

Our lives: women in the ACT

2021



*Our lives:
women in
the ACT*

2021



YWCA
CANBERRA

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Acknowledgement of Country

YWCA Canberra proudly recognises the rights of Aboriginal and Torres Strait Islander peoples to own and control their cultures and pays our respect to these rights. YWCA Canberra acknowledges the need to respect and encourage the diversity of Indigenous cultures and to respect Indigenous worldviews, lifestyles and customary laws.

We extend our respect to the Aboriginal and Torres Strait Islander women who for thousands of years have preserved the culture and practices of their communities on Country.

This land was never surrendered, and we acknowledge that it always was and will continue to always be Aboriginal land.

About YWCA Canberra

YWCA Canberra is a feminist not-for-profit organisation that has provided community services and represented women's issues in Canberra since 1929.

YWCA Canberra provides essential, quality services for women, girls and families in the ACT and surrounding regions. We work in the areas of children's services, community development, homelessness and affordable housing, domestic and family violence, youth services, personal and professional training, women's leadership and advocacy.

Through our national Affiliate Association with YWCA Australia, YWCA Canberra is part of the World YWCA network, which connects 100 countries across the globe.

YWCA Canberra's vision is 'girls and women thriving' and our mission is 'we strengthen communities by supporting girls and women through our services and advocacy'.

CEO message

When we launched the first *Our lives* survey report in 2019, there was no way of anticipating the unprecedented challenges the world, Australia and Canberra would confront in the year ahead. The trauma of the 2019-2020 bushfire season, a catastrophic hailstorm and the shocking haze of smoke that descended on the city were the prologues to a year otherwise focused on the devastating and ongoing COVID-19 pandemic that cost lives, shut down cities and towns and left hundreds of thousands out of work across the country.

Globally, women were disproportionately impacted by the consequences of COVID-19. For many employed in sectors such as hospitality, tourism and the arts, their livelihoods were wiped out and are yet to fully return. For other women, the pandemic gave rise to heightened employment stress compounded by home schooling demands and a further unbalancing of the distribution of labour. On the other hand, the value of women's labour to the economy was further proven and we saw early educators continue to work at great risk to themselves, so that other female-dominated occupations, such as nurses, crisis workers, cleaners and front-line retail staff could continue their important work in fighting the pandemic. Sadly, for those working in early learning, the value of their labour wasn't reciprocated by Australian Government policies that prematurely and exclusively removed the workforce from the COVID-19 income support supplement and wage subsidy.

At YWCA Canberra, our services witnessed the impact of the COVID-19 lockdowns firsthand with an increase in referrals for housing support, nearly all of which co-presented with histories of domestic and family violence. We also saw many first-time users of our services, including families on good incomes who struggled to withstand the blow of the pandemic and women who were confined to their premises with people who used violence against them.

In a twist of fate for many, the COVID-19 Supplement, a \$550 payment on top of the base Newstart rate as well as a number of other income support categories, brought brief reprieve for those who were previously living in poverty or under the burden of punitive mutual obligation requirements. Many of those suddenly lifted out of poverty were single parents, who had the opportunity to focus on the needs of their children beyond the basics of day-to-day survival.¹

Our lives, as a snapshot of the lives of 1206 women and non-binary people living in Canberra over 2021, contributes to the existing nascent level of understanding of how COVID-19 impacted uniquely on our lives. I invite political and community leaders and policy makers to engage with this document and its findings so as to open a window into the collective lives of women during what has been the most challenging of modern times.

Frances Crimmins
CEO YWCA Canberra



Executive summary

Two years on from the launch of our first *Our lives* survey in 2019, YWCA Canberra returned to the project to survey the lives of women during a time that coincided with city-wide lockdown orders and unprecedented changes in both the labour market and the ways we work and socialise.

At the commencement of the response-gathering period, Canberra was uniquely positioned to withstand some of the immediate shocks of extended lockdowns seen elsewhere in the country. The city managed a year without community transmission and saw a return to relative normalcy.

All this changed, however, from the middle of August 2021, when the extended lockdown period commenced. For this reason, it's important to keep in mind that the experiences of some respondents may have changed dramatically during the window of time the survey was open.

In light of the widespread disruptions of lockdown, some findings would indicate that many on low to modest incomes could have found themselves in desperate financial circumstances, as they told us they had insufficient savings to cover housing costs for one payment cycle were they to unexpectedly lose income.

Stories like this are a reminder of how perilously close many are to homelessness, crisis or poverty, a fact reinforced in the findings of the most recent report from the Snow Foundation's *Vital Signs Canberra*² which details how there are now more than 38,000 people currently living in poverty in Canberra, many in employment.

COVID-19 brought disruptions that were simply unimaginable at the time of our first survey report in 2019. Widespread job losses were met with queues hundreds deep at Centrelink offices around the country and public health orders mandating lockdowns meant we were, overnight, removed from critical social networks and connectivity. House prices rose by almost \$1000/day³, the cost of renting a family sized home increased to an average of almost \$700/week, more women than men were displaced from the labour market⁴, and ACT Police attended nearly 200 more incidents of domestic or family violence than in the preceding 12 months⁵. Many are overwhelmed by the reality of doing more with effectively less and making what they do have stretch as far as it can. These are some of the stories this latest *Our lives* report endeavours to capture.

What we see is how those respondents with a combination of vulnerable life factors were significantly affected: low-incomes *and* losing work, 45+ *and* renting, young *and* sexually diverse, single-parent *and* with recent experiences of violence, disabled *and* financially impacted by COVID-19. We also see the immense mental toll being carried by young people who are struggling with burnout and stress and, among those respondents with children, whose work increased during COVID-19, we see them take on even more unpaid household labour.

We use this report to highlight the changing face of Canberra and the evolving client base who access community services, but to also draw attention to the value of community service providers in conducting analyses of the broader community. As we rebuild from this time, there must also be reflection on the lessons of the initial policy responses which patently failed to accommodate the many and varied ways that women engage in the labour market, the significant role lockdowns played in domestic and family violence and the enormous changes seen in their unpaid labour.

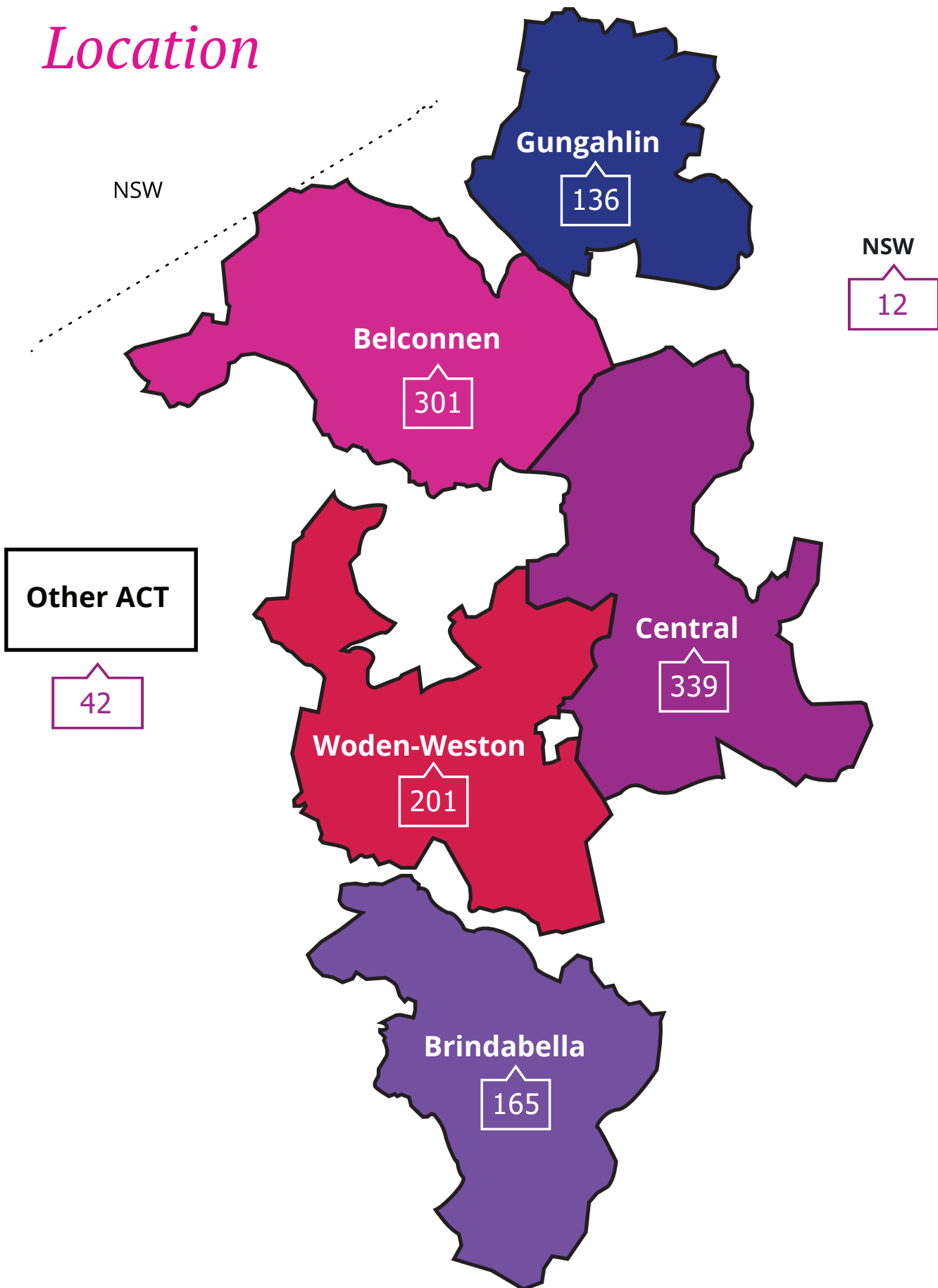
Considerations

Responses were received from every Canberra postcode, with the inner-north and inner-south suburbs returning the strongest quantum of responses.

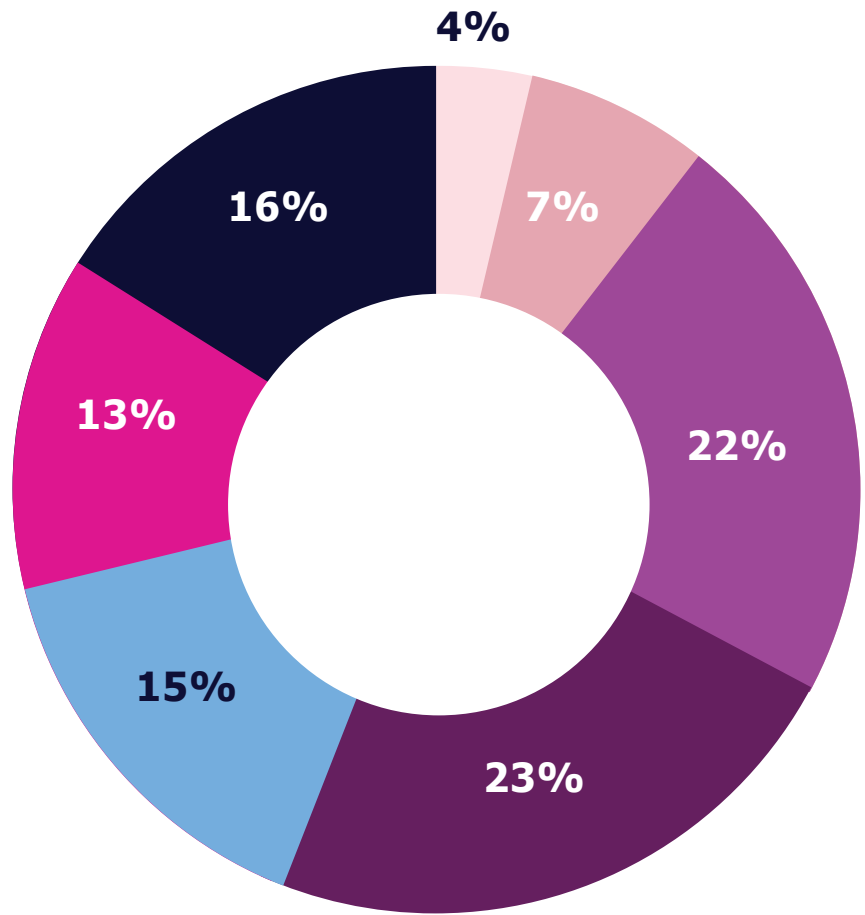
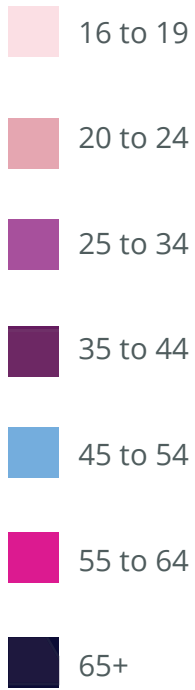
Unlike *Our lives* in 2019, this survey was opened to people age 16 to 17 years as well and received 49 responses from people in this age bracket. YWCA Canberra has endeavoured to engage with younger cohorts in earlier surveys on sexual consent education and we have welcomed this latest opportunity to ensure young Canberrans are heard.

The survey also collected responses around an individual's diversity in terms of gender, sexuality, language spoken at home, Aboriginal and Torres Strait Islander status, disability and parenting status. Responses from Aboriginal and Torres Strait Islanders were limited and only 19 responses were received. While we share responses that attempt to illustrate the lived experiences of First Nations people in Canberra, caution should be used when applying an interpretation to these findings.

