The Hon. Matt Kean, MP Treasurer NSW Parliament House Sydney NSW 2000

cc The Hon Bronnie Taylor MLC, Minister for Women cc The Hon Sarah Mitchell MLC, Minister for Education and Early Learning cc: Ms. Felicity Wilson MP, Parliamentary Secretary to the Treasurer

10 June 2022

Dear Treasurer,

The Expert Reference Panel of the NSW Women's Economic Opportunities Review is pleased to present you with our insights, strategies, and recommendations to inform the women's economic participation aspects of the 2022–23 NSW Budget, and longer-term opportunities for policies that ensure economic security for women across NSW.

We thank you, the Minister for Women, the Hon Bronnie Taylor MLC, the Minister for Education and Early Learning, the Hon Sarah Mitchell MLC, and the Parliamentary Secretary to the Treasurer, Ms Felicity Wilson MP, for the opportunity to contribute to this vital work, and for the significant engagement by you all throughout our work.

The Expert Panel was asked to identify reform options to support women to enter, re-enter, stay and succeed in the workforce, and to improve women's economic security throughout their lifetime. We were also asked to look at options to support women in business and boost venture capital financing flowing to women entrepreneurs.

We were conscious that while issues such as affordable housing and domestic, family and sexual violence, and other factors have significant impacts on women's economic security, these matters have not been specifically considered by our panel as they are the subject of broader examination in the forthcoming Women's Strategy, looking at whole-of-government strategies. Consistent with the principles guiding our work, we would strongly support focus on these issues with priority and sustainable funding.

When you first addressed the Expert Panel, you encouraged us to be bold. You asked us to embrace this moment as a once-in-a-generation opportunity to significantly enhance and grow the participation of women in the NSW economy.

You particularly pointed out that closing the approximately 9 per cent gap between women and men's workforce participation in New South Wales presented an extraordinary opportunity for growing our economy.¹ You indicated that this would necessarily involve consideration of big reforms and long-term investments. This ambition underpinned our work, together with a number of other key principles, supported by a significant evidence base, and extensive modelling.

¹ Australian Bureau of Statistics. 2022. Labour Force, Australia, Detailed (Table 4. Labour force status by Sex, New South Wales - Trend, Seasonally adjusted and Original). https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/latest-release#data-downloads

Most ambitious and significant recommendation

At the outset of this letter we want to highlight the fact that in addition to the many recommendations we make, one is of such significance and consequence that we want to draw it to your attention.

Our most significant recommendation to create generational change across the NSW economy is a long-term commitment to a guarantee of free or low-cost high quality, accessible childcare, and preschool across the state. This will see NSW becoming the first state to take on the role of market stewardship, embedding a culture of commitment to early childhood education and care (ECEC) infrastructure that meets women, family, and children's needs.

If embraced, we know that over the course of the next decade, this commitment and investment will be a significant factor in closing the workforce participation gap between women and men, and potentially deliver up to \$230 billion (in real 2019–20 dollars) over 10 years to the NSW economy.²

The details of this recommendation are contained later in this later.

We recommend a number of other initiatives, investments, and role of government in significantly improving women's workforce participation and economic security which are detailed later in this letter.

The Expert Panel considers that the NSW Government has an opportunity to make intentional and purposeful investments now to create generational change and make New South Wales the state of choice for women and their families, with significant benefits for the entire community. This will require ambitious investment, knowing the investment will yield substantial and sustainable returns. It should be stressed that such change will require a sustained effort and leadership from the NSW Government over the next decade.

The Expert Panel acknowledges that these investments will need to be made in the context of the NSW Government's broader fiscal framework. It is beyond the scope of the Expert Panel to advise on overall fiscal policy or short-term prioritisation. The Expert Panel therefore understands that the timing and phasing of key investments will need to be made with regard to this fiscal reality. The key is to commit to the end point and always take steps consistent with this ambitious end point.

The Expert Panel strongly believes that the key to the successful implementation of these policy reforms will be to ensure and facilitate the involvement of the full diversity of women in the shaping of the design and delivery of these reforms. From inception, the Expert Panel committed to listening to the broadest range of women across the State as possible. We heard from First Nations women, Culturally, Linguistically and Religiously Diverse (CALD) women, women with disability, and women living in regional, rural and remote areas. We also heard from a range of women from different ages and stages of life, including women living on low incomes and recently arrived refugee women. We believe that these women need to be involved directly in policy implementation to give the best chance of creating sustainable and successful impact of policies in their communities.

Background and context

Everyone in NSW should have the same opportunity to participate in our society and economy as a matter of principle. We know that securing equal economic opportunities for women, half of the NSW population,³ will provide a significant economic benefit to the whole state. But we also know that it is simply the right thing to do and has the potential to ensure vibrancy and sustainability in the NSW economy. The 2021–22 NSW Intergenerational Report found that the economy would grow 8 per cent by 2060–61 (measured in today's dollars) if the workforce participation rate of women increased to be on par with that of men over the next 20 years.⁴ This would benefit women, men and children.

² Analysis undertaken for the Women's Economic Opportunities Review by NSW Treasury, in consultation with the Department of Education.

³ Australian Bureau of Statistics. n.d. New South Wales, 2016 Census All persons QuickStats. https://www.abs.gov.au/census/find-census-data/quickstats/2016/1

⁴ NSW Treasury. 2021. 2021-22 NSW Intergenerational Report. www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22 nsw_intergenerational_report.pdf

Women in New South Wales have demonstrated their desire and capability to work and lead our economic future. Younger women participate in the workforce at roughly the same rate as men,⁵ and have higher educational attainment.⁶ Their participation falls significantly from their mid-to-late 20s,⁷ limiting the State's potential return on investment in education. As described by leading academic Professor Rae Cooper, this is 'the "architecture of discrimination and difference"... [-] glass ceilings, where senior and strategic roles are seemingly accessible to women, [but remain out of reach]..; glass walls, where occupational segregation separates women and men into different occupations, sectors and jobs...; and sticky floors, where women dominate in "bad jobs" which are low-paid, precarious and lack career paths.'8

The Expert Panel's considerations are grounded in the substantial and growing evidence of women's essential role in catalysing a thriving economy and social inclusion. In fact, recent economic analysis demonstrates '[e]ngaging women in paid work at the same rate as men could unlock an additional one million full-time skilled workers in Australia'9-which would make a significant contribution to meeting the demand for 1.2 million additional workers forecasted by the National Skills Commission by 2026.¹⁰ This complements our investigation of the data, a range of macroeconomic modelling (including from NSW Treasury) and research from leading academics.

