnership/cape-york-girl-academy/>



Aboriginal Women's Research Assistant and Evaluation Training Project (AWRAE) pushes the boundaries of Indigenous Data Sovereignty, creating employment and empowerment for Aboriginal women in remote communities. Its focus is to train and support local Aboriginal women to become Research and Evaluation Assistants in select WA trial sites.

<https://abcau.com.au/programs/awrae/>



MIGRANT & CALD WOMEN



SisterWorks is a not-for-profit social enterprise based in Melbourne, supporting women who are refugees, asylum seekers or migrants through work and entrepreneurship to improve their confidence, mental well-being, sense of belonging and economic outlook. SisterWorks Empowerment Hubs are workplaces and training centres that provide women who are refugees, asylum seekers or migrants with meaningful opportunities to develop pathways of education, employment, entrepreneurship and leadership. <https://sisterworks.org.au/>

Ethni is a non-profit organisation dedicated to supporting young women from culturally diverse backgrounds to thrive. They are doing this through youth-led initiatives that build valuable life skills, cultivate young leaders and create innovative employment opportunities. www.ethni.com.au/



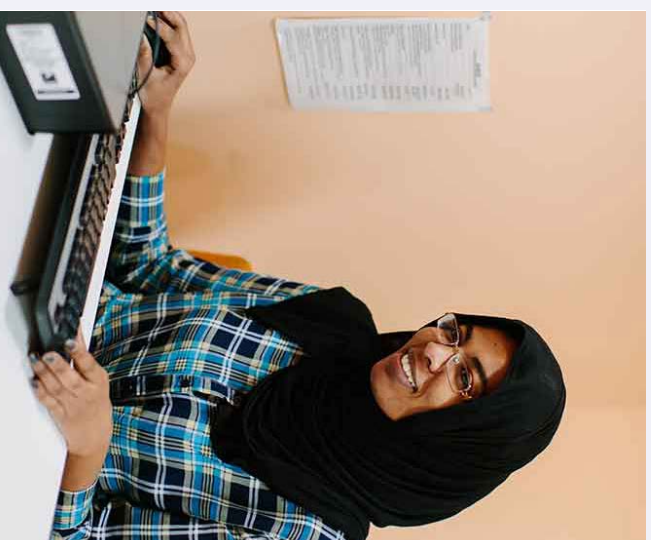
Multicultural young women's employment and social enterprise marketplace training will train and provide employment opportunities for young women from disadvantaged backgrounds in the Bayside and Sutherland Shire LGAs so that they are job ready and empowered to gain financial independence. Training in small business development, entrepreneurship and leadership and starting a social enterprise "Young Women's Marketplace" is a co-design project by Sydney Women's Fund and 2Connect Youth & Community. <https://www.sydneywomensfund.org.au/stories/multicultural-young-womens-employment/>



Free to Feed has the express purpose of assisting people seeking asylum to find meaningful employment opportunities using their existing skills and experiences and to facilitate community interconnectivity and break the stifling sense of social isolation often faced by these new arrivals. They run two dynamic training, employment and professional development programs that are delivered by a team of experts and partners. They provide a nurturing and empowering work environment and build a strong and supportive community around each of their predominantly female participants. www.freetofeed.org.au/



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The **Asylum Seeker Resource Centre (ASRC) Employment Program** supports people seeking asylum to find their preferred work, succeed on the job, and progress their careers in Australia. They prioritise gender equity and inclusion in their service, to secure suitable and sustainable work and career outcomes for women seeking asylum.

They also offer a mentoring program, which provides professional mentors and networking opportunities for people seeking asylum with professional backgrounds looking to chart a pathway to career recovery. <https://src.org.au/our-work/employment-pathways/>

GENDER EQUALITY INITIATIVES & ORGANISATIONS

In addition to specific programs the research identifies the need for investment in broader initiatives focussed on gender equality at the systemic level.