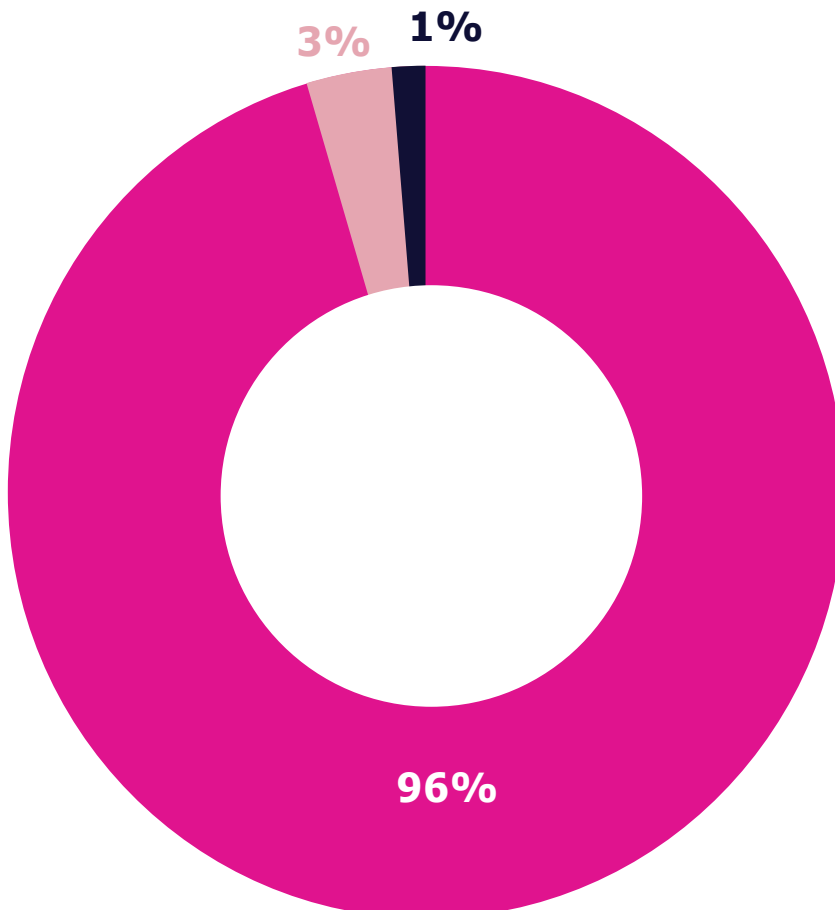
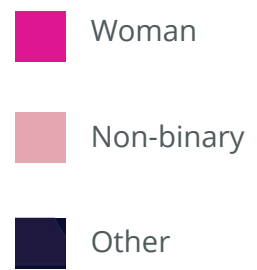
Location



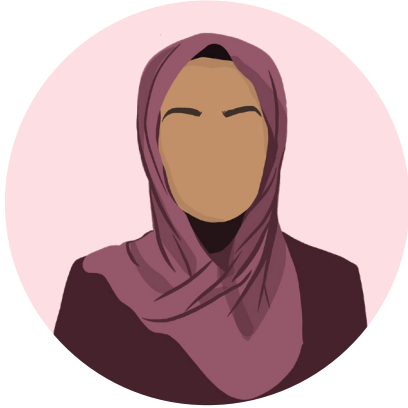
Age



Gender



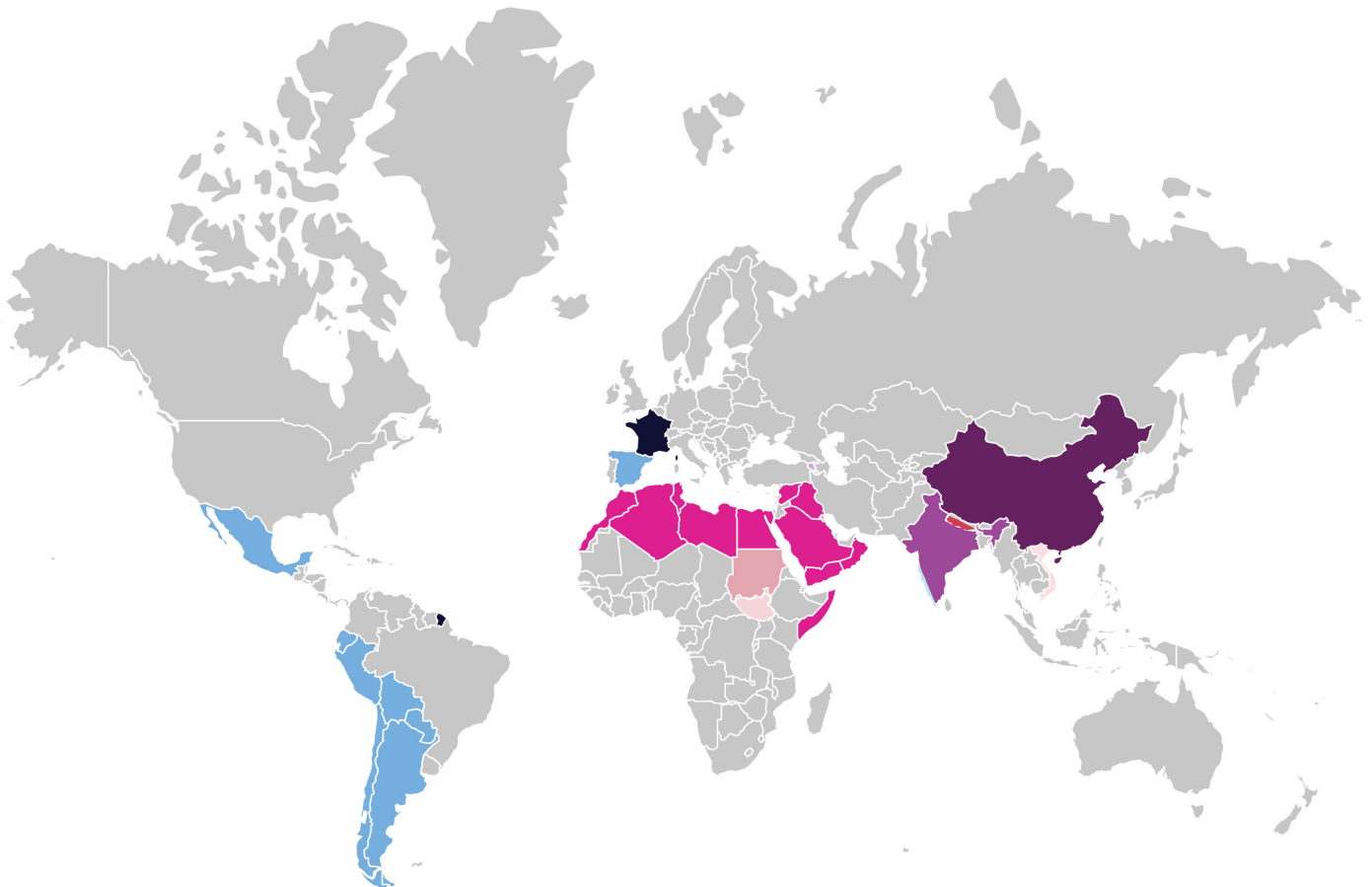
Languages spoken at home



95 per cent of respondents speak English as their main language at home.

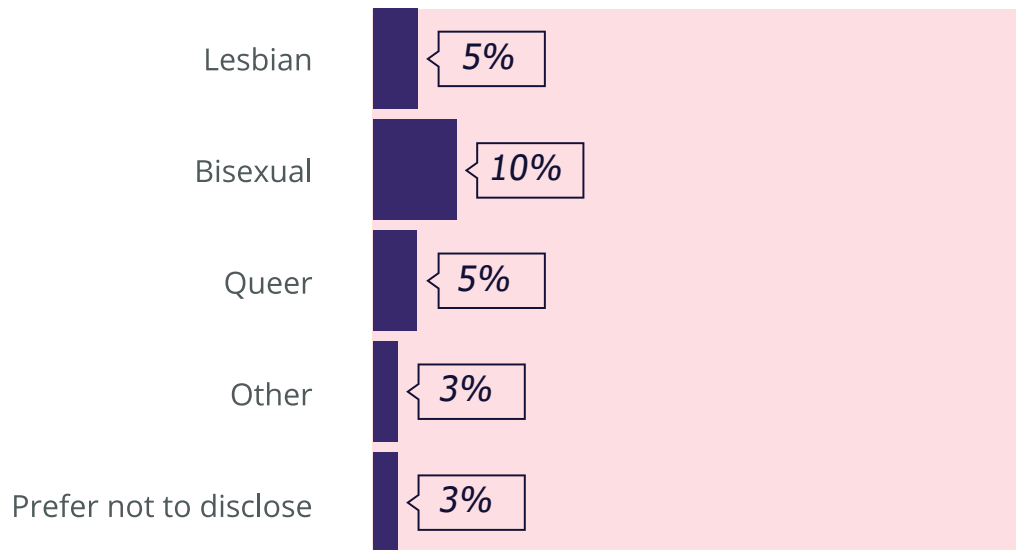
Some of the languages spoken by the remaining 5 per cent include:

Arabic, Armenian, Cantonese, Dinka, French, Hindi, Malayalam, Nepali, Spanish, Vietnamese

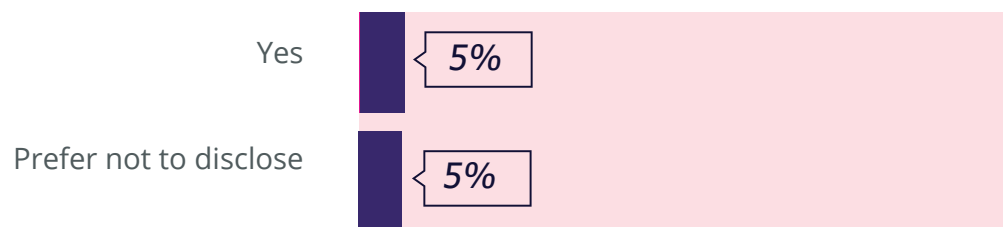


Diversity

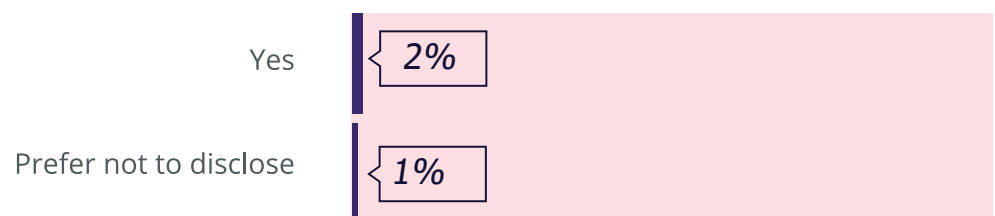
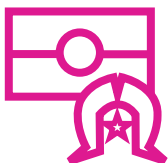
Sexuality



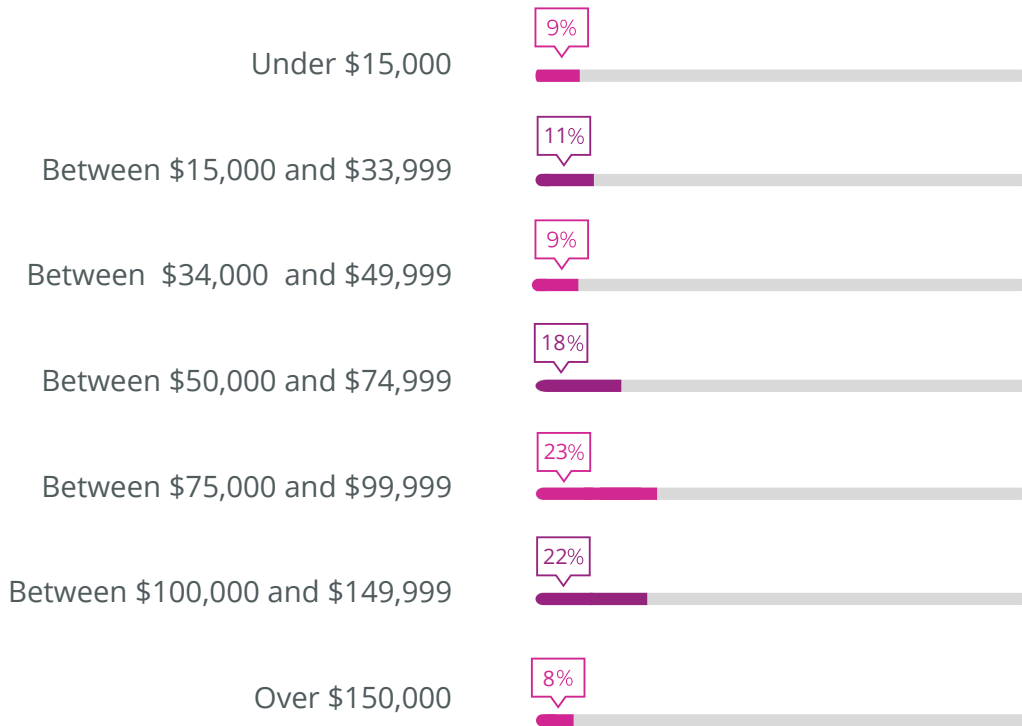
Disability



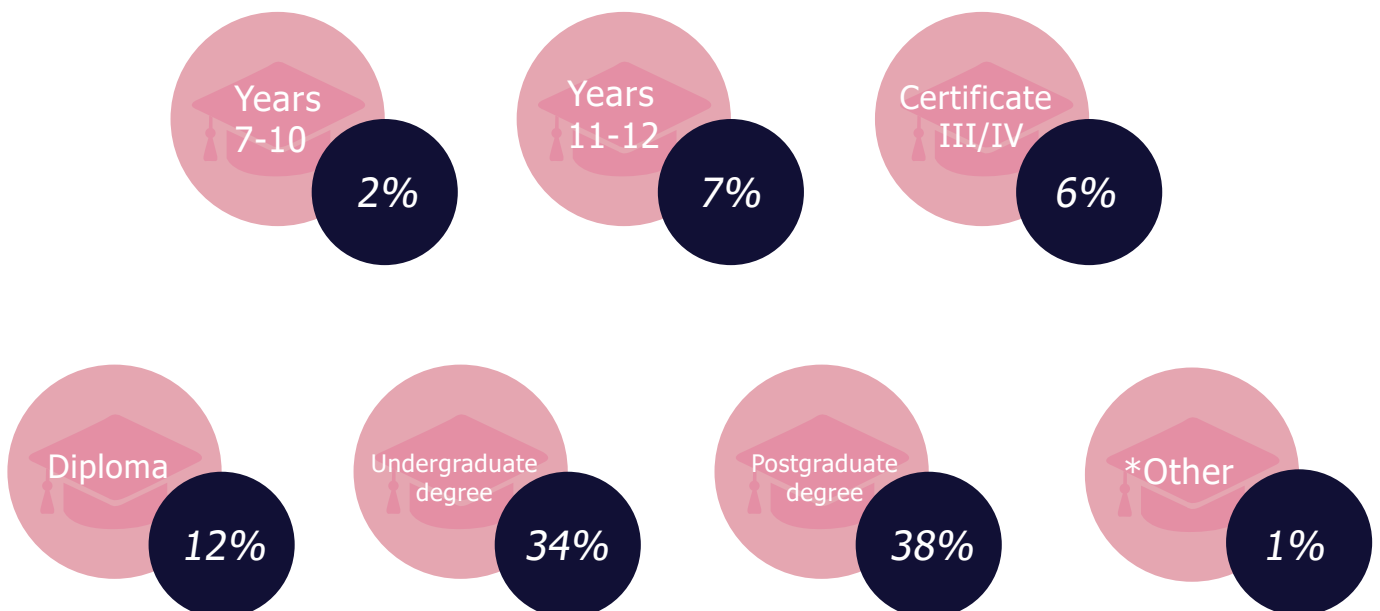
Aboriginal and Torres Strait Islander



Annual pre-tax income



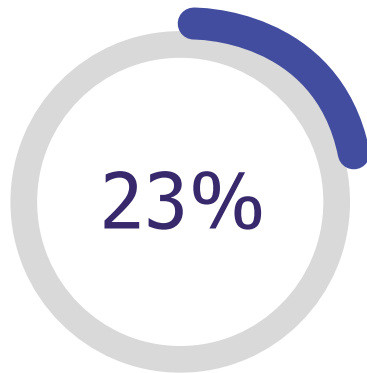
Highest level of education received



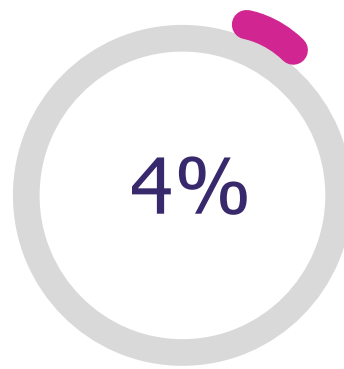
* None of these options describe my level of education