Importantly, the COVID-19 pandemic had a far greater impact on the economic security of women in comparison to men. A larger proportion lost their jobs and decreased their total hours worked.¹¹ In addition, the difficulty of managing their existing work commitments, along with greater proportions of the unpaid work resulting from the temporary closure of childcare and other support services,¹² impacted workforce productivity and women's health.

It is also relevant to consider the increased focus on workplace safety, and respect for women, and women's economic participation and leadership, which many advocacy groups around the country have been responding to over the past two years. The Expert Panel was mindful of significant policy reviews and assessments of the link between economic participation and structural barriers such as childcare, paid parental leave and safety at work. As a result, the Expert Panel was able to draw on excellent reports from leading sector experts, particularly in relation to childcare.

Process of the Expert Panel

From its inception, the members of the Expert Panel were clear that it would be vital to listen to women from all walks of life living and working across New South Wales to better understand their ambitions for their careers, families, and communities. It was a core principle that all women across the State would be heard and seen in the development of our recommendations. It was reaffirming to experience the exceptional amount of interest that was shown in our Panel's work. In the past five months the work of the Expert Panel was informed by:

- ninety-one submissions made formally to the Review process
- focus groups with more than 150 women, including women from CALD, regional and First Nations communities, women living with a disability, young women, LGBTIQA+ women, unemployed women, and single mothers
- consultation forums with First Nations women, women living in regional areas and CALD women
- targeted engagement with women's peak bodies and key stakeholders, including representatives from the NSW Disability Council

⁵ Australian Bureau of Statistics. 2022. Labour Force, Australia, Detailed (Table 01. Labour force status by age, social marital status and sex). http release#data-do

⁶ Australian Bureau of Statistics. 2020. Gender Indicators, Australia. https://www.abs.gov.au/statistics/people/people-and-communities/gender-indicators-australia/latest-release#economic-security 7 Refer to (5).

⁸ Cooper, R. and E. Hill, 2022. 'Women's economic opportunity: Thematic overview of extant research', Paper commissioned for NSW Government Women's Economic Opportunities Review, March 2022. 9 Chief Executive Women. n.d... SOLVE AUSTRALIA'S SKILL SHORTAGE BY UNLOCKING WOMEN'S ECONOMIC PARTICIPATION: NEW STUDY https://cew.org.au/womens-economic-participation-could-be-the-key-to-accelerating-australias-recovery-

however-structural-barriers-are-getting-in-the-way/ 10 National Skills Commission. 2022. Employment Projections data - March 2022. https://www.nationalskillscommission.gov.au/topics/employment-projections

¹¹ Wood, D., K. Griffiths & T. Crowley. 2021. Women's work: The impact of the COVID crisis on Australian women. Grattan Institute. https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-institute-report.pdf 12 Ibid.

- commissioned research and social media listening
- engagement directly with relevant NSW Ministers, NSW Government agencies, Australian Government agencies and other key stakeholders.

The Expert Panel met more than 10 times for significant meetings and in addition, Expert Panel members attended many consultations and separate briefings. The Expert Panel was supported by NSW Treasury's Women's Economic Opportunity Review (WEOR) Secretariat, led by Jenny Merkley, with tremendous support from many other government departments, most particularly Women NSW.

When considering any recommendation, the Expert Panel sought evidence-based responses and extensive modelling of anticipated large investments (see Annex A methodology and Annex C Acknowledgments).

Insights drawn from consultations

The Expert Panel consistently observed that while there are many unique aspects to women's lives, they all share a desire to improve their diverse economic opportunities. The Expert Panel heard loudly and clearly that, with additional investment and long term policy reform, women are ready and keen to further unlock their diverse potential. The views expressed by women who were consulted were remarkably consistent:

- Many women face barriers to achieving their work and career aspirations such as undervaluation of their skills, insecure work, a paucity of flexible working options, challenges in re-entering the workforce after time away and childcare systems that do not match the realities of work and family life.
- Women experience differences and discrepancies in earnings, job quality and career opportunities and there is clear frustration that 'women's work' is often poorly paid.
- Sexism and gendered bias are still a problem impacting and interrupting women's career progression—in recruitment and selection, performance and career development, and the pathway to leadership.
- Working tends to place considerable unequal extra demands on mothers—especially for those with younger children, children with complex needs or adult family members with care needs— and women have to carefully weigh up the benefits vs the costs.
- Some groups of women, such as culturally, linguistically and religiously diverse women face
 particular difficulties of access—to jobs, finance and services—and need particular support to
 overcome additional barriers such as language difficulties, cultural expectations or pressures, or
 the need to retrain or have their qualifications and skills recognised.
- Specific reforms and policy settings are needed to unlock the economic participation and productivity of women who experience additional barriers to participating in the economy particularly First Nations women, women with disability, women from CALD communities and women in regional and rural areas.

We heard from First Nations women who spoke to the importance of place-based, community-led and interconnected services, including access to affordable, high quality and culturally safe childcare—this being key to enabling First Nations women to skill up, participate in the workforce and progress their careers. First Nations women also spoke of the importance of the strength of First Nations women's cultural leadership in their families, communities and in the economy and the importance of developing policy solutions in conjunction with First Nations women leaders. The Expert Panel noted the impact of First Nations women's led approaches, such as the *Wiyi Yani U Thangani* engagement process and report¹³ led by Aboriginal and Torres Strait Islander Social Justice Commissioner, June Oscar AO.

We heard from women from CALD communities who spoke of their ambition and determination to be an active part of the economy and raise their families in Australia. They highlighted the removal of

¹³ Australian Human Rights Commissinor, 2020, Wiyl Yani U Thangani (Women's Voices): Securing Our Rights, Securing Our Future Report, https://humanrights.gov.au/our-work/aboriginal-and-torres-strait-islander-social-justical/publications/wiyl-yani-u-thangani

specific barriers which would enable them to flourish—such as visa restrictions, having their overseas qualifications recognised and greater access to untied grants to run their businesses. In particular there was strong recognition of the adaptability and strength of migrant and refugee women—this is most evident through the early years of arrival in Australia, when they are unfortunately unable to access any government supports.

We also heard from women living in the regions who spoke of the chronic inequity of access to childcare services between the urban, regional, rural and remote areas of NSW. We heard how women have limited access to support services and are often forced to balance their caring roles for family members with the demands of supporting family businesses, and the demands of running their own business or pursuing a career. During periods of adversity, such as in a drought, floods and fires, women are relied upon to show enormous resilience in order to supplement the family income. In many instances this activity by women becomes the only source of income for their family. In the discussions with regional women it was striking to hear them talk positively about the contribution they could make to their economy if persistent structural barriers were removed.