THESE INCLUDE BUT ARE NOT LIMITED TO THE WORK OF ORGANISATIONS INCLUDING:

- **The Parenthood** supports parents and carers to advocate together to effect change in the key policy areas of adequate and equitable paid parental leave, universal access to high quality early childhood education and care and family friendly workplaces. www.theparenthood.org.au/
- **Thrive by Five** is campaigning to make Australia's early learning childcare system high quality and universally accessible to achieve significant educational, social and economic reform. <https://thrivebyfive.org.au/>
- **Women With Disabilities Australia (WWDA)** represents and advocates for women, girls, feminine identifying and non-binary people with disabilities across Australia. wwda.org.au/
- **Women For Election Australia** provides programs that are specifically designed to empower women who are currently very under-represented in our parliaments. <https://wfea.org.au/>
- **The Pathways to Politics** Program seeks to increase female participation in politics by equipping women with skills and knowledge to succeed in running for elected office, and to thrive as political leaders. www.unimelb.edu.au/pathways-to-politics
- **Stella** is a voice for gender equality and cultural change in Australian Literature. Through research, education and the national Stella Prize for literature they strive to promote Australian women's writing, support greater participation in the world of books, create a more equitable and vibrant national culture. <https://stella.org.au/>
- **The Shift** is working to better connect gender equality advocates in Australia and build their collective power to influence national cabinet to achieve gender responsive policies and budgets. Email: theshiftaus@gmail.com
- **Victorian Women's Trust (VWT)** whose advocacy work focuses on three high impact areas: economic security, health and safety, and equal representation, areas key to achieving true gender equality. www.vwt.org.au/
- **Per Capita** is an independent progressive think tank that produces the **Measure for Measure: Gender Equality in Australia** report, analysing the action needed to close the gender equality gap. <https://percapita.org.au/our-work/measure-for-measure-gender-equality-in-australia/>
- **Fair Agenda** is a campaigning movement of 43,000 people fighting for gender equality – and a future where everyone can live and work with safety, security, and agency, no matter their gender. <https://www.fairagenda.org/>



UNDERSTANDING THE MODELLING

Appendix A

Our analysis of the 'predicted versus actual' job losses arising from the pandemic uses ABS data that is broken down by gender, age and education level.

The analysis takes pre-existing employment patterns and looks at the job losses that occurred between the pre-pandemic month of February 2020 and May 2020, which was the height of job losses. We analyse whether more young women, of different education levels, lost more work during this time period than would have been predicted if job losses had matched pre-pandemic employment patterns amongst the whole population, amongst women, and amongst young people.

We do this by predicting the job losses we would have expected to see if the economy-wide impacts had been experienced by young women, and then compare this to the actual job losses to determine whether young women lost more jobs than would have been expected.

This analysis and conclusions pertain only on the initial job losses at the start of the pandemic. A similar analysis of later lockdowns can be conducted when further data becomes available.

Appendix B

Our forecasting calculations use data collected in 2019 by the Household, Income and Labour Dynamics in Australia (HILDA) Survey. The dataset we use contains the responses of around 12,000 people aged 18 to 64 years from across Australia, and is broadly representative of the national population.

Using economic modelling techniques, we calculated the likelihood that a person is in employment, as compared to either being unemployed or not participating in the workforce at all. We also calculated the predicted hourly wages. We focused on differences in these outcomes for men and women.

Then we investigated the extent to which a person's employment and earnings depend on their age and their level of education. This information allows us to ask: what would happen to a young woman's chances of having a job and her subsequent earnings if she is not able to attain this education? And if her years of workforce experience were cut back due to workforce interruptions?

As presented in the report, the Australian Bureau of Statistics (ABS) provides the number of young women who actually experienced these setbacks during the pandemic. This enables us to compute the potential fallout.

Our analysis controls for a large number of factors that influence a person's wages and their likelihood of being employed in their first place, including their industry, occupation, sector, caring responsibilities, disability, and location. This enables us to pin point the effects of education and experience which are our variables of interest. We also control for those people who are still studying and yet to enter the workforce.

Appendix C

Our predictions of the gender gap in future earnings are based on a comparison between a man and a woman who are similar in many other workforce characteristics, such as industry, occupation, public or private sector, English speaking proficiency, and workplace characteristics such as the size of organisation and wage-setting mechanism.

The modelling also controls for the impact of other demographics characteristics that can influence a woman's earnings and likelihood of participating in the workforce, such as the number and ages of her children, whether she is single or partnered, whether she has caring responsibilities, whether she has a disability, and her geographic location.

FOOTNOTES

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