1. Housing: key findings

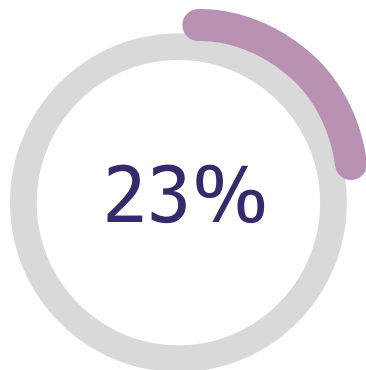
Type of tenure, all respondents



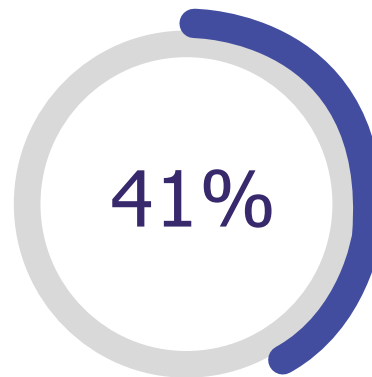
Private rental



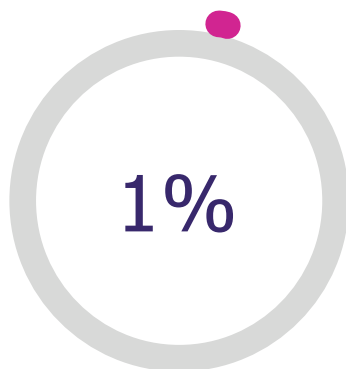
Public or social housing



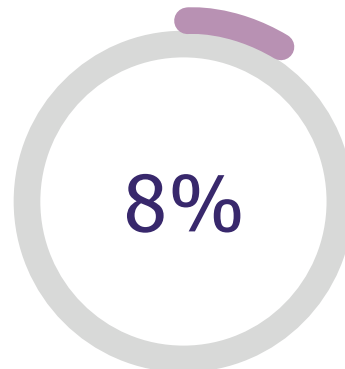
Owner without a mortgage



Owner with a mortgage



Live at a student residence

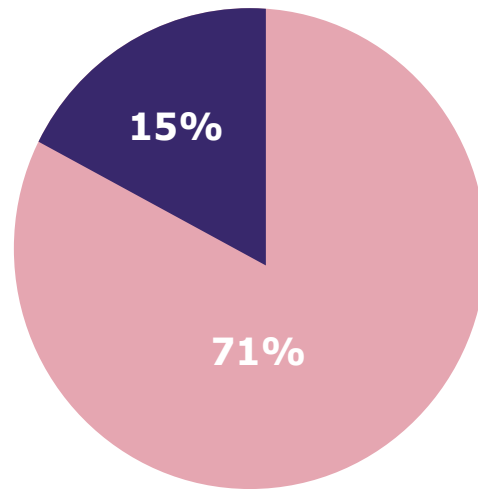


*Informal tenure arrangements

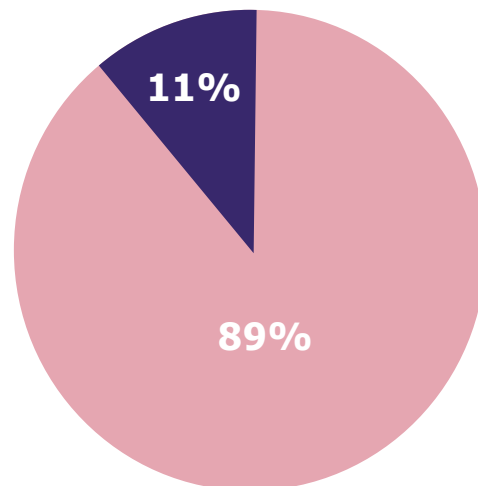
*(includes those living with parents, relatives or friends with or without payment and those who provide housekeeping/sitting services).

Ability to cover housing payments

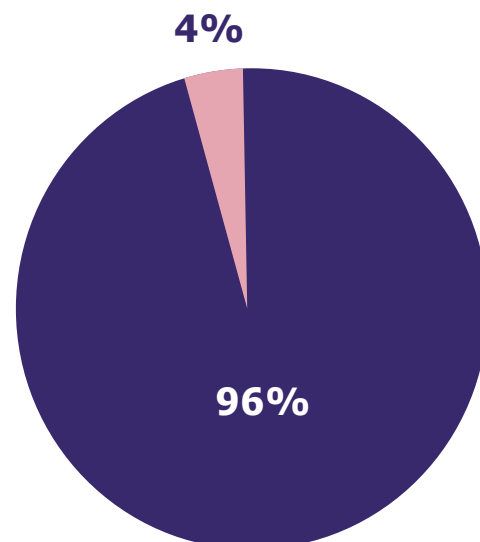
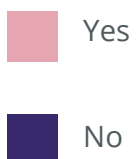
Sufficient personal savings to afford **one** payment cycle should they lose their income (all respondents with formal tenure)



Sufficient personal savings to afford **two** payment cycles, should they lose their income* (all respondents with formal tenure)

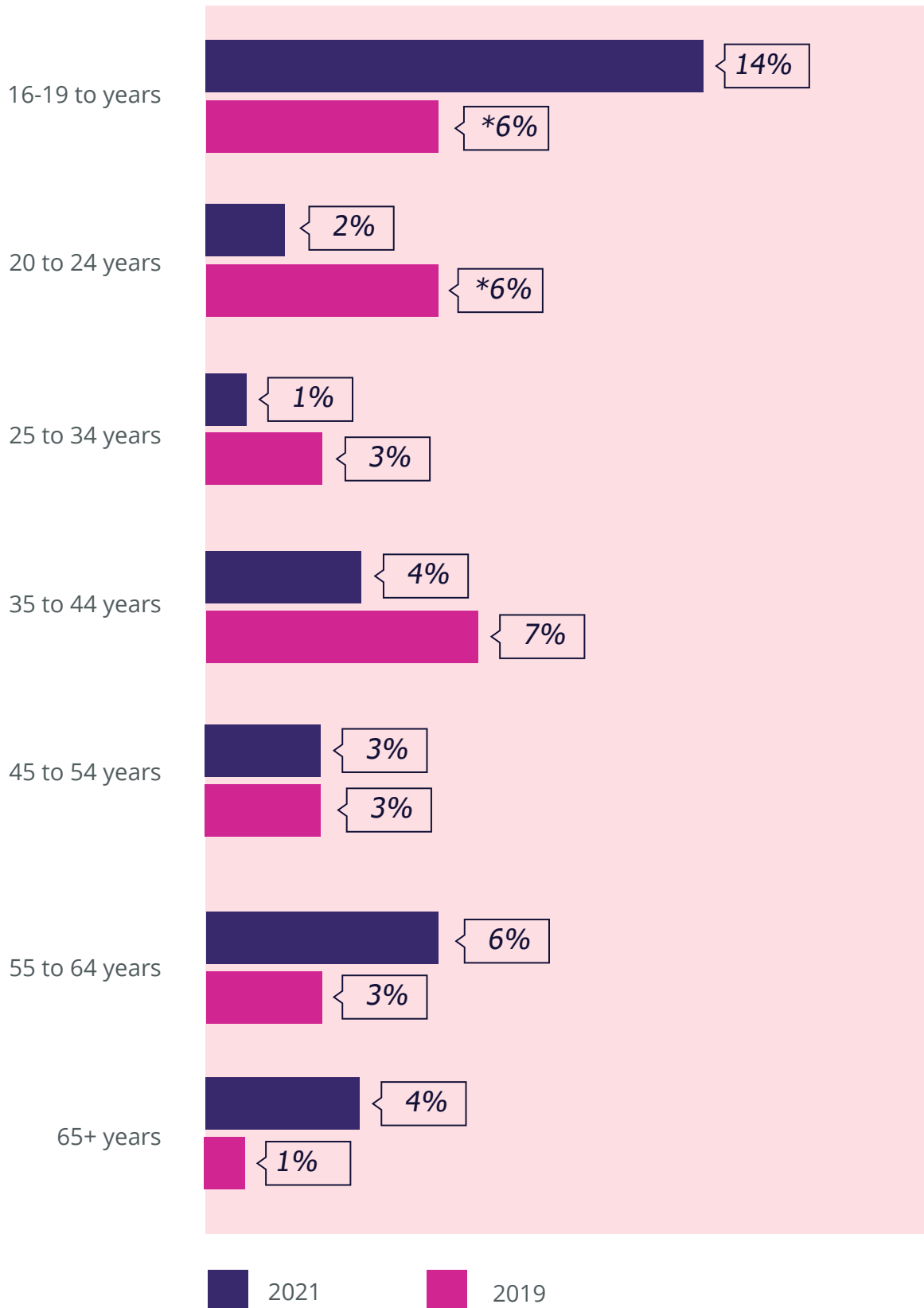


Accessed housing support services in the last 12 months (all respondents regardless of tenure)



*responses to this question excluded those who told us they could not afford one payment cycle.

Proportion of age bracket to access Specialist Homelessness Services



* age bracket in 2019 was from 18 to 24

Housing

There is no other indicator more inextricably linked to improved societal outcomes than housing. Access to affordable and secure housing is the foundation from which people can connect to the community, economy and essential services, and where they can set themselves up for their own future. The current crisis in housing affordability and supply is therefore a crisis in community wellbeing.

For families on low or modest incomes, single parents, students and older women, the pathway to affordable housing is rapidly narrowing and many are locked in cycles of escalating rents, severe rental competition and properties that are no longer fit for their household or individual needs.

Our survey asked respondents about the nature of their tenure, the proportion of income spent on housing costs and their capacity to accommodate housing obligations were they to unexpectedly lose income. The results indicate that housing stress for those on even moderate incomes is significant, and many told us they were unlikely to have sufficient savings to afford rent in the event of an unexpected loss of income. Given our recent emergence from a nine-week lockdown and the slow economic re-opening, these findings point to immense pressure in the lives of those on low to modest incomes who were renting during the lockdown.

The survey also received 38 responses from people who told us they were in some form of insecure tenure including paying board to friends or family or performing housekeeping duties in exchange for lodgings. Other respondents told us they were sleeping in garages, couch surfing or self-described themselves as homeless. Most of those in insecure tenure were captured in the total of 43 respondents who also told us they had accessed specialist homelessness services in the preceding 12 months. The largest cohort of these responses (46 per cent) came from divorced, or single women over 45 years.

It is worth noting that, between the 2019 and 2021 surveys, there was only a negligible increase in the overall proportion of respondents who had accessed homelessness support services, though there was a four-fold increase in usage among those who were age 65+ (jumping from one to four per cent).

"Homeless and jobless for 15 months. I stayed with friends, unable to find work and hence unable to sign a lease."



"Forced to move due to rent increase, and forced to accept a poorly maintained property due to the tight housing market."

"Had to move out of the rental apartment and move back in with parents due to job insecurity and money."

"Private rental became too expensive as seasonal work stopped. I am accepting government housing."



"I live with other relatives but do not pay rent. Provide use of car, pay split of bills, rates, maintenance, etc."

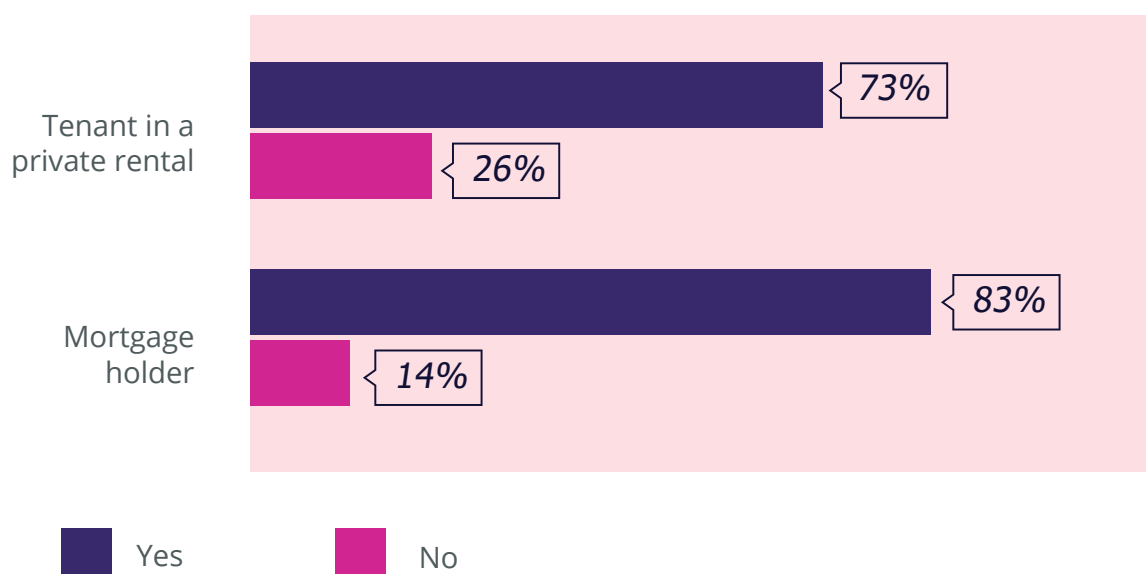
1.1 Proportion of income spent on housing costs for renters and mortgage holders

The majority of respondents to our survey were mortgage holders (41 per cent), and an equal proportion were either renters or outright homeowners (21 per cent). Among renters and mortgage holders, we saw relatively equal levels of housing costs as a proportion of income. Around 51 per cent of both renters and homeowners with a mortgage paying more than 30 per cent of their income towards housing.