We met women representatives from the NSW Disability Council who were clear about the compounding disadvantages that women with disability often face. However, they also spoke compellingly of the diverse knowledge and range of expertise women with disability can bring to the workforce, which is currently not well understood or supported. In addition to a strong commitment to work, it was clear that the failure by employers and businesses to engage with this group of women has meant that they have not been considered as potential workers despite current labour shortages. It was noted, however, that harnessing the strengths of women with disabilities will require respectful engagement and understanding of the appropriate supports being in place to create a trusting and welcoming environment. This includes ensuring that infrastructure, services, and government programs and policies are designed and delivered to be consistently accessible to enable women with disability to enable their participation and inclusion in the NSW economy (see Annex B).

Principles underpinning the Expert Panel's work

In considering what investment and action by the NSW Government is needed to improve women's economic security across their lifetime over the next decade, the Expert Panel believed it was important to focus on substantial long-term sustainable reforms. The Expert Panel considered the need for action where New South Wales lags other states, and where the Government could possibly invest in such a way to leapfrog to leadership in some respects.

The Expert Panel strongly believes that the NSW Government can make intentional and purposeful investments through a decade of reform that will create generational change and significantly enhance the economy. The Expert Panel has identified the following principles in underpinning our recommendations.

Set long term directions to drive once in a generation change

Liberating and sustaining women's economic opportunities will require deep and broad reforms, initiated now and enhanced across the next decade. It is crucial to ensure the necessary government mechanisms are appropriately embedded to achieve that long-term change. Key to this will be establishing governance mechanisms that address the following:

- Ensuring women are in key decision-making roles.
- Setting measurable targets on closing participation gaps between women and men.
- Closing the gender pay gap.
- Closing gaps in unpaid care.
- Reducing gender discrimination.
- Closing urban-rural service gaps.

The Expert Panel also believes consideration must be given to the compounding impact of intersecting disadvantage or disincentives often experienced by women.

Build on initial commitments in the 2022–23 NSW Budget

The 2022-23 NSW Budget can make a strong start to the level of investment required to create generational change. The Expert Panel believes the Government can commit to reform via a series of down payments consistent with the longer-term direction and ambition. Collectively, the Budget measures should indicate an overall direction, with care taken to ensure that there are no measures that are inconsistent with that intention.

Valuing diversity is key to strengthening capability

In a state that is as uniquely and highly diverse as New South Wales, it is important to harness the diversity and talent as a key element of strong economic growth. It is imperative that policies and investments acknowledge the strength of diversity and capture the extraordinary opportunities of creating truly inclusive and welcoming environments. During consultations the Expert Panel was often reminded of the need for strengths based approaches to diversity and inclusion.

Balance, recognise and value unpaid work and care in the economy

The care sectors are a critical component of the NSW economy, they provide the social infrastructure that enables wider economic activity and productivity, and supports flourishing families and communities. Investing in high quality care sectors and services is key to unlocking the potential of women's workforce participation and extended benefits to all NSW citizens. Specifically, establishing social infrastructure and workforce for the ECEC sector is an essential investment for NSW.

Gender equality benefits everyone

Gender equality is a shared responsibility of government, private sector and community generally. Shifting biases and stereotypes is a critical part of achieving gender equality—and removing the biases that limit women's potential also benefits everyone. As a matter of principle, all residents of NSW should have an equal opportunity to participate in our society and economy. As well as securing equal economic opportunities for women, who make up half the State's population,¹⁴ this is an economic imperative.

Evidence-based policy and commitment to evaluate reforms and measures

In line with the Expert Panel's theory of change (see Annex A), it is critical to ground policy reforms and investment in a rigorous evidence base. Building a women's data and research infrastructure and capability will be important across all public sector investment spheres. It is vital that the unique needs and characteristics of women, and of their lived experiences, are integrated into policy and program design.

14 Refer to (3).

Expert Panel Recommendations

In considering our recommendations, the Expert Panel believes that the NSW Government plays three separate and distinct roles:

- Government as a leading policy maker, advocate and steward of big reform and investment
- Government as a leading employer
- Government as an economic agent as a procurer of goods and services

An enduring gender equality architecture for NSW Government, demonstrating the leadership of the NSW Government as policymaker, economic agent and as advocate, is necessary to guide these long-term shifts.

Our recommendations are detailed in relation to each of these roles.

A. Government as a leading policy maker and steward of big reform and investments

The Expert Panel's leading recommendation is for NSW to be the first state to commit to a guarantee of free or low-cost quality accessible early childhood education and care (ECEC) and establish the influential market stewardship that will build and maintain an ECEC infrastructure that meets women's and families' needs.

ECEC provides the essential infrastructure to enable greater workforce participation and productivity. Consistent and strong messages calling for universally available and affordable high-quality ECEC emerged across our consultations, the submissions to the review and the expert evidence. They encouraged bold action, both urgent and sustained, to give women and their families confidence that childcare will be available with cost no longer a barrier and of the highest quality to give children the best possible start in life and learning.

There is a large and growing body of evidence to suggest that increased availability of childcare has a positive impact on women's employment, with a strong correlation between the labour force participation of mothers' and the enrolment of children in childcare services. NSW Treasury has modelled the estimated benefit of a reform that would see households pay low or no costs for ECEC services, removing cost as a key barrier to accessing childcare, and found potentially significant lifts in women's labour force participation and average weekly hours worked, leading to as much as \$230 billion greater aggregate economic activity; \$7,800 higher per household earnings; and \$6.6 billion increased NSW Government own-source revenues, in real 2021-22 dollars over ten years.¹⁵

Making quality ECEC widely available and affordable delivers a triple dividend: more women can participate in the workforce with direct and widespread economic benefit; more women can have rewarding and sustainable careers working in ECEC; and more children get the critical education catalyst that lifts schooling outcomes, social wellbeing, lifetime learning and work, and NSW prosperity. Before- and after-school care is also important for women with school-aged children. The developmental and educational benefits of ECEC to children and parents who can extend their working hours are well-understood.

This is a cost-of-living issue and directly affects women's decisions about work. ECEC fees in Sydney have risen 49.7 per cent since 2013.¹⁶ A recent study revealed half of surveyed parents were making

15 Refer to (2).

¹⁶ Wright, S. & R. Clun. 2022. "Cost of life's essentials climbs as campaign turns on price pressures". Sydney Morning Herald, April 29, 2022. https://www.smh.com.au/politics/federal/cost-of-life-s-essentials-climb-as-campaign-turns-on-price-pressures-2022/429-p5ah5o.html

significant financial sacrifices to afford ECEC services.¹⁷ Nearly 130,000 women in Australia wanted employment but were not able to look for work without available childcare.¹⁸

New South Wales can lead Australia by being the first state to commit to a guarantee that our young children and their families will be able to access the essential supports that liberate women's economic participation and ensure children get the best possible start. This is consistent with the Centre for Policy Development's *Starting Better* report¹⁹ and the work of many experts, employers, sector leaders, unions and others.

This will require robust market stewardship to enhance and maintain an ECEC infrastructure that meets women's needs and to effectively address barriers to affordability, availability and quality. These reforms will take time to fully mature, which is why clear and early commitments are so essential.

Effective stewardship rests on six key elements:

- Initiate an NSW universal minimum entitlement of at least three days per week of free or low-cost quality childcare (starting as soon as families need it and up to school aged) and two years of preschool for at least three days per week. Additional days should be made available at minimal cost for those who need it.
- Increase the supply of quality ECEC by ensuring existing licensed childcare places can be
 accessed, and by investing to expand the number of available ECEC places, particularly in
 regional and remote NSW, in underserved metropolitan communities and priority populations.
 Public infrastructure—schools, government offices, council facilities and so forth—could be much
 better utilised to establish ECEC, with a priority for not-for-profit and public services which overall
 are higher-quality.²⁰
- Attract, develop and retain the skilled educator workforce that is essential to assuring that quality ECEC is available. The COVID-19 pandemic starkly revealed what happens when qualified ECEC staff are no longer available, and the underlying conditions facing these educators remain: services are forced to shut down or reduce available days and hours when they can't find the right staff. Wages and conditions therefore need to improve and better align with early primary education, and this should be a priority for the State's increased investment in ECEC. As well, there must be greater investment in tertiary education opportunities, school-based traineeships, professional development, and career pathways and standards for ECEC teachers (as already exist for schoolteachers).
- Ensure childcare fees remain affordable, using funding and regulatory tools to create the right incentives, and seek advice from IPART about additional mechanisms to contain fee increases.
- Support measures to ensure high quality and inclusive ECEC for First Nations and CALD children and children with disability, to maximise family confidence and choice.
- Lead national reforms to embed the guarantee for all Australian children, including:
 - Shared commitment to the early childhood guarantee as an essential part of Australia's women's economic opportunity infrastructure, embedded in legislation and as a national First Ministers priority.
 - A simpler, fairer funding system that makes it easy for women to access ECEC whether in childcare or preschool, or whether primarily federally or state-funded.
 - Greater investment in national ECEC priorities, including expanding support for culturally appropriate, Aboriginal-run services and supply in 'childcare deserts'.²¹
 - A national workforce investment program to correct the post COVID-19 pandemic workforce emergency and embed longer-term sustainability.

19 Centre for Policy Development. 2021. STARTING BETTER – A GUARANTEE FOR YOUNG CHILDREN AND FAMILIES. https://cpd.org.au/wp-content/uploads/2021/11/CPD-Starting-Better-Report.pdf

¹⁷ The Front Project. 2021. Work and play: Understanding how Australian families experience early childhood education and care. https://www.thefrontproject.org.au/media/attachments/2021/06/16/work-and-play-report-linal.pdf 18 Australian Bureau of Statistics. 2021. Potential workers (Chart 4. Main reason not looking for work, People who were available to start work immediately or within 4 weeks). <a href="https://www.abs.gov.au/statistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment-and-unenployment/settistics/labour/employment/settistics/labour/employment-and-unenployment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settististics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/employment/settistics/labour/

²⁰ Australian Children's Education and Care Quality Authority. 2022. NOF Snapshot 01 2022. https://www.acecga.gov.au/sites/default/files/2022-05/NQF%20Snapshot%20Q1%202022%20FINAL.pdf 21 Hurley, P., H. Matthews & S. Pennicuk. 2022. Deserts and cases: How accessible is childcare? Mitchell Institute, Victoria University. https://www.vu.edu.au/sites/default/files/how-accessible-is-childcare-report.pdf

In pursuing this reform, the NSW Government can also play a significant leadership role as a steward and advocate with other jurisdictions, particularly the Australian Government.

The Expert Panel recognises that many of the barriers facing women which require strong policy responses are not able to be addressed by the NSW Government alone. In addition to reform of ECEC, there are a number of priority areas where advocacy to the Australian Government could be considered:

- Recognise the systemic issues which continue to exist in many workplaces and encourage the adoption of all 55 recommendations of *Respect@Work* by the Australian Government.
- Improve the Paid Parental Leave scheme to expand entitlements, including extending the term to 26 weeks,²² reduce barriers to uptake (especially by fathers) and encourage more equal sharing of parenting responsibilities, as well as applying superannuation guarantees to the Australian Government's Paid Parental Leave scheme.
- Review existing arrangements and consider innovation around superannuation which may contribute to women having lower superannuation balances and reduced financial security across their lifetime. For example, opportunities to top up superannuation after periods of time out of the workplace with a higher (double) concessional limit than is currently in place.
- Work with industry and accreditation authorities to streamline processes around recognition of overseas qualifications.

Create the opportunities and conditions for women to succeed in the workforce.

Transforming feminised care sector workforces.

The success of the NSW care sectors — childcare, aged and disability care, social services, health and education — are dependent on a sustainable, skilled and experienced workforce. The care industry is a key sector for job growth and to meet this demand requires transforming the sectors to create attractive jobs and career pathways.

We saw during the COVID-19 pandemic the extent to which the economy is dependent on frontline workforces, particularly in the care sector, and how the availability of childcare is central to enabling these workforces to function.

A report recently published by NCOSS noted that '[t]he NSW social services sector employs 240,000 people and provides services to more than 1 million people each year.'²³ Women constitute 75 per cent of these employees.²⁴ A sustainable workforce is necessary for any system to operate effectively and efficiently. This currently does not exist in many highly feminised industries — for example, the ECEC sector is in deep crisis. NCOSS highlighted that '[a]cross Australia, 1 in 10 childcare centres are now operating with special leave because they cannot meet minimum staffing requirements. Shortages of staff are also leading to the closure of Aged Care facilities, with residents being moved as a result.'²⁵ A substantial proportion of the current workforce is leaving or planning on leaving due to a combination of low wages, insecure work, exhaustion and stress. NCOSS found 53 per cent of NSW social services sector employees surveyed... cited low pay and/or insecure work as career impediments, and one in two indicated they are either planning to leave or are not sure if they will still be in the sector in five years' time.'²⁶

As the Ageing and Disability Commission stated in their submission to this Review, '[i]nvestment in the care economy workforce is key to economic recovery in NSW. Given the predominance of women in the care economy, actions to facilitate and support women to gain and retain employment and economic opportunities are vital to:

22 Refer to (18). 23 NCOSS & Impact Economics and Policy. 2022. A Long Way to the Top: career opportunities and obstacles for women in the social services sector in NSW. <u>https://www.ncoss.org.au/wp-content/uploads/2022/03/NCOSS_LongWayToTheTop_FINAL.pdf</u> 24 Ibid 25 Ibid.