However, when asked about capacity to maintain housing obligations during unexpected loss of income, those with mortgages had considerably more resilience to financial vulnerability: 26 per cent of renters compared to 14 per cent of mortgage holders said they would not have enough money in savings to cover the cost of their rent for one payment cycle in the face of unexpected income loss. Another 15 per cent did not have sufficient savings to cover two payment cycles.

Given the current upward trend in rental costs across Canberra against the relative forward stability of mortgage repayments, this finding while not surprising, presents a real and imminent crisis for renters facing uncertainty in income during COVID-19 lockdowns or isolation.

Sufficient personal savings to afford one payment cycle should they unexpectedly lose income (renters and mortgage holders)



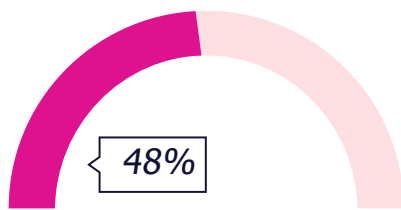
1.2 Renters with compounding factors

Low income

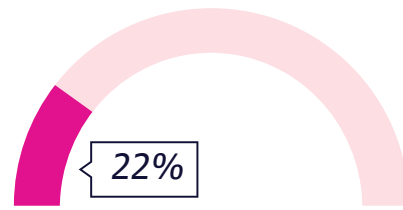
For renters who had compounding factors such as being single, being an older woman or being on a low to modest income, their experiences were vastly more stressful.

Renters on incomes of between \$15,000 and \$33,999 are spending significant portions of their income on rent, with 48 per cent saying they currently spend more than half, putting them under immense rental stress. By comparison, those on incomes of \$50,000-\$74,999, 22 per cent spent more than half of their income on rent. For those on the lower income bracket, 28 per cent said they would be unable to afford one rent cycle if they suddenly lost their income.

Between \$15,000 and \$33,999



Between \$50,000-\$74,999



■ Spends more than 50 per cent of income on rent

We also saw a strong proportion of respondents who had accessed specialist homelessness services in the previous 12 months tell us they were still in paid employment while attempting to navigate the support services available to them. Of those who were in paid employment and a client of the service, more than half (55 per cent) were working full-time hours.

Proportion of income spent on rent for those earning between \$15,000 and \$34,000

Less than 20 per cent	12%
Between 20 and 30 per cent	16%
Between 30-50 per cent	24%
Between 50 and 7 per cent	20%
More than 70 per cent	28%

Single parents

Single parents were vulnerable to acute rental stress in the face of unexpected changes to their income. For those who were renting, 61 per cent told us they did not have sufficient savings to maintain rental obligations for one payment cycle — more than double the response among the total survey sample.

Another 50 per cent said they did not have sufficient savings to cover their rental costs for two payment cycles, meaning that for those single parents who were renting, the overwhelming majority of them were facing a cliff in terms of meeting their payment obligations if confronted with the loss of work. This presents women in this cohort with the prospect of imminent rental arrears and potentially homelessness.

In order to manage this, some may turn to trusted family, friend and services for help and others may partner up in desperation. Given the history of domestic or family violence among this cohort, with 57 per cent telling us they had experienced violence in the previous 12 months, the risk of returning to a perpetrator to manage the financial crisis is real.

Enough personal savings to maintain rent payments for one cycle despite loss of income (single parents)

Yes	36%
No	61%

Proportion of income towards rental payments (single parents)

Between 20 and 30 per cent	7%
Between 30 and 50 per cent	50%
More than 50 per cent	43%

Renters who have experienced violence in the previous 12 months (single parents)

Yes	57%
No	36%

Older women

The survey received 524 responses from women age 45 and over, 9 per cent (5) of whom were in private rentals. Another two per cent told us they were in an insecure form of housing including living with relatives or providing housekeeping/sitting services in exchange for lodgings.

It is an often cited statistic that single, older women are the fastest growing cohort of people experiencing homelessness in Australia. Their situation is one grounded in entrenched structural inequality around the historic value of their paid and unpaid labour, retirement inequality and often domestic and family violence. For older women who are widowed, divorced or single, the situation can be particularly dire.

June 2021 saw 145 women age 45 and older access specialist homelessness services. It is likely the number of older women who are in some form of housing crisis or homelessness is greater than this available data, however, as awareness of services, trauma and situational denial can present barriers to accessing services. Older women will also often look to 'self-manage' their homelessness through strategies such as partnering up, moving between family and friends, and looking to take on jobs that provide housing⁶.

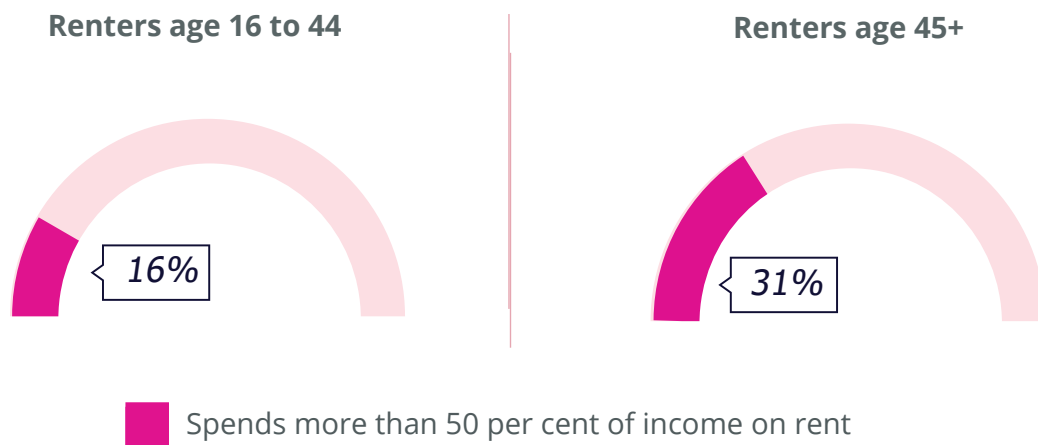
Throughout the last twelve months, YWCA Canberra's housing support unit has seen firsthand the impact of lock-down on these women, with many who previously had regular and trusted housesitting arrangements presenting to our services for support as the pandemic ended people's holiday plans and effectively the need for housesitting.

"Prior to COVID-19 I had been homeless since 2011 and had been a house sitter so as to not sleep rough. After COVID-19 I was allocated government housing through the efforts of YWCA Canberra, because there was no longer any housesitting available. I had been on the housing list for some years prior to this to no avail."



While housing costs comprised a significant portion of renter expenditure regardless of income, our survey found older women were spending extraordinary and debilitating amounts on rent, with 31 per cent of women age 45 and over in private rentals paying more than half of their income on housing costs. The results to the survey indicate that no other age bracket experienced comparable levels of rental stress.

Furthermore, more than one third (38 per cent) told us they do not have sufficient savings to cover their rental obligations for one payment cycle should they unexpectedly lose their income. For comparison, 16 per cent of renters age 16 to 44, were paying more than half of their income on their rental obligations.



Sufficient savings to rent payments for one cycle (16 to 44 years)	
Yes	76%
No	23%

Sufficient savings to cover payments for one cycle (renters 45+ years)	
Yes	58%
No	38%

1.3 The role of domestic and family violence in housing stress and homelessness

Domestic and family violence remains a leading cause of homelessness among women. Nationally, it is estimated that 7690 women each year return to perpetrators due to having nowhere else to go⁷. This number extrapolated to the population of women living in the ACT would mean around 150 Canberra women each year return to a perpetrator to avoid the prospect of homelessness.

There has also been a steady upward trend in the numbers of women who present to Specialist Homelessness Services. Between June 2019 and June 2021, Canberra homelessness services saw a 25 per cent increase in the number of women in need of assistance who presented as homeless. In the same period, there was more than a 30 per cent increase in the number of female clients who disclosed histories of domestic or family violence⁸.

High rates of domestic and family violence among those accessing Specialist Homelessness Services were also evident among respondents to our survey, with 45 per cent of respondents saying they had endured a form of domestic, family or interpersonal violence in the preceding 12 months. Roughly 39 per cent of this vulnerable cohort who had experienced violence, were still participating in paid work while navigating the available support services to meet their needs.

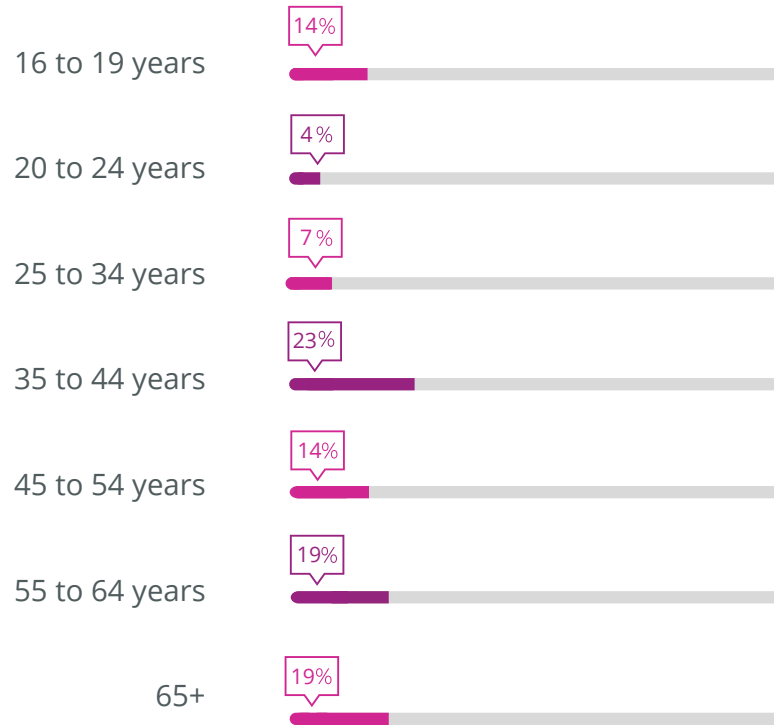
Experienced domestic, family or interpersonal violence among users of Specialist Homelessness Services

Yes	45%
No	55%

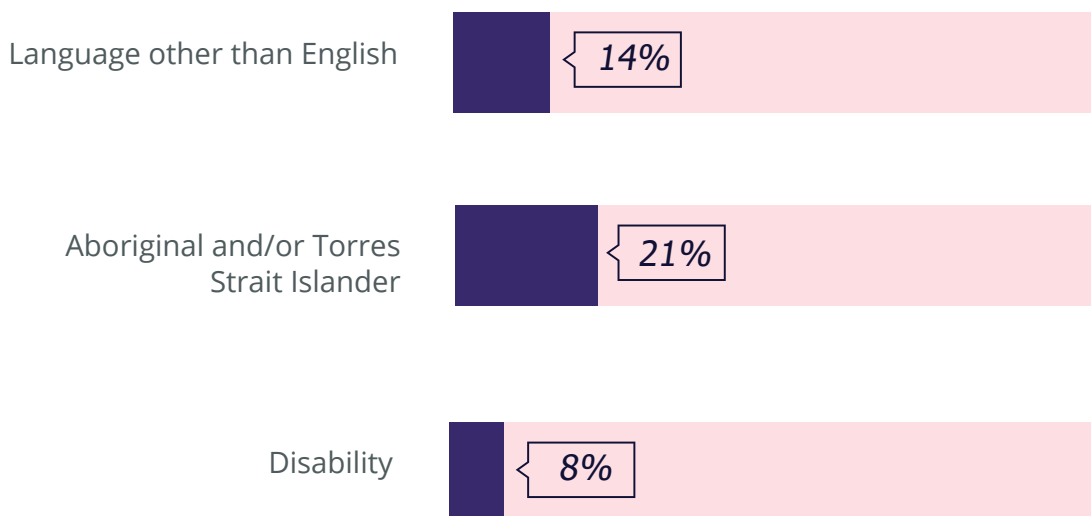
Working status of respondents who had accessed Specialist Homelessness Services

Working	42%
Not working	44%
Retired	14%

Age profile of Specialist Homelessness Service users



Identity profile of Specialist Homelessness Service users



Reasons for change of housing tenure during COVID-19



"Moved from a housesitting arrangement for people working overseas to renting on the private market because they had to return to Australia."

"Multiple leases terminated at short notice to allow owners to return. Resulted in the urgent need to buy a house to have some level of housing security."

"Harder to find rental, was looking for five months and got knocked back from multiple properties. Cost of rent per week increased dramatically."

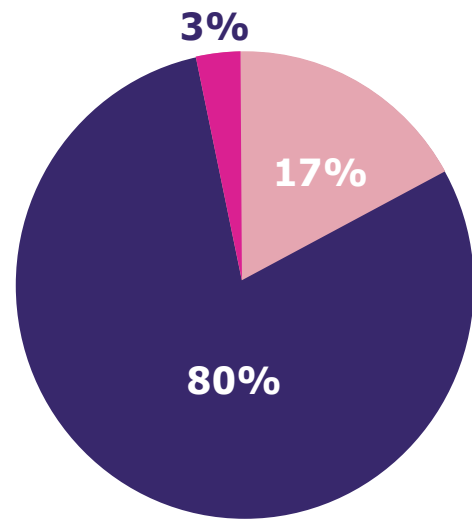
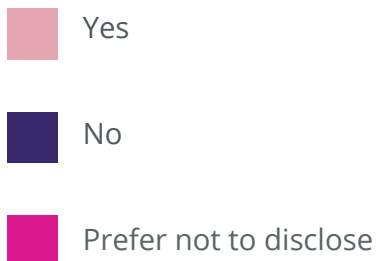
"I was living in my own mortgaged home with my husband. DV escalated during COVID, and I had to leave my house and am currently in a rental property until I can get a property settlement when I hope to be able to buy a home."