- addressing current and future workforce shortages and significant risks to the increasing number of people in NSW who require care
- addressing longstanding barriers to the economic participation of women
- boosting the NSW economy during and following the pandemic.²⁷

We recommend that the NSW Government consider the following areas of investment in its role as policy leader and steward:

- Explore options to make careers in these industries more attractive for both women and menincluding developing women's leadership capabilities and pathways, and providing continuity of funding, longer-term contracts, and adequate indexation to support secure jobs and a stable work environment.
- Create an investment strategy for these industries that takes a more sophisticated approach to pricing and workforce issues.
- Consider establishing a coordination body such as a NSW Care Economy Workforce Development and Skills Council, to bring a whole-of-government focus on women workforce supply and development, and the incentives to lift women's access to well-paid, secure jobs, across funding and programs that traverse public service delivery.²⁸

Strengthening women's participation in high-wage, male-dominated sectors.

Further, consideration should be given to high-wage male-dominated growth industries (infrastructure, construction, resources, manufacturing, energy, and transport) and emerging industries (clean energy and waste, defence and aerospace, digital systems and software, and medical and life sciences). Given the size of NSW Government's investment in infrastructure, transport and construction over the coming years, it will be important to leverage and steer this investment to unlock women's workforce participation in these high-wage sectors. We recommend that the NSW Government consider:

- NSW Government working with industry to drive ambitious targets in both supply and demand aspects of women's participation in key sectors such as infrastructure, construction, resources, manufacturing, energy and transport, areas which are growth areas for jobs of the future.
- The current skills shortages are an impediment to industries' growth. Skilling women for those
 industries will assist to close the participation and pay gap. For instance, designing and
 developing innovation precincts with supportive environments for women will thereby create more
 jobs and careers for women, as will establishing ECEC within precincts or tied to employment in
 precincts.
- Make TAFE an accessible channel for women to be skilled in critical trades. The apprenticeship model currently is highly accessed by men and leads to highly paid jobs in the trades, and this needs to equally become an attractive channel for women into well paid jobs.
- Accompanying gender-based targets with cultural change in the workplace to be inclusive, safe and respectful workplaces that attract and retain women (such as adapting sites and building accessible toilets). For example, drawing on women in middle-management in functional/non-technical areas and to undertake careers in line/technical roles.
- Working with key stakeholders (including the private sector and WGEA) to understand why gender segregation occurs and devising a long-term plan to cause cultural change and shift gender stereotypes.

Establish pathways to employment for women to ensure their skills translate into high-paying jobs and careers

To be as impactful as possible, reforms and investment should be targeted at pathways into high-wage, male-dominated sectors and also target skills priority areas for the State, where possible. Government has had significant success in programs such as the Smart, Skilled and Hired Youth Employment

²⁷ Ageing and Disability Commission. n.d. Worren's Economic Opportunities Review: NSW Ageing and Disability Commission Proposal. https://www.ageingdisabilitycommission.nsw.gov.au/download?file=829607 28 Ibid.

Program, which includes wraparound support services. The program achieved full-time employment outcomes almost 100 per cent higher than participants in the Australian Government's employment program Jobactive, despite the NSW scheme participants being a more disadvantaged cohort.²⁹

It will be important to continue to build on programs which curate pathways with wrap-around support for women learners, leading from education and training continuing through to on-the-job-experience, employment and career progression.

To strengthen the skills pathways for women, particularly those returning to work and under-represented women in the workforce, some options to consider include:

- Tailor pathways to the unique needs of different cohorts, such as school leavers, CALD women, current and former carers, and older women. For example, providing tailored education and training opportunities, including work experience and apprenticeships to address the needs of the social services sector and priority groups and local communities.
- Partner with employers and target industries to drive cultural change and ensure skills translate to job opportunities, retention and career progression, across domains including procurement, skills and infrastructure investment.
- Encourage women to enter VET by considering options to strengthen relationships between education and industry bodies and provide career advice and counselling service.

Ensure women have the support necessary to establish, operate and grow their businesses and enterprises

We heard from women of their commitment and drive to start and run their business and the need to improve access to investment and networks. Important interventions can be made to remove generational gender bias and transform this commitment into productive action for the NSW economy. Some options the Government could consider to support women in small business and boost funding for women-led start-ups include the following:

Supporting women in small business

- Review existing grant programs and other supports for businesses to ensure they are appropriately targeted towards women, particularly CALD women, First Nations women, and women in regional areas.
- Improve access to finance, information about grant options, assistance with completing grant applications, and networks.
- Consider how to tailor supports for small business to meet the needs of CALD women, First Nations women, women with disability and women in regional areas—to meet the diversity of needs ranging from improving access to reliable and fast internet connection to connecting with networks through co-working sites in regional areas such as The Exchange Dubbo.
- Partner with industry associations, peak bodies, private sector and community groups to implement programs that focus on helping women-led businesses to build industry networks, access advice on key challenges, participate in peer-to-peer support and address any challenges specific to regional areas.
- Formalise the definition of and certify women-owned and women-led businesses to ensure they are the true beneficiaries of targeted grants, support programs and policy measures.

Boosting funding for women-led start-ups

Start-ups led by women contribute to improved labour market outcomes for women—those founded by at least one woman have been found to hire 2.5 times more women than those founded solely by men. Further, women-founded start-ups which have at least one executive who is a woman hire six times

²⁹ As advised by NSW Department of Education - Education and Skills Reform.

more women than those founded and led solely by men.³⁰ Yet, start-ups that are solely women-led receive only 4 per cent of private funding across all funding stages.³¹

We heard about the difficulties female entrepreneurs face in accessing venture capital to support their start-up to scale. The Government could consider:

- Playing a role in incentivising and crowding-in venture capitalists and private companies to invest in female entrepreneurs.
- Partnering with industry associations, peak bodies, and the private sector to implement programs targeted at building networks and start-up skills.
- Providing direct social impact investment to women-owned and led businesses, start-ups and enterprises—through investment and support for social enterprise ecosystems.

To build a strong pipeline of female entrepreneurs the Government could consider providing a skillsdevelopment program to young girls and women in school.

Embed gender equality into the policies and processes of the NSW Government.

The focus groups and consultations revealed that women perceive, in many instances, that they are treated unequally despite carrying a wide range of responsibilities. The drivers of gender inequality that underpin economic outcomes for women include rigid gender roles and stereotypes; limits to women's independence in public life, the workplace and relationships; disparities in access to digital, property and financial assets; and structural issues, such as laws and policies that consciously or unconsciously embed biases that lead to inequitable outcomes.³²

An enduring gender equality architecture for NSW Government, demonstrating the leadership of it as policymaker, economic agent (employer, procurer) and as advocate is necessary to guide these long-term shifts. The NSW Government and public sector have a leadership role to play in encouraging gender-inclusive approaches across all sectors of the community, as well as in changing mindsets and behaviours. This will be a critical component of achieving gender equality.