"I was homeless for 15 months, staying with friends and housesitting because I couldn't land a job, despite 18+ interviews."

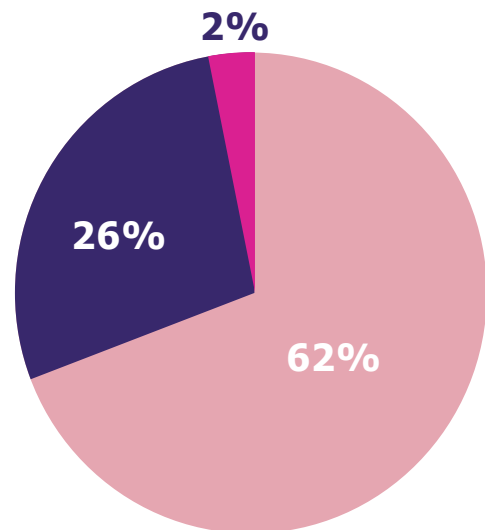
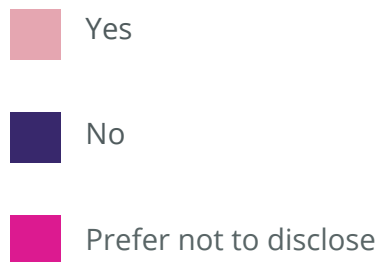


2. Violence: key findings

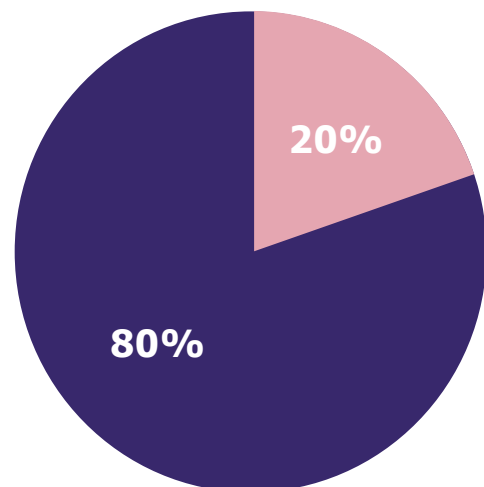
Proportion of respondents who had experienced violence in the last 12 months



Proportion who felt COVID-19 was a relevant factor in their experience of violence



Proportion of respondents who had experienced sexual harassment in the last 12 months



Violence during COVID-19

From March 2020, Australia's federal, state and territory governments introduced a variety of lockdown measures to slow the local spread of COVID-19. A by-product of these public health orders was a discernible decrease in reports of property crimes as well as homicides and related assaults during the 2020 reference period⁹. During the same period, however, police reports of family and domestic violence and sexual assaults increased nationally by 13 per cent. While the ACT was the only Australian jurisdiction to record a decrease in domestic and family violence related assaults for the 2020 calendar year (a four per cent decrease) these assaults still accounted for around 43 per cent of all reported assaults¹⁰. Using the 2019—20 financial year period, however, ACT Policing responded to 2811 family violence incidents. This represented an increase of around 200 call outs on the previous year^{11,12}.

Around 17 per cent of all respondents of our survey said they had experienced emotional, physical, verbal or financial abuse in a domestic or interpersonal relationship in the 12 months prior to the survey. Respondents who were gender or sexuality diverse were over-represented in the responses, including nearly one-third of non-binary people who told us they had experienced domestic or family violence in the previous year.

Young people age 16 to 19 and 20 to 24 were the age brackets most targeted by violence, with 35 per cent and 23 per cent respectively telling us they had experienced domestic or family violence in the preceding twelve months. Given high rates of young people live with their families, it is likely that this finding refers to violence within the family home. These two age brackets were also the most likely to experience sexual

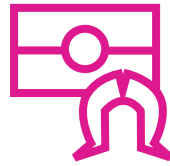
Sexual harassment and assault against women have received amplified media and public attention since the release of the Australian Human Rights Commission *Respect@Work* report. Awareness of the psychosocial hazards of sexual harassment is also gaining traction and, in the ACT, employers have a legal duty to proactively manage workplace hazards including psychosocial hazards.

While our 2019 survey asked respondents about experiences of sexist behaviour, this survey attempts to gauge the extent of sexual harassment across a spectrum of locations, including online. This change in question presents a higher threshold for affirmative responses, noting that sexual harassment is defined as unwelcomed behaviour of a sexual nature that makes a person feel intimidated, offended or humiliated, where a reasonable person would have anticipated the response.

In 2019, we saw an extraordinary number of young women age 18 to 24 who had experienced sexist behaviour (80 per cent). While this survey deliberately asked about sexual harassment, we still see that respondents age 16 to 24 are substantially overrepresented in the data. Nearly one in two (48 per cent) respondents aged 20 to 24 told us they had been targeted by sexual harassment in the previous 12 months. For respondents aged 16 to 19, the proportion was 42 per cent.

The location of the most recent occurrence of sexual harassment was highly variable across age brackets. The workplace was more likely to be the site of sexual harassment as a respondent aged, the reverse being the case for public instances.

2.1 Intersecting identities and violence



Domestic and family violence

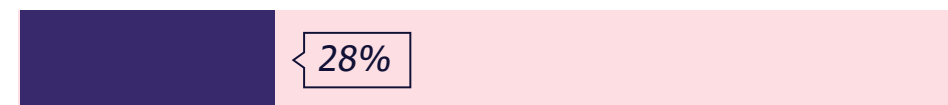
Disability



Language spoken at home



First Nations status



Lesbian



Bisexual



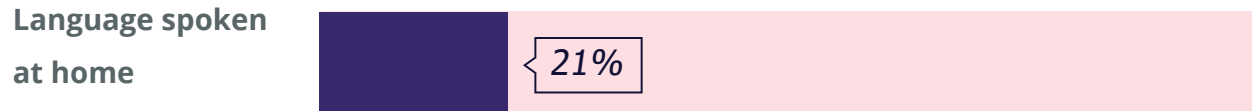
Queer



Non-binary



Sexual harassment



Discrimination



*Sexuality: lesbian, queer, bisexual and other

**Gender: non-binary, other

Intersecting identities of race, culture, age, ability and gender can compound experiences of violence and discrimination. Our survey sought to collect information from people who were culturally diverse, Aboriginal and Torres Strait Islander, living with disability and gender diverse. Collecting relevant demographic data facilitates an intersectional lens to analysis but also to the design of prevention and crisis work. It is a critical first step in recognising and addressing violence as it occurs and in ensuring response strategies are culturally sensitive, accessible and appropriate.

We saw higher rates of violence among respondents from intersectional categories. For respondents who told us they spoke a language other than English at home, one fifth said they had experienced domestic, family or interpersonal violence in the past 12 months. Nearly half (45 per cent) told us they had experienced discrimination based on their cultural identity in the previous 12 months, with the workplace being the site of the majority of instances (57 per cent).

Women with disability experience all types of violence at higher rates, with increased severity and for longer than other women. This violence can often be uniquely targeted, such as withholding medication, refusing to attend to basic needs or removing equipment. The experiences of some people with disabilities are, however, not captured by the *Personal Safety Survey*, as it excludes those in residential settings who are extremely vulnerable to abuse and violence.

Nationally, it is estimated that two in five women with disability have experienced physical violence after the age of 15¹³. Responses to our survey indicate that 28 per cent of respondents with a disability had experienced violence in the preceding twelve months. Nearly 50 per cent also told us they had been subjected to discrimination based on their disability.

2.2 Dynamics of violence

Relationship status

We explored the survey data of those who had experienced violence against a number of other life factors including relationship status, single parenting status, income and stability of work during COVID-19.

For women who were de facto or married, 9 percent had experienced a form of domestic or interpersonal violence within the last year.

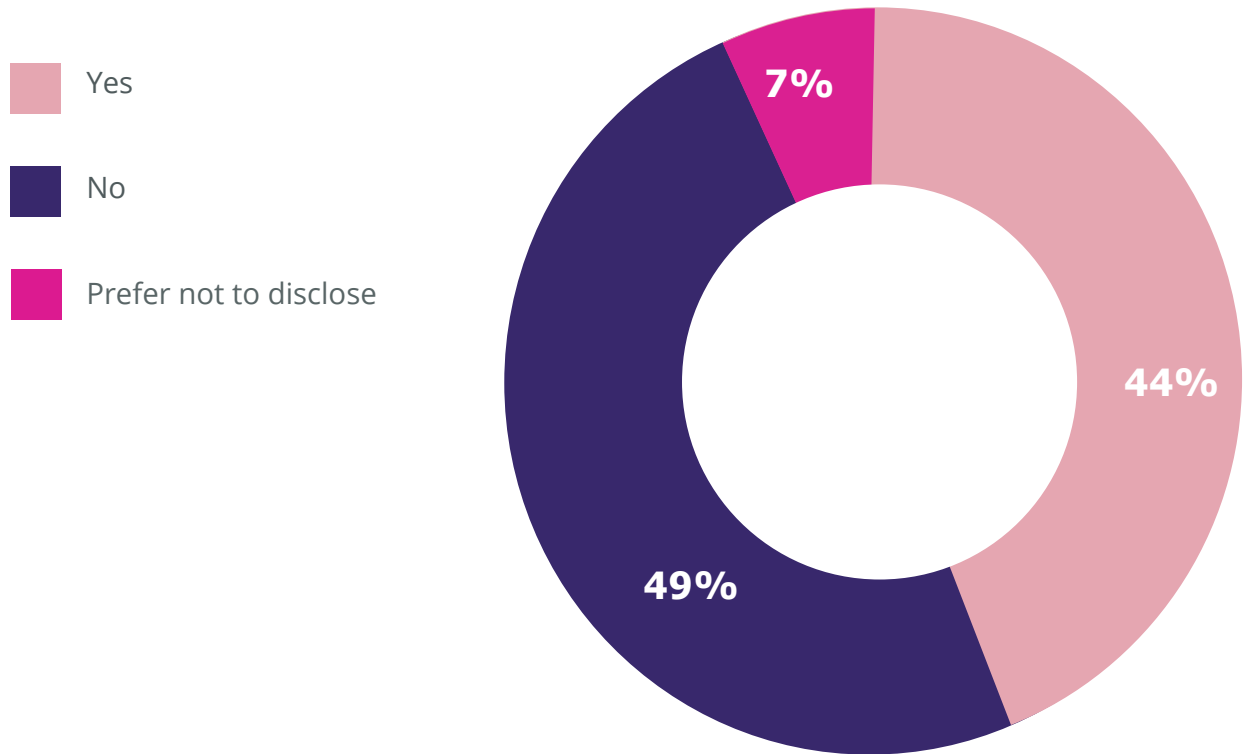
For all respondents who said they had experienced violence in the past 12 months (17 per cent), three-fifths told us they felt COVID-19 was a relevant factor in their experience of violence.

A national survey of 15,000 women conducted by the Australian Institute of Criminology (AIC) found that 6.8 per cent of all women and 13.2 per cent of women in cohabiting relationships had experienced domestic, family or sexual violence in the preceding 12 months¹⁴. In that survey, COVID-19 was found to be a contributing factor in the severity or onset of violence in two-thirds of respondents who had experienced violence.

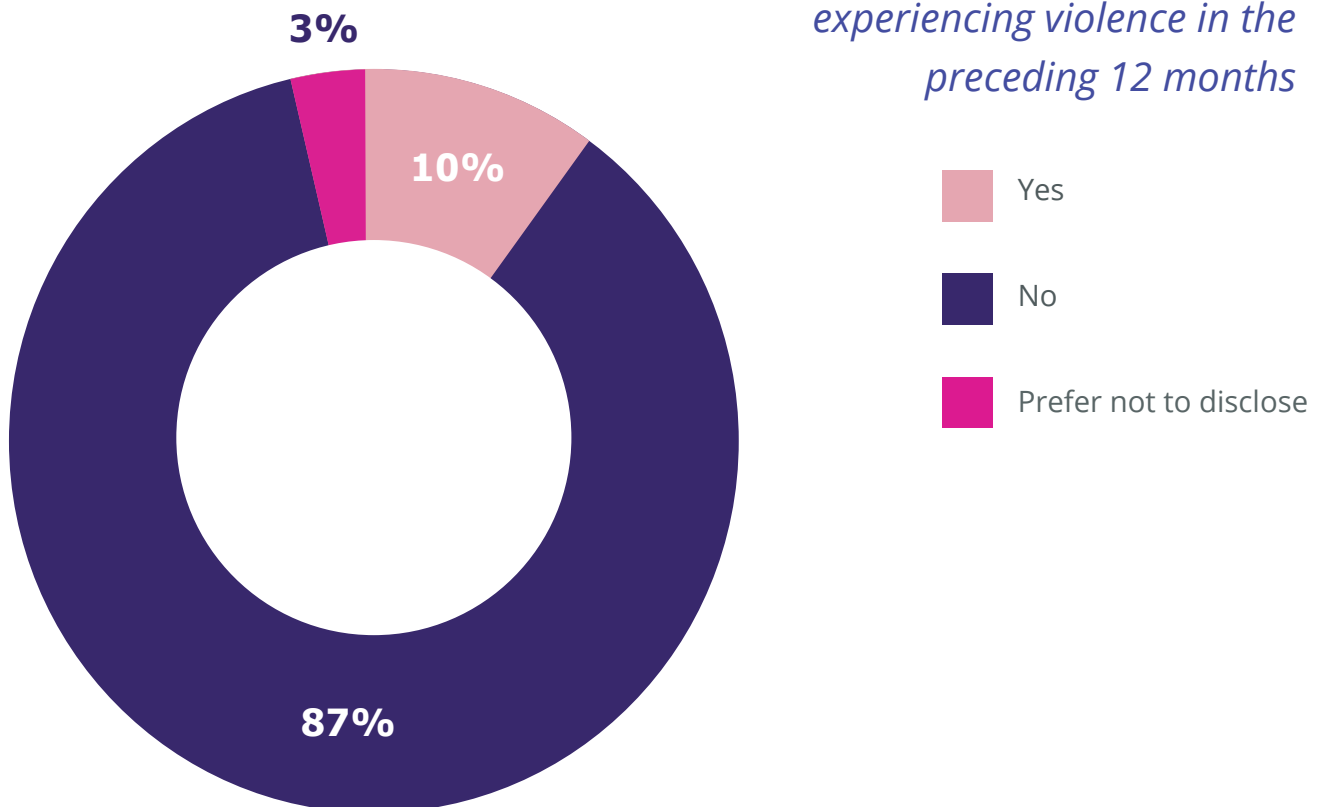
A number of factors have been identified as contributing to the onset and severity of domestic violence during COVID-19 including increased social isolation, removal of protective factors such as attending a workplace, increased situational stress around job security and the loss of control felt by perpetrators who resort to violence as a means to re-establish a sense of control.