Government as policy maker-applying a gender lens to government policy

To ensure that government policies, budgets and programs are intentionally delivering for women and driving the economic participation of women requires consideration of the impacts on women across government. Options for embedding gender considerations in existing processes of government include:

- Mandating gender impact assessments be conducted for all new policies, services and programs proposed.
- Driving an expectation that gender assessments be conducted when analysing all new policies and conduct periodic audits with a view to embedding a culture that has gender impact as a norm. To accelerate this cultural change successful examples of gender assessment should be shared widely and celebrated.
- Establishing the Minister for Women as a standing member of the Expenditure Review Committee.
- Establishing and enforce Gender Equality Action Plans for government agencies and enterprises which should include workplace audits, and set, monitor, and report on progress against targets on representation of women across all levels and gender pay gaps, and inclusion of gender considerations across all activities.
- The Expert Panel noted the current under-resourcing of Women NSW and believe that consideration be given to adequate funding and resources, sufficient to implement these reforms and investments and oversee accountability for improved outcomes for women.

³⁰ West, C. and G. Sundaramuthy. 2022. Starups With AL Lass 1 / Female Founder Hine 2.5x More Women. Kauftman Fellows. <u>https://www.kauffmanleflows.org/ournal_osstafemaie_founders_hine_more_women.</u> 31 Techboard. 2021. Female Founder Funding Report P/2018-P/2021. Acceleration Venture Catalysts Pty Lid. <u>https://ac-bboard.com.au/wp-content/luplads/2021/09/Techboard-Female-Funding-Report-P/2018-0-F/2021-1.pdf</u> 32 United Nations Secretary General's High Level Panel on Women's Economic Empowerment. n.d. Seven drivers and recommendations. <u>https://hey-beu.mwomen.org/en/abou/seven-drivers</u>

Enable policy settings to be informed by a strong evidence base

Initiatives need to be informed by evidence based intersectional data. Evidence informed policy can support better outcomes for the economy by accounting for the benefits of removing barriers and increasing women's participation.

Comprehensive appraisal and evaluation of government investments – specifically through a gender lens - will assist in advancing initiatives that serve women's participation and grow the economy. Some options to consider for strengthening the evidence base include:

- Collect, monitor, and evaluate gender-based data to track the gender impacts and inform future decisions.
- To safeguard NSW investment in gender equality measures, better utilise existing government initiatives such as the NSW Behavioural Insights Team to strengthen capability on genderspecific issues. Programs should be delivered by focusing on eliminating old cultural barriers and changing behaviours which have long affected women's participation in the workforce. This may include factors which influence careers decisions made by women and men, gender segregation in the workforce, and men's take-up of parental leave and flexible work options. This will be necessary to ensure that any implementation hurdles are overcome early and program design is fit-for-purpose.
- Be a leader in collection and public reporting of gender equality data for NSW Government agencies and enterprises to WGEA.
- Establish ongoing reporting of relevant measures which may form part of Environment, Social and Governance reporting.

B: Government as a leading employer

The NSW Public Sector can be seen as a leader in providing workplace conditions that support women's economic opportunity, including transparent pay rates, flexible working conditions and gender-neutral paid parental leave (introduced July 2021, building on the previous paid maternity leave scheme). The NSW Government is the largest employer in both New South Wales and Australia overall, employing 10.4 per cent of the NSW workforce, with women making up approximately two-thirds of public sector employees.³³

The NSW Government is a very large employer of women in highly feminised frontline and care services and can exert significant influence on their employment experience and pay. The NSW Government should look over time at ensuring that the wages and conditions of frontline workers in these feminised sectors reflect better the value and the norms of professional pay in the broader economy.

The NSW Government can continue to lead by example and enhance conditions for NSW Public Sector employees by reviewing and improving employment policy settings for NSW Government employees:

- As a significant employer of staff in care sectors and social services sectors, the Government should explore options to improve wage and conditions for workers in these sectors and consider intervention for wage support.
- Consider greater portability of entitlements in the sector,³⁴ and improve conditions through job permanency policies where NSW Government is the employer.³⁵
- Consider measures to reduce the gender pay gap in NSW, support women through pathways into leadership positions and reduce industry segregation. For example, continue to take action to meet the NSW Government's target of 50 per cent senior executives by 2025. The Expert Panel welcomes the introduction of formal gender diversity targets for NSW State Owned Corporation and Public Financial Corporation boards, and we note and strongly support the

³³ NSW Public Service Commission. 2021. Workforce Profile Report 2021. https://www.psc.nsw.gov.au/sites/default/files/2021-12/15772_NSW%20PSC_Workforce%20Profile%20Report%202021_DIGITAL_accessible_0.pdf 34 Refer to (23). 35 Cooper R. & E. Hill, E. 2022. 'What women want at work: Experiences and expectations of working women in Western Sydney', Paper commissioned for NSW Government Women's Economic Opportunities Review, March 2022.

initiative on adoption of board and committee gender-diversity targets for the whole of government.

- In addition to existing targets, consider targets for First Nations women, women with disability and CALD women in senior leadership positions, as well as targets for internships.
- Using behavioral science, drive uptake of flexible working arrangements by both men and women; 86 per cent of the more than 100,000 part-time public sector employees are women.³⁶
- Consider increasing the entitlements for the NSW Paid Parental Leave scheme, in line with the Centre for Policy Development *Starting Better* model³⁷ to build towards 26 weeks, and encourage uptake of leave by partners (through, for example, a use-it-or-lose-it bonus component for partners taking paid parental leave).
- Consider strategies to ensure all NSW Government workplaces are culturally safe and respectful.

C: Government as an economic agent as a procurer of goods and services

The NSW Government and public sector have a leadership role to play in encouraging gender-inclusive approaches across all sectors of the community, as well as in changing mindsets and behaviours to achieve gender equality.

The Government has a unique role as a significant purchaser of goods and services, which it can use in both a direct and indirect way. This includes any direct focus on purchasing from women-led and women-owned businesses, in addition to actively considering the gender credentials of large businesses that seek to contract with the Government.

Options include:

- Embedding gender equality into the procurement decisions of the NSW Government by:
 - Requiring companies being considered for a contract to submit data on their gender composition.³⁸
 - Providing preference to companies that have put policies and practices to promote gender equality,³⁹ and cultural awareness and safety in place.
 - Considering available exemptions under international procurement agreements and free trade agreements for certain women-owned and women-led businesses such as First Nations businesses.
 - Amending public procurement policies to specifically address any identified barriers or disadvantage faced by women-owned and led businesses in accessing and participating in government procurement opportunities.
- Establish a certification program and database for women-owned and women-led businesses to link them with procuring organisations.⁴⁰
- Once baseline engagement with women-owned and led businesses is established, consider appropriate policy measures to address areas of disadvantage. This could include developing targets for the percentage of contracts awarded by the Government to women-owned or led businesses,⁴¹ and tracking progress made.