For women whose responses to our survey indicated they were single parents (divorced, separated or single with dependent children), we saw extremely concerning rates of violence. Nearly one in two single parents told us they had experienced violence in the preceding 12 months.

Single parents experiencing violence in the preceding 12 months



Married or de facto with children experiencing violence in the preceding 12 months



2.3 Impact of COVID-19 on work

Uncertainty surrounding employment and income has been identified as a factor in domestic family and interpersonal violence as it occurred during lockdown¹⁵. For women who had 'substantially' or 'somewhat' lost work as a result of COVID-19, a quarter told us they had experienced violence in a domestic or interpersonal relationship in the preceding 12 months. Around three quarters of these respondents said they felt COVID-19 was a contributing factor in the violence.

"I was in an unsafe housing situation which became a more apparent during lockdown (abusive neighbours), so I had to move."

"Took money from mortgage to pay bills and school expenses."

"I hope to be able to have enough money to pay my rent and living expenses comfortably and be able to go grocery shopping for things that I would like to buy instead of just things that I absolutely need without having to use a calculator."

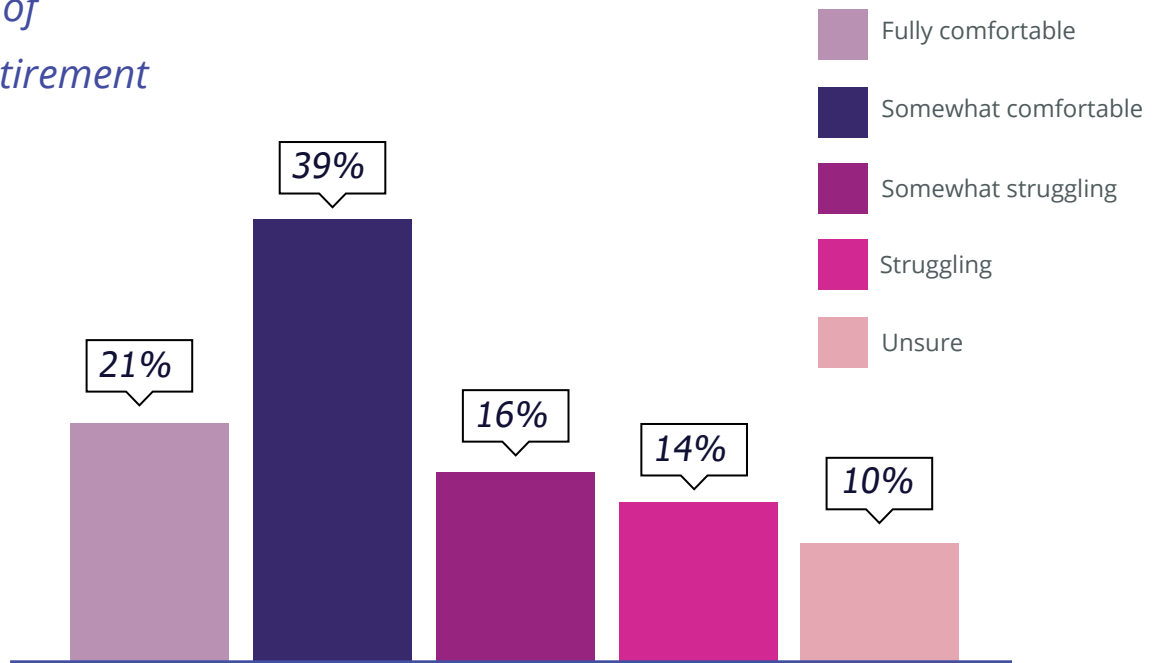
"Unable to save, used up previous savings just to stay afloat."

"I had to support my adult kids stranded overseas on my disability pension. Any savings are gone and I've sold all my valuables. I cancelled my private health cover and insurance. Now I can't buy the specs I need for my cataracts and I can't afford dental treatment. I'm busting my guts. It's harming my health, but I give thanks that I have a roof over my head. Without it I'd be homeless and my perpetrator of domestic violence will have won."

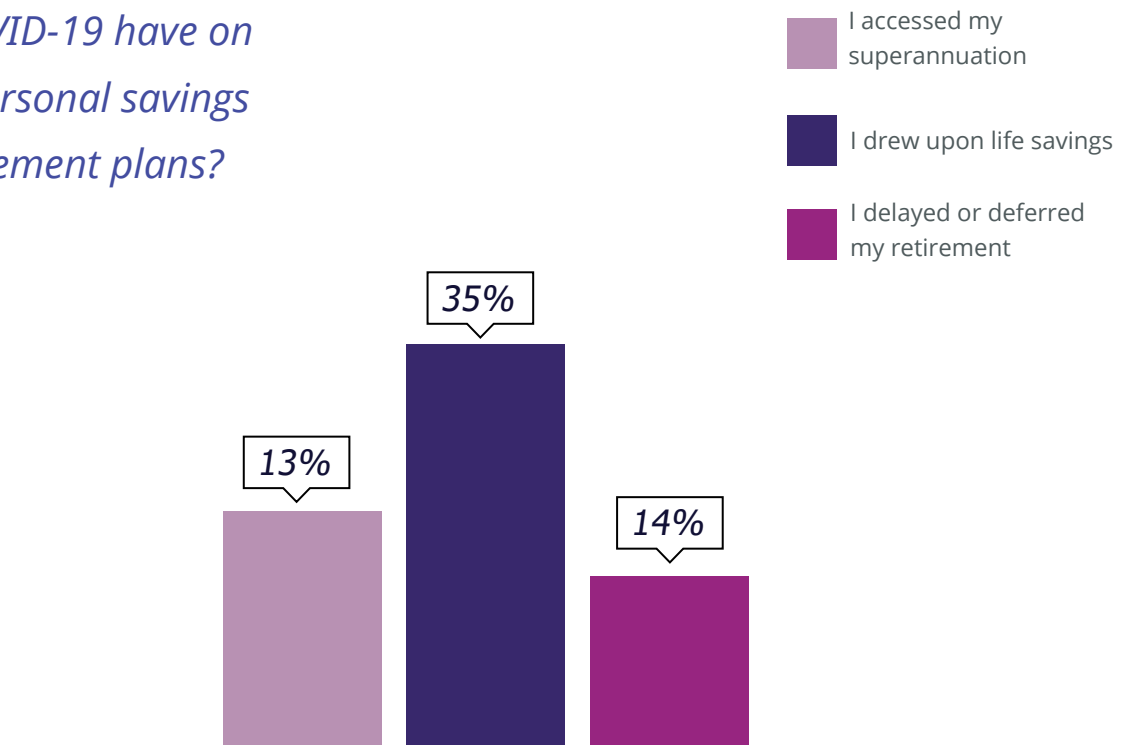


3. Financial wellbeing: key findings

Expectations of comfort in retirement

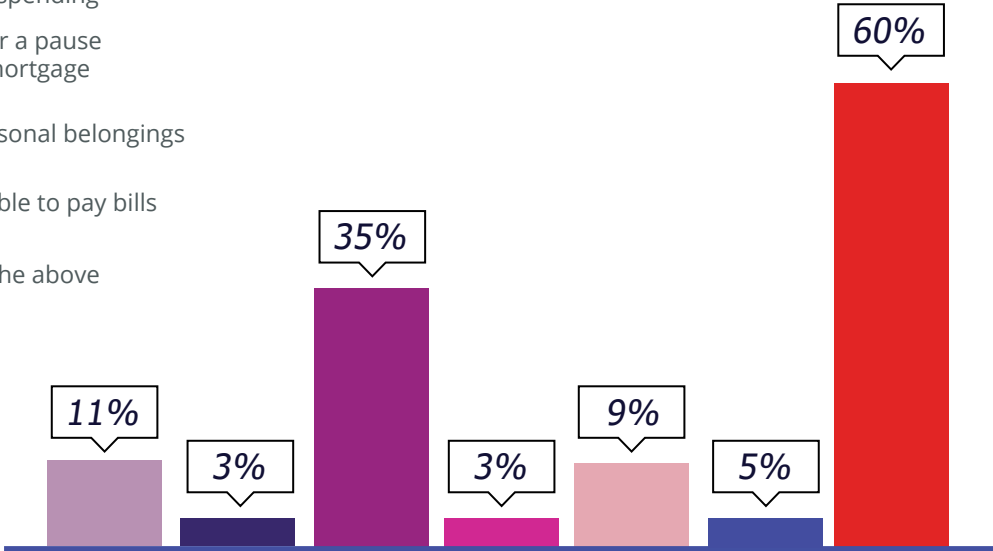


What consequences did COVID-19 have on your personal savings or retirement plans?



Did you resort to any of the following due to the economic impact of COVID-19?

- I asked family/friends for support
- I sought assistance from a community welfare organisations
- I cut down on non-essential spending
- I asked for a pause on rent/mortgage
- I sold personal belongings
- I was unable to pay bills
- None of the above



"I received a pay cut for the same hours worked."

"Housemates could no longer afford rent—had to break the lease and pay fees."

"I had to financially support my parents who both lost work due to COVID-19."



The economic challenges of COVID-19 presented an immense burden on individuals and families. Public health orders around quarantine periods and subsequent lockdowns of cities previously bustling with trade were unsettling to witness and endure. For many people in private sector employment, the duration of the lockdown and uncertainty regarding wholesale economic re-opening meant swathes of the economy were affected. While the ACT Government agreed to permit a return to work on construction sites and the Australian Public Service was resilient to large scale standdowns, many workers otherwise employed experienced different fates.

Women, particularly those in low-income jobs and careers, were disproportionately impacted by the public health orders. Between April and May 2020, around 3500 people dropped out of employment in the ACT¹⁶ with women accounting for around 63 per cent of those who were suddenly unemployed. In this context, the decision by the Australian Government to exclude the female-dominated early learning workforce from eligibility for both the wage subsidy JobKeeper and the income support COVID-19 Supplement, while investing in the construction sector, set the path for an economic recovery that would reinforce wage and gender inequality. Recent data on the national gender wage gap for the period capturing COVID-19 lockdowns and income support policy responses reveal a 0.8 per cent widening of the wage gap putting women's weekly earnings further behind their male peers¹⁷.

For those income-support recipients previously surviving on the wholly insufficient Newstart and other income support payments who received the \$550/fortnight temporary COVID-19 Supplement payment it is difficult to imagine the tangible difference the increased payment made to their lives. Research on both the supplement and the suspension of mutual obligation requirements has demonstrated the difference to the lives of families and individuals in dire financial circumstances was immense. Poverty rates reduced, particularly among single parent households, and the newfound capacity among families to adequately meet the basic needs of their household meant recipients were able to turn their attention away from day-to-day survival, thereby improving their overall wellbeing¹⁸. Many were simply cast back into a hand-to-mouth existence with the progressive elimination of the Supplement which was not alleviated by the decision to permanently increase income support payments by a meagre \$50 a fortnight.

3.1 Those on lower incomes were more likely to have lost paid work during COVID

Analysis of responses looked at how the paid work of those on already low incomes was affected by COVID-19. The capacity of respondents on low incomes to absorb the shock of the lockdown is reduced, even more so where they are single parents.

For respondents earning up to \$74,999 and whose paid work was affected by COVID-19, nearly 80 per cent told us their work decreased. The transition to the Supplement payment was highest among single parents who responded to our survey.

Counter to this however, there is a proportional relationship between income and impact of work during COVID-19, with those on higher incomes reporting that their paid work substantially or somewhat increased during COVID-19. For those on incomes of greater than \$75,000 roughly three quarters said the amount of paid work they performed increased as a result of COVID-19.

Changes to the amount of paid work (incomes up to \$74,999)

Paid work increased	21%
Paid work decreased	79%

Transition to income support COVID-19 Supplement (single parents earning up to \$74,999)

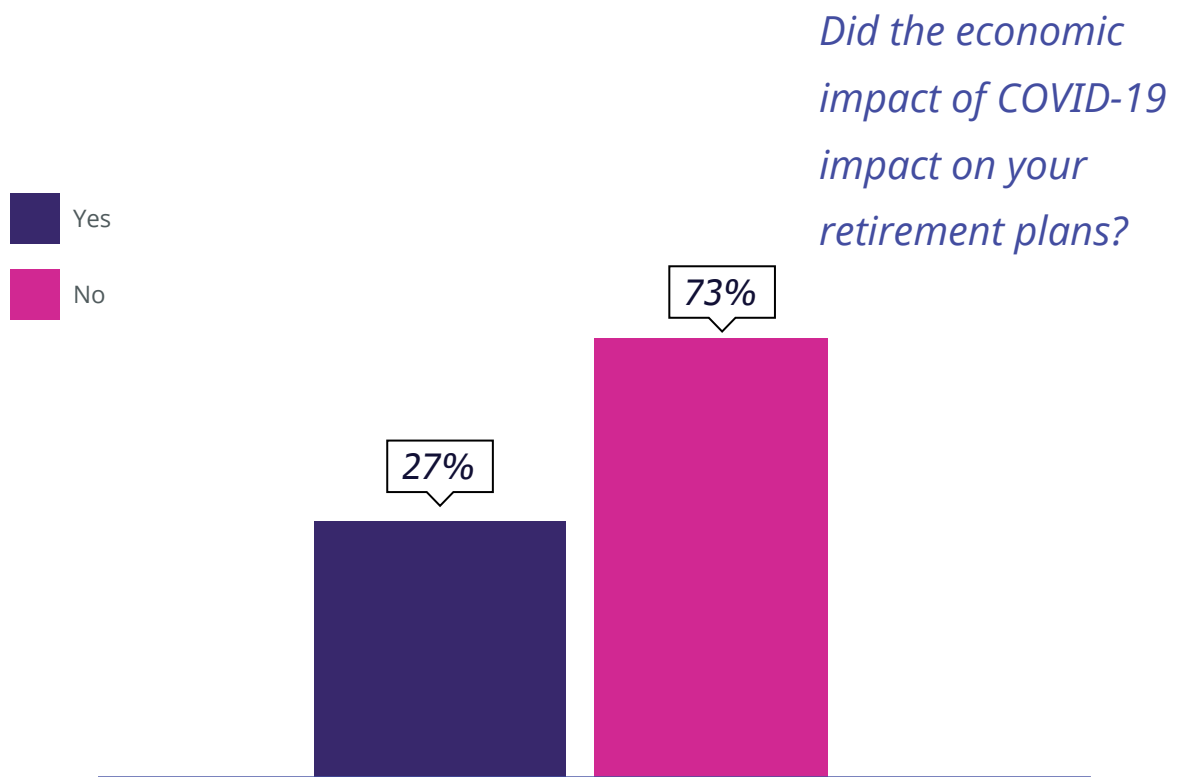
Yes	33%
No	66%

Transition to income support COVID-19 Supplement (de facto/married parents earning up to \$74,999)

Yes	9%
No	91%

3.2 The impact on retirement plans or personal savings was varied

The effect of the pandemic on retirement savings is varied. Responses to our survey indicate that, for the 27 per cent who felt COVID-19 impacted on their retirement plans and savings, the most prevalent means by which plans were affected was drawing upon life savings. Other open field responses referenced a loss of savings through investment portfolios or the crystallisation of losses through switching superannuation investment options. Those who drew upon the superannuation Early Release Scheme (ERS), were most likely to have incomes between \$15,000 and \$75,000.



3.3 Early access to superannuation

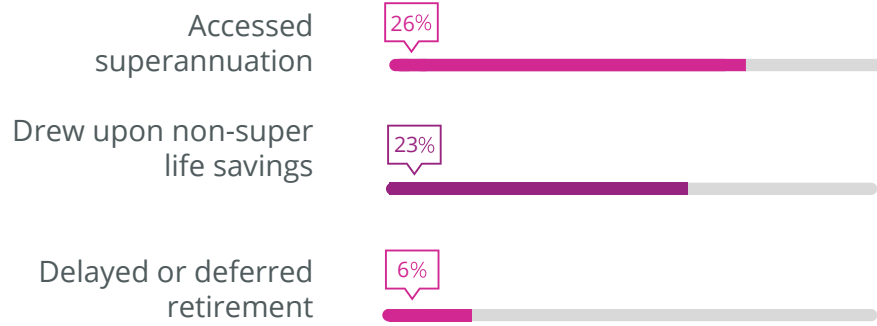
To alleviate some individual financial stress resulting from the pandemic, the Australian Government relaxed policies regarding early access to superannuation. Nationally, millions of superannuation fund members withdrew money from their accounts under the ERS with around \$35 billion released over the two available tranches.

While men had the highest take-up of this policy regardless of age or account balances¹⁹, women who accessed the scheme were more likely to empty their balances. Nationally, single parents were the most common household composition who accessed the scheme²⁰.

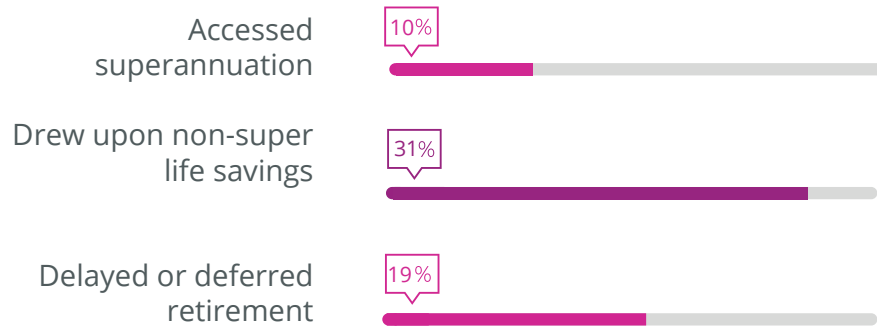
These findings are reflected in our survey findings which indicate that divorced, single parents were nearly three times more likely than couple households with children to access their superannuation under the ERS. Those respondents who were in de facto relationships or married with children were more likely to draw upon available life savings, reflecting a variability on how different households are able to absorb unexpected economic shocks through access to immediate cash reserves.

The age bracket most likely to access the ERS scheme were those age 20 to 24, with no responses recorded in the youngest age bracket 16 to 19. This reflects data from the Australian Taxation Office²¹ and further reinforces the reality of how young people, with an already tenuous attachment to the labour market, were affected by lockdowns, as well as eligibility policies of income and wage support measures which precluded some casuals, many of whom were young people.

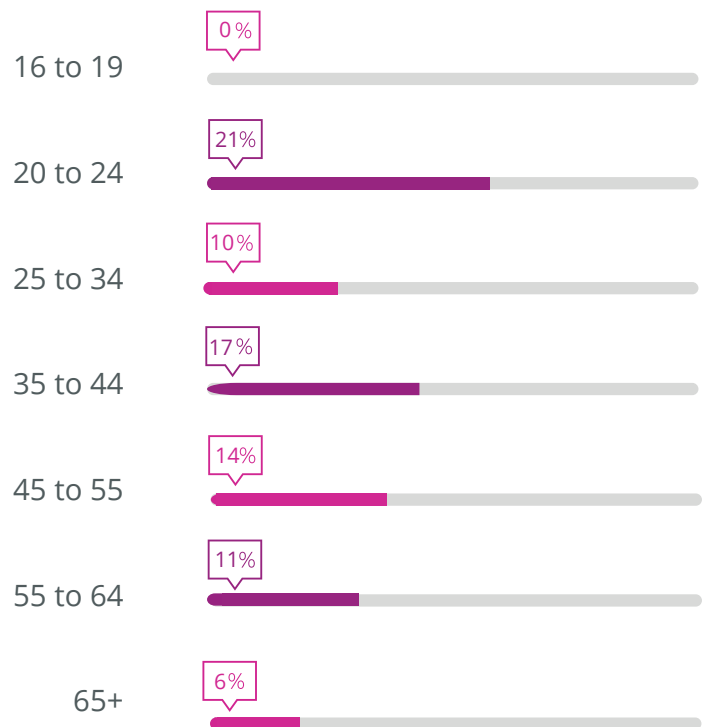
Single parents



De facto or married households with children



Proportion of age bracket to access superannuation



3.4 Women with disability

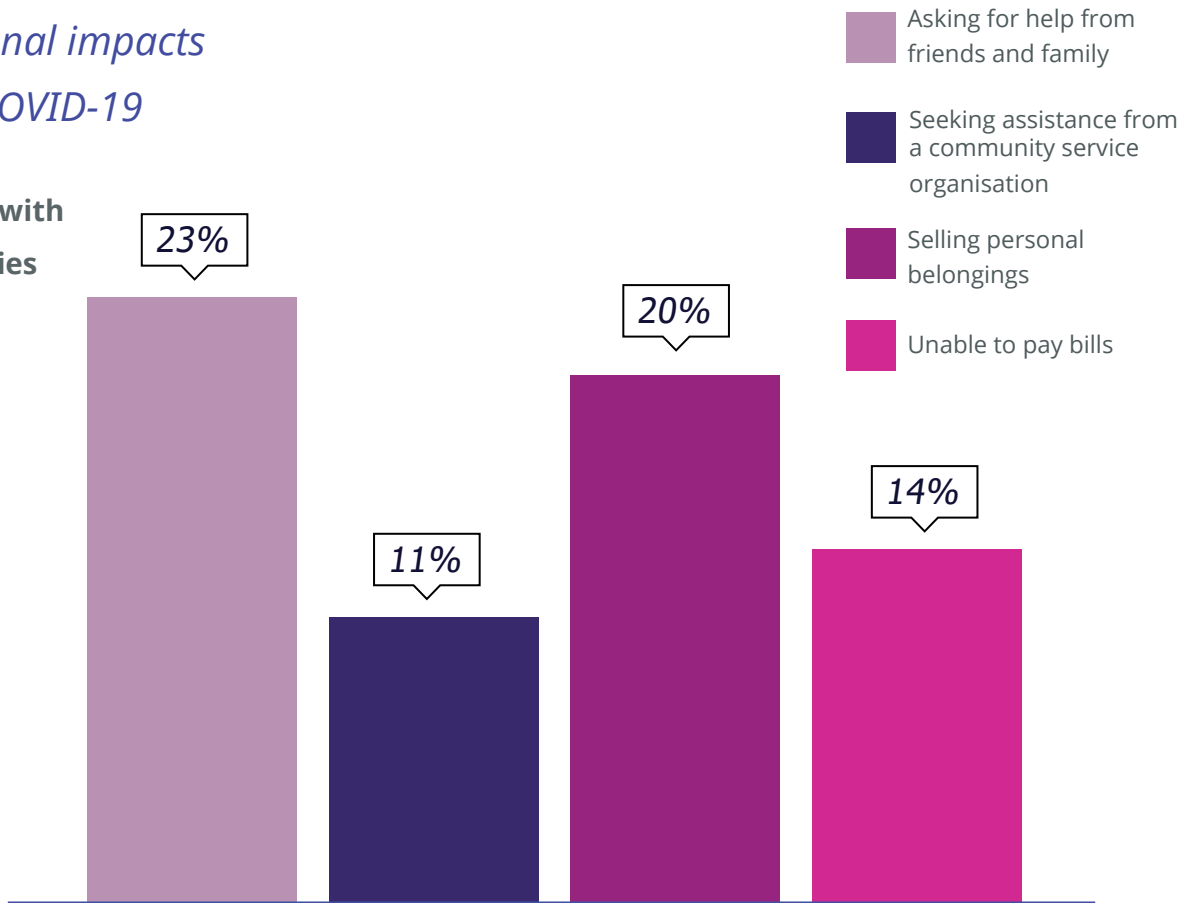
Working-age people with a disability have lower employment rates than those without disabilities. For women with disabilities, employment rates are lower than their male peers and they are more likely to be in part-time employment²². These dynamics mean the starting point for retirement plans and savings among people with disability is behind the broader population who do not have equivalent challenges in engaging with employers and workplaces.

The survey allowed us to better understand the consequences of COVID-19 on the retirement plans and personal finances of women with disabilities. A significant proportion (43 per cent) of these respondents told us their retirement plans and personal savings were affected by the financial impacts of COVID-19. Early access to superannuation and drawing upon other life savings were also more commonly reported than among respondents who did not have a disability (15 per cent and 42 per cent respectively). Beyond accessing immediate cash reserves, women with disability were also more likely to manage the impact of the pandemic on their personal finances by asking for help (23 per cent), contacting a community service organisation (11%) or selling personal belongings (20 per cent).

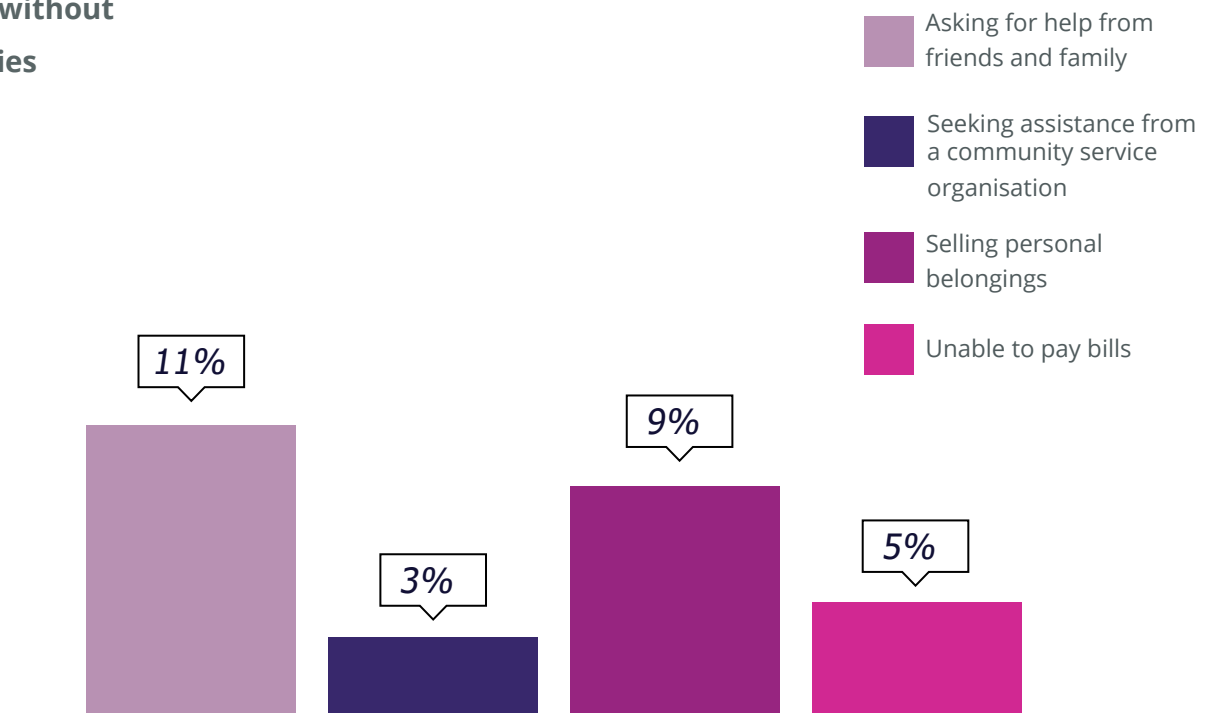
The transition to widespread working from home showed employers that alternative ways of approaching work is possible. For those with disabilities or caring responsibilities, it was also an opportunity to showcase the value of remote working. COVID-19 presents employers with a unique opportunity to capitalise on changes to the workplace attachment to provide greater opportunities for those who have traditionally been excluded despite talent and skills.

Additional impacts from COVID-19

Women with disabilities



Women without disabilities



3.5 Level of comfort in retirement

The majority of respondents (60 per cent) told us they expected a degree of comfort in their retirement. This expectation assumes a strong stability regarding the future labour market attachment and expected costs at retirement age, as well as an ongoing coupled relationship status. However, this overall positive figure masks the living realities of many whose capacity to accrue retirement savings may be stymied by parenting roles, non-government superannuation entitlements and insecure work.

Home ownership is a significant factor in being able to create a modest or comfortable retirement and it is why single older women who are renting are disproportionately impacted by poverty and social vulnerability. Being able to supply comfortable and affordable homes for this cohort, for whom home ownership is out of reach, must be a priority for government and the community who can welcome them to the neighbourhood.

We saw significantly different retirement expectations when we compared the responses based on parenting status. Given the benefits of shared living costs, respondents who are single parents have low expectations regarding their retirement comfort, with only 15 per cent telling us they expected some level of comfort when they retired.