³⁶ Refer to (33). 37 Refer to (19).

a New York Strand St

⁴⁰ Ibid. 41 Ibid.

Conclusion

The Expert Panel was pleased to be able to work with NSW Treasury and the WEOR Secretariat to bring an intentional focus to the question of reform options to support women to enter, re-enter, stay and succeed in the workforce. We believe that these reforms will improve women's economic security throughout their lifetime.

Through a process of consultation, expert evidence and modelling, the Expert Panel has recommended an ambitious and transformative set of opportunities for the NSW Government to significantly improve women's workforce participation in New South Wales.

Throughout our work it became apparent that the most significant recommendation we could make relates to the guarantee of free or low-cost high-quality, accessible childcare. It is this recommendation that has the single most impact on women's workforce participation and better economic outcomes for families across the State. It represents the step-change in policy that was asked of us by the Treasurer and is the core of our recommendations. However, we are proud to have delivered a range of other recommendations, which—in conjunction with this major reform—can significantly change the course of the NSW economy.

If the NSW Government embraces the scale and ambition of these recommendations we believe that over the course of the next decade these investments will deliver generational change and yield exceptional returns to the NSW economy. If New South Wales is up for the challenge, we believe that over the coming decade the following outcomes will be achievable:

- The net migration of women to New South Wales as the place of choice to work, run their businesses and raise their families.
- The labour shortages would narrow as skilled women are retained, recruited and engaged.
- New South Wales would be described as a place defined by optimism and dynamism, where women and families thrive, and people choose to live in and have their contribution to the economy and society respected and valued.
- The State could be the first to predominantly eradicate gender-segregated workforces and commit to strong employment conditions for all people working in the care sector.

We were grateful for the deep insights that came from consultations with women of all backgrounds, experiences and locations, that told us a genuine commitment of this scale to women's progress and participation in the economy would be regarded as one of the most significant marks of respect of their contribution to the State.

We were grateful for the opportunity to be involved in such an ambitious project to elevate the role of women in New South Wales and we wish the Government great success in these series of reforms.

Yours sincerely

Sam Mostyn AO (Chair) Maha Abdo OAM Blair Comley PSM Jillian Kilby Leslie Loble AM Daisy Turnbull **Expert Reference Panel of the NSW Women's Economic Opportunities Review**

Annexes

Annex A: Expert Reference Panel Methodology

About the Panel

The Expert Reference Panel (Expert Panel) was established to provide contemporary insights and advice representing relevant stakeholder perspectives for the NSW Government's Women's Economic Opportunities Review (the Review).

The Expert Reference Panel is chaired by Sam Mostyn AO, President of Chief Executive Women. The other members of the Panel are:

- Maha Abdo OAM, CEO Muslim Women Association
- Blair Comley PSM, Partner EY Port Jackson Partners
- Jillian Kilby, CEO and Founder of The Infrastructure Collaborative and The Exchange
- Leslie Loble AM, Co-Chair of the Council on Early Childhood Development
- Daisy Turnbull, writer and teacher

The Expert Panel members were appointed for their knowledge, expertise, and experience across the key focus areas of the Review, including early childhood education and care, equity in the workplace, workplace flexibility, improving women's economic security throughout their lifetimes, female leadership opportunities, and supporting female entrepreneurs to start and run their own business.

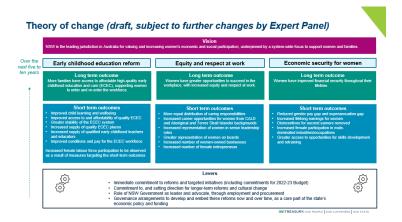
Review Terms of Reference

The objective of the Review is to consider how to improve women's economic security through increased economic participation over the next 5-10 years. It will identify barriers to women's economic participation and propose reform opportunities to address structural and non-structural barriers to entry, participation and reward for women, and support parents to be able to balance work and life.

It should be stressed that outside of the Review there is a significant amount of work underway by the NSW Government on related issues which disproportionately affect women, including domestic, family and sexual violence, and housing insecurity.

Methodology

The Theory of Change that informed the Expert Panel's considerations:



The Expert Panel met on 11 occasions to date throughout the course of the Review.

The Expert Panel heard from the Minister for Education and Early Learning and the Minister for Women as well as from the following NSW Government agencies:

- Department of Communities and Justice
- Department of Premier and Cabinet / Women NSW
- Department of Education
- NSW Treasury
- Public Service Commission

The Expert Panel also heard from external stakeholders:

- Centre for Policy Development on Starting Better: A Guarantee for Young Children and Families
- Workplace Gender Equality Agency
- NSW Disability Council [after 19 May].

The Expert Panel had an opportunity to consider 91 public submissions for the Review.

The Expert Panel held consultations with First Nations women, CALD women, regional women (39 women across all three consultations). Women NSW, NSW Treasury, and The Exchange Dubbo supported the Consultations.

Further research commissioned or sourced for the purposes of the Review was also shared with the Expert Panel for consideration including:

- A rapid synthesis of the body of research on the views and experiences of women in relation to economic participation led by the Gender Equality in Working Life Research Initiative (GEWL) at The University of Sydney
- Research on the experiences and expectations of working women in Western Sydney, including focus groups involving 45 women from Western Sydney
- Focus groups with over 150 women including women from CALD, regional and Aboriginal communities and women living with a disability, young women, LGBTIQA women, unemployed women and single mothers
- Social Media Analysis
- Mitchell Institute, Victoria University, *Childcare Deserts & Oases: How Accessible is Childcare in Australia?* (NSW data).

NSW Treasury also undertook targeted modelling, which informed the Expert Panel's considerations.

Annex B: Summary of outcomes from consultations

What we heard from First Nations women

First Nations women spoke to the importance of a broad view of economic prosperity that, in addition to jobs, participation and productivity, encompasses health, well-being, community, cohesion and culture and social determinants of life. They spoke of the need to elevate First Nations women's voices to the spaces of decision-making to inform meaningful and effective policy and legislation. They informed strengths-based approaches, which identified many opportunities to further engage with First Nations women in their communities including:

- The NSW Government should harness their ability to ensure culturally safe workplaces through their role as procurer (that is—by including cultural competency requirements in procurement contracts) and employer.
- Establish place-based and community-run early childhood education and care centres in regional areas.
- Support the development of a plan for improving economic opportunities of First Nations women in NSW.
- Grow culture-based and community-led tourism projects in regional areas.
- Provide financial literacy programs (to assist individuals in understanding how to plan for the future through superannuation, business loans and other types of financial products).
- Provide coaching, mentoring, networking and career development support.
- Reduce red-tape for First Nations initiatives and projects.