Fully or somewhat comfortable in retirement, relationship statistics

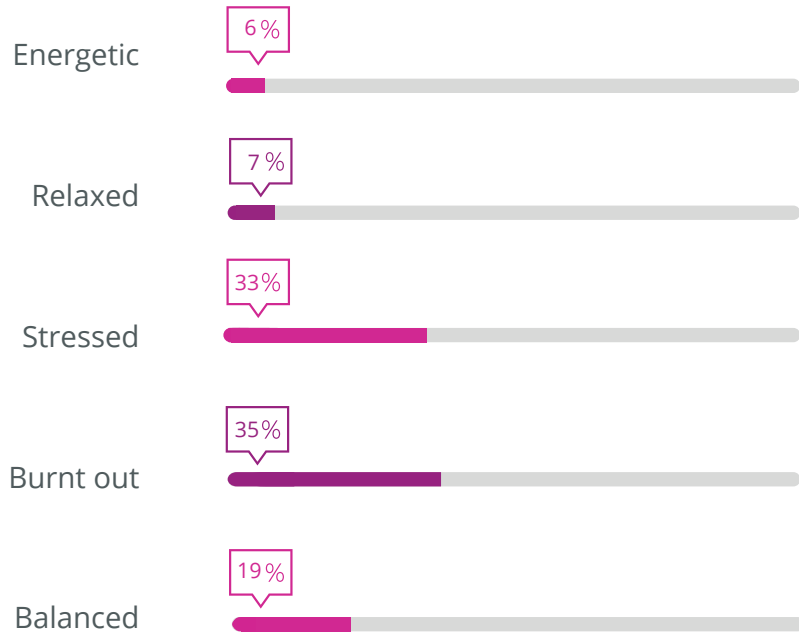
Married/de facto	71%
Divorced	50%
Never married	44%

Fully or somewhat comfortable in retirement, housing tenure

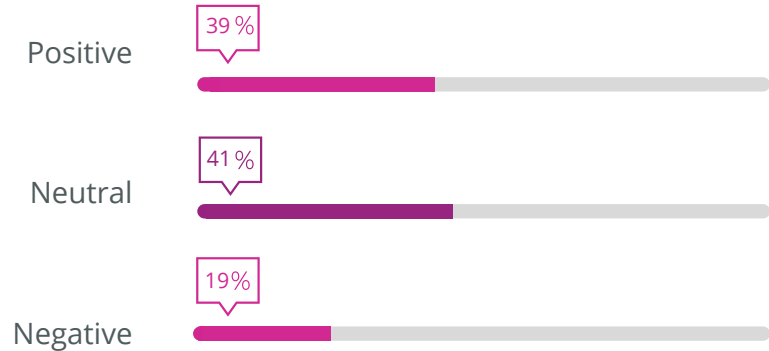
Private rental	44%
Home ownership (mortgage)	66%
Home ownership (without mortgage)	89%

4. General wellbeing: key findings

Current state of health of wellbeing (all respondents)



Feelings for the future (all respondents)



"A comfortable stress free life. Coming from a culturally diverse background, I would want job security and financial stability that is otherwise difficult."

“I would like to have a safe retirement, where I don’t have poor housing or poor health causing stress.”

The survey findings demonstrate that an overwhelming majority of respondents struggled with the pressure of the previous 12 months. For many, the prospect of managing the personal economic impact of lockdowns, loss of social interaction and changes to paid and unpaid work, compounded with difficulty connecting with family, was borne out in responses about health and wellbeing.

National data shows there were strong spikes in the recorded usage of mental health services and mental health related prescriptions throughout 2020²³. Our survey demonstrates that a disproportionate number of young people felt their personal wellbeing was poor. Levels of stress or burn out remained high among the total survey sample regardless of age, with more than two thirds of respondents describing their state of health or wellbeing as either ‘stressed’ or ‘burnt out’ over the preceding 12 months.

The COVID-19 recovery saw a varied degree of government responses which prioritised investment in male-dominated industries over those dominated by women, and which favoured those with a strong and established attachment to the labour market over those whose age or residency status precluded them from income support measures. The impact upon women’s wellbeing and economic participation was likely widely felt, as many were prematurely taken off the COVID-19 Supplement payment and the JobKeeper wage subsidy scheme and others dealt with the increased demands of home schooling and unequal unpaid labour.

While COVID-19 was and continues to be omnipresent in how people recognise and manage their personal wellbeing, it is also worth considering the impact this year’s news cycles of high-profile cases of alleged sexual violence and harassment at Parliament House and the subsequent political obfuscation had on women who were exposed to endless, potentially triggering, new streams.

4.1 Unpaid labour

The pandemic brought with it a widening of inequality with regards to unpaid labour. In our survey women told us their paid work had increased during COVID-19 also experienced an increase in the amount of unpaid labour they were performing. This reflects findings in national surveys such as the *Household, Income and Labour Dynamics (HILDA) survey* which has consistently found that, even where women were breadwinners in the household, they still performed the bulk of the household's unpaid labour²⁴.

Hours of unpaid labour performed by all respondents/week

Less than 5 hours	34%
Between 5 and 10 hours	26%
Between 10 and 15 hours	15%
More than 20 hours	25%

Changes to the amount of unpaid work performed by respondents whose paid work increased during the pandemic

Unpaid work increased	82%
Unpaid work decreased	17%

Changes to the amount of unpaid work performed by respondents who are parents to dependent children

Unpaid work increased	93%
Unpaid work decreased	7%

4.2 Young people

Young people appeared to be struggling the most with wellbeing issues. The proportion of those whose wellbeing was recorded as 'balanced' increased as the respondent age, with a majority of respondents aged 16 to 19 (54 per cent) saying they felt burnt out.

Many young people are facing a future that is uncertain and concerning. High levels of youth unemployment, widespread skill shortages and job mismatching mean that even some entry level-jobs are out of their reach. Adding to this are the stories of many young people who access our youth engagement services, who feel simply unprepared for basic administrative tasks many others take for granted such as completing a tax return or ensuring their superannuation entitlements are paid appropriately. They are also increasingly cognisant of the widespread lack of political will to respond to climate change and housing unaffordability that, if left unmitigated, will likely define their lifetimes.

We also asked respondents how they felt about their future. The total responses indicate that while many were ambivalent (41 per cent), feelings of positivity generally outweighed negative perceptions of the future (39 per cent and 19 per cent respectively). Again, however, there is cause for genuine concern regarding the wellbeing of young people, who recorded the strongest proportion of respondents who had negative feelings for their future. When asked what they hoped for in the future, respondents age 16 to 19 commonly referred to conditions such as stability, having safe and affordable homes and action on climate change.



"Stable income and housing."

*"A safe and stable home and
job that I love"*

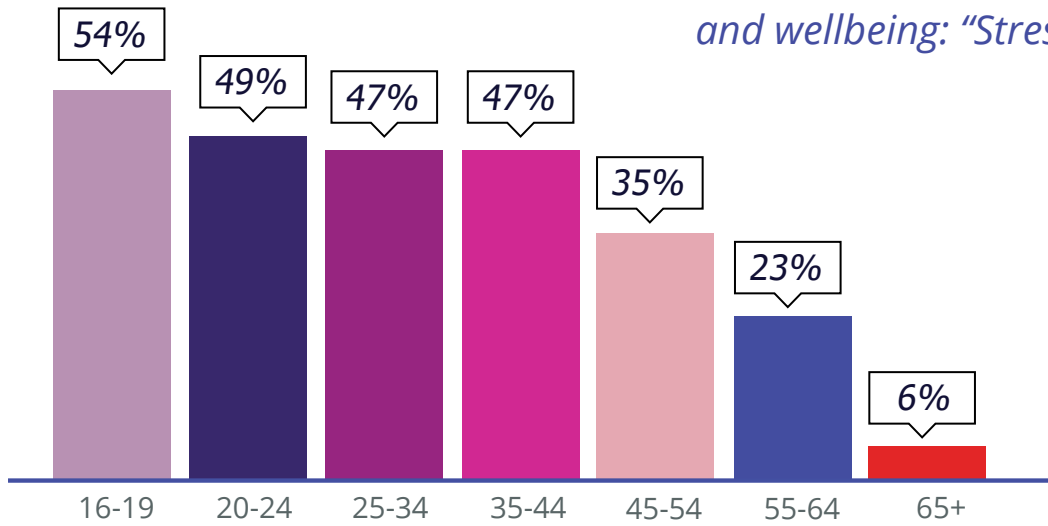
"Financial security"

"To have at least the chance of buying a house in Canberra."

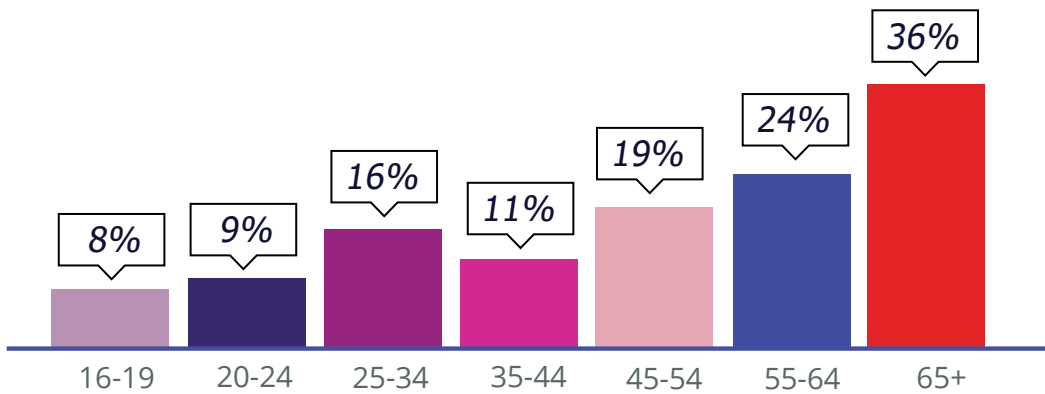
*"Action on climate change so
we won't experience the same
catastrophic weather events as the
past few years."*



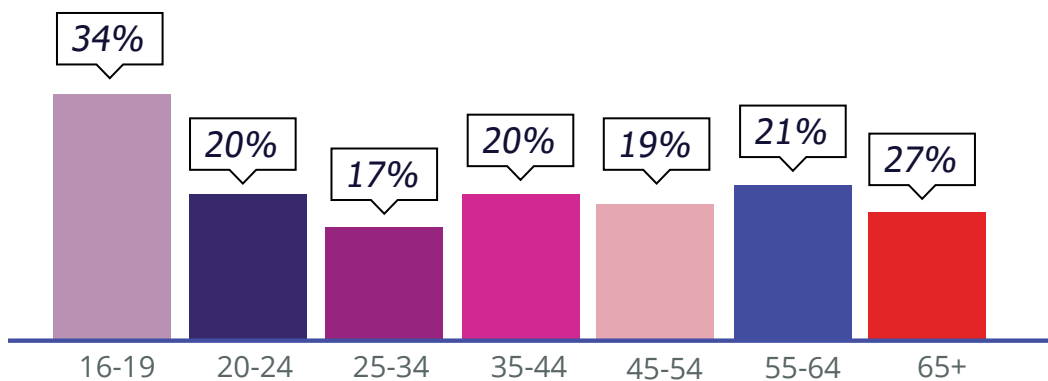
Current state of health and wellbeing: "Stressed"



Current state of health and wellbeing: "Balanced"



Negative feelings for the future



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- ² <https://handsacrosscanberra.org.au/publications/the-results-from-the-latest-vital-signs-research-provide-an-insight-into-the-realities-of-living-in-canberra/>
- ³ <https://www.allhomes.com.au/news/cbr-canberra-median-house-price-soars-beyond-1-million-domain-house-price-report-1075833/>
- ⁴ <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/jun-2020#states-and-territories> – Labour Force Status by sex, Australian Capital Territory sea-sonally adjusted.
- ⁵ <https://www.police.act.gov.au/sites/default/files/Publications/actp-ar-2019-2020.pdf>
- ⁶ Andrea Sharam, 'Going it Alone: Single, Low Needs Women and Hidden Homelessness' <https://apo.org.au/sites/default/files/resource-files/2008-11/apo-nid41394.pdf>
- ⁷ <http://www.equityeconomics.com.au/#/nowhere-to-go>
- ⁸ <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data/contents/monthly-data>
- ⁹ <https://www.abs.gov.au/statistics/people/crime-and-justice/recorded-crime-victims/latest-release>
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- ¹¹ <https://www.police.act.gov.au/sites/default/files/Publications/actp-ar-2019-2020.pdf>
- ¹² <https://www.police.act.gov.au/sites/default/files/Publications/ACTPAnnualReport2018-19.pdf>
- ¹³ <https://www.aihw.gov.au/getmedia/ee5ee3c2-152d-4b5f-9901-71d483b47f03/aihw-dis-72.pdf.aspx?inline=true>

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- ¹⁵ Nancarrow H 2020. *Making sense of the Covid-19 commentary about domestic and family violence*. Sydney: Australia's National Research Organisation for Women's Safety
- ¹⁶ <https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/jun-2020#states-and-territories> – Labour Force Status by sex, Australian Capital Territory seasonally adjusted.
- ¹⁷ <https://www.wgea.gov.au/publications/australias-gender-pay-gap-statistics>
- ¹⁸ <https://www.cfecfw.asn.au/wp-content/uploads/2021/03/Social-security-and-time-use-during-COVID-19-Report-Treating-Families-Fairly-2021.pdf>
- ¹⁹ <https://www.apra.gov.au/superannuation-early-release-scheme-insights-from-apra%E2%80%99s-pandemic-data-collection>
- ²⁰ https://aifs.gov.au/sites/default/files/publication-documents/2108_6_fias_superannuation.pdf
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- ²² <https://www.aihw.gov.au/getmedia/ee5ee3c2-152d-4b5f-9901-71d483b47f03/aihw-dis-72.pdf.aspx?inline=true>
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- ²⁴ ABS 2016, *Personal Safety Survey: state and territory infographics* [https://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/017A140806DA3624CA25826C001158CA/\\$File/4906.0%202016%20personal%20safety%20survey%20state%20and%20territory%20infographics.pdf](https://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/017A140806DA3624CA25826C001158CA/$File/4906.0%202016%20personal%20safety%20survey%20state%20and%20territory%20infographics.pdf)



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