What we heard from CALD women

Women from culturally, linguistically and religiously diverse communities are not a homogenous group - The lived experiences faced by each generation (that is—first generation, second generation, etc) differ greatly. For many CALD women and communities the importance of family and the role of the mother, in having a presence in the home and with the children is valued greatly. These lived experiences shape their character, and provide them with personal attributes which are *economic strengths*. Broadly, these attributes include:

- Mental strength, with many having navigated and survived traumatic events in the past.
- Dedication and commitment to creating a better life in Australia for themselves and their families.
- Leadership.
- A unique perspective (grounded in their faith and culture), which enables them to develop innovative solutions and thereby add value.

Barriers to Economic Security and Prosperity

- Qualifications earnt overseas are often not recognised by employers and gaining equivalent qualifications from Australian institutions is costly (with CALD women often being classified as international students and thus subject to higher fees).
- Employers are often biased against temporary visa holders, irrespective of how long they have resided in Australia.
- Visas can often be used as a weapon by abusive partners.
- Women are expected to take on a greater proportion of the family care responsibilities, and thus experience guilt and stress trying to manage their competing priorities when seeking or undertaking employment.
- Further, setting up care arrangements is time-consuming and costly. It requires an individual to already have secure and long-term employment in place.
- Lack of representation in Australian media impacts upon women's self-perception.

• Employment outcomes are strongly linked to an individual's ability to obtain safe and affordable housing, and vice versa. It's a cycle.

Some groups of CALD women face the below additional challenges:

- Domestic and family violence victim-survivors whose visas are contingent upon their partners are placed onto a bridging visa when they leave their partner. This results in them losing their right to work and income support, and access to childcare and some forms of education (including TAFE and English language classes through AMEP).
- Newly arrived families face discrimination (direct and indirect).
- Older women from more 'established communities' often face financial insecurity and are unable to enter the workforce as they lack English language or technical skills.

Opportunities Identified

- Address the lack of care arrangements available for children under the age of two years.
- Ensure all workplaces are culturally aware and safe.
- Provide coaching and mentorship opportunities.
- Address the need for increased flexible work arrangements for women during school hours (their hours of availability) to facilitate their workforce participation.
- Develop a CALD women workplace and training strategy—with pipelines and pathways, that align with future workforce demands workforce.
- Better harness the abilities of women with overseas qualifications.
- Consider the role of procurement.

What we heard from regional women

Regional women are resilient and able to thrive in difficult circumstances as their skill set is transferable and enables them to adapt easily to changes (for example, the recent droughts which forced women to seek employment off-farms). Further, they can lean on the close-knit network of women which exists in several regional communities for strength.

Barriers to Economic Security and Prosperity

- Beliefs on the role of men and women held in regional and/or farming communities.
- Women often take a career break after marrying and find it difficult to re-enter the workforce due to a confidence barrier (that is—they lose their ability to put themselves forward).
- Demand for childcare services significantly outpaces supply.
- Fewer opportunities for career progression in regional NSW as compared to Sydney.
- Lack of flexible employment opportunities, which is vital for women with young children.
- Poor and unreliable phone connection.

Opportunities Identified

- Increase access to stable, secure and dependable childcare by:
 - Exploring options to address the shortage of staff (created by uncompetitive pay).
 - Expanding operating hours to accommodate the needs of shift-workers.
 - Addressing the issues with the Federal Childcare Subsidy process.
- Raise awareness of grant programs for small businesses offered by the NSW Government.
- Create opportunities for women in business to network.
- Improve phone connectivity in regional areas.
- Educate women on navigating careers and children, and finances.

A communique of the consultation was provided by The Exchange Dubbo.

What we heard from women with disability

Women with disability are a diverse cohort and have a wide range of knowledge and expertise. Alongside their respective skill-sets, they provide a unique perspective as a result of their lived experiences. Further, they are generally dedicated and loyal employees, taking minimal leave and remaining with the same employer for extended periods. Utilising the strengths of these women requires the correct supports being in place to create a trusting environment.

Barriers to Economic Security and Prosperity

- Insufficient physical and digital access, lack of consistent access to infrastructure and supports (including health and medical supports) that prohibit inclusion and access to employment.
- Community bias and attitudes.
- Fewer financial resources (the disability support pension is low; women with disability not equally accessing NDIS).
- Lack of access to appropriate and suitable housing.
- Difficulty accessing higher education, noting that entry is dependent on a person obtaining the supports they require to complete primary and secondary education and 'be your best'.
- Caring responsibilities.
- Challenges obtaining work experience (and thereby references).
- Less visibility of roles available to them in the workforce (due to lower community participation and fewer role models).
- Lack of opportunities for professional development and progression into leadership roles.

Further, many women with disability are afraid to speak up about any issues they experience in the workplace for fear of being perceived as troublesome and thereby jeopardizing their employment.

Opportunities Identified

- Ensure community facilities and amenities, workplaces and new construction are accessible. One way in which this could be achieved is by including an inclusivity criterion in the infrastructure grants program run by the NSW Government.
- Expand recreation and sporting programs.
- Focus on achieving the target (of 5.6 per cent) set for the number of NSW Government sector roles held by people with disability. Individual departments and agencies are not currently being held responsible for this target. Further, consider setting additional targets relating to women who experience intersectional disadvantage, particularly in relation to senior leadership.
- Establish work experience, mentoring and leadership programs to assist in career development;
- Provide scholarships and/or other forms of financial support to enable women with disability to expand their knowledge of business ownership and management.
- Ensure women with disability are considered and consulted on new programs and initiatives. This could be achieved by reviewing the NSW Government policies and processes in place for developing proposals and presenting them to the Expenditure Review Committee for consideration.
- Expand promising initiatives—including School to Work, Disability Passport and Open Doors.

Annex C: Acknowledgments:

The Expert Panel would like to thank the Women's Economic Opportunities Review Secretariat led by Jenny Merkley, Nallini Rajaretnam and Alice Mosby and supported by Alison Aggarwal at NSW Treasury for their support throughout the course of the Review.

We extend this thanks to the other NSW Government departments and agencies, and external stakeholders who assisted in the preparation of, facilitated and/or sourced material for the Expert Panel. Namely:

- Centre for Policy Development
- Department of Communities and Justice
- Department of Premier and Cabinet / Women NSW
- Department of Education
- FAHCSIA
- Public Service Commission
- Workplace Gender Equality Agency

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- Trish Mullins, Department of Education

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