



# Submission to the Inquiry into Economic Equity for Victorian Women

Department of Treasury and Finance

Victorian Government

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## About us

**The Ethnic Communities' Council of Victoria (ECCV)** is a member based peak body for multicultural communities and people from culturally and linguistically diverse backgrounds in Victoria. ECCV has over 220 organisational members, including ethnic associations, multicultural service providers, and eight regional ethnic communities' councils across the state. Since 1974, ECCV has been advocating for human rights, freedom, respect, equality and dignity for ethnic and multicultural communities, and for the building of a socially cohesive and inclusive Victorian community.

ECCV has a long history in advocating for the rights of multicultural communities, informing industry practice and influencing governments on a range of issues including disability, aged care, health, employment, culturally responsive services and equitable access.

**Multicultural Centre for Women's Health (MCWH)** is Victoria's state-wide migrant and refugee women's health service, in operation since 1978. MCWH provides tailored, responsive, accessible and equitable health and wellbeing programs for migrant and refugee women across Victoria. MCWH breaks down access barriers by offering in-language outreach programs delivered by trained peer educators, to ensure migrant women can access information and support where it works best for them: where they work, live, study and play.

MCWH works with women who are least likely to easily access mainstream English-language services, such as migrant women workers, women who are newly arrived or parenting in the early years, women on temporary and precarious visas, those who have low or no proficiency in English and need additional information and assistance to navigate Australian health and support systems.

## Executive Summary

The Ethnic Communities' Council of Victoria (ECCV) and the Multicultural Centre for Women's Health (MCWH) congratulate the Victorian Government for delivering a gender responsive State Budget for 2021-22, which continues progress towards gender equality in Victoria. For the recovery from the COVID-19 pandemic to be inclusive of *all women in Victoria*, we need to ensure that an intersectional approach is embedded throughout our policymaking, so that the interconnected forms of discrimination and marginalisation that affect some groups of women, can be explicitly addressed.

This Submission is centred on women from migrant and refugee backgrounds as one of the most economically marginalised groups of women, for whom pre-existing inequalities were exacerbated during the pandemic. Migrant and refugee women face higher levels of unemployment when compared to migrant men, or Australian born men and women. When they do find paid work, migrant and refugee women are more likely to be in casual or precarious work, and employed in so called 'feminised industries' in which wages are low, such as care, hospitality, and retail. Whilst Australia does not have disaggregated data for the gender pay gap, ABS data and international research suggest that if the pay gap was measured in relation to migrant women's wages, we would be likely to see them at the bottom of the pay hierarchy.

As this Submission indicates, these deep economic inequalities cannot be explained simply by referring to gender, lack of Australian work experience, or low English proficiency, which are commonly cited as barriers to the economic participation of migrant and refugee women. Discrimination, including racism in and out of the workplace, devalued unpaid care, and exclusion from social protection based on migration status, all contribute to migrant and refugee women's marginalisation.

During the COVID-19 pandemic, these systemic barriers became more visible. The job cuts in casual and short term positions, the lockdown effects on industries such as retail and hospitality, and the increase in care responsibilities at home, saw many migrant and refugee women experiencing greater workloads at the same time as they faced unemployment and financial stress. For temporary migrant women in particular, the lack of eligibility to federal emergency assistance pushed many into financial hardship, despite working as front-line essential workers. These additional pressures made this group even more at risk of mental health deterioration.

In view of these challenges to gender equity, ECCV and MCWH emphasise the need for actions that enable systemic change and effectively increase meaningful economic opportunities and inclusion of Victoria's migrant and refugee women.

## Recommendations

### **Recommendation 1**

That the Victorian Government improves data collection relating to economic in/equity, enabling more disaggregated analysis in relation to discrimination on the basis of Aboriginal and/or Torres Strait Islander status, age, disability, race, ethnicity, gender identity, religion, sexual orientation, migration status, and other relevant social markers.

### **Recommendation 2**

That the Victorian Government invests in programs that promote the leadership of women from migrant and refugee backgrounds, including mentorship, fellowships, and career development pathways, and supports their active participation in the development of gender equality policies that reflect their needs and life experiences.

### **Recommendation 3**

That the Victorian Government includes targeted investment in multicultural communities, and tailored programs for women from migrant and refugee backgrounds across all its initiatives for job creation and for employment of disadvantaged jobseekers. These programs should be co-designed with multicultural women's organisations and the beneficiary groups, and be delivered by specialised multicultural women's organisations.

### **Recommendation 4**

That the Victorian Government promotes and supports the professionalisation of a bicultural and bilingual workforce, with standardised role descriptions, specialised training and accreditation, and pay levels that reflect their expertise, skills and knowledge.

### **Recommendation 5**

That the Victorian Government provides a state level childcare subsidy for migrant families who are ineligible for the Commonwealth childcare subsidy.

### **Recommendation 6**

That the Victorian Government, through its Overseas Qualification Unit, reviews its current system of overseas qualification recognition to enable more migrant and refugee women to have their overseas qualifications recognised and utilised in the Victorian labour market.

### **Recommendation 7**

That the Victorian Government uses the opportunities created by the *Gender Equality Act 2020*, and by workplace sexual harassment reforms, to provide ongoing investment to prevent gender and race discrimination in workplaces and to promote equity within the Victorian labour force.

### **Recommendation 8**

That the Victorian Government provides financial emergency assistance, at an equivalent level to the Commonwealth's emergency assistance, to migrants who are not eligible for Federal payments during times of emergency.

**Recommendation 9**

That the Victorian Government supports the post-COVID-19 recovery of Victorian industries and jobs in which migrant and refugee women are concentrated.

**Recommendation 10**

That the Victorian Government provides integrated support, including financial support, for migrant and refugee women who have lost their jobs to re-train, acquire new skills and re-engage in better paid jobs, in less precarious conditions.

**Recommendation 11**

That the Victorian Government continues to invest in integrated support for victim survivors of family violence and sexual assault on temporary visas, including access to health services, free legal aid, and accommodation.

## Introduction

The Ethnic Communities' Council of Victoria (ECCV) and the Multicultural Centre for Women's Health (MCWH) congratulate the Victorian Government for delivering a gender responsive State Budget for 2021-22, which continues progress towards gender equality in Victoria. This is particularly important as the COVID-19 pandemic has exacerbated gender inequalities. We are pleased to see the increased funding for women's health services, including mental health services, investment in family violence services that are inclusive of women on temporary visas, the creation of 47,000 jobs in the care economy, and funding for TAFE and for upskilling of women residing in rural areas.

To "build back better," recovery from the COVID-19 pandemic must be inclusive of Victorians from all communities, regardless of their gender, ethnicity or migration status. This Submission draws on the extensive knowledge and experience ECCV and MCWH have with multicultural communities and women from migrant and refugee backgrounds, and is centred on women from migrant and refugee backgrounds being one of the most economically marginalised groups.

We know that the experiences of migrant and refugee women are quite diverse and those experiences have implications for their levels of participation in social and economic life. However, many of the systemic inequalities outlined in this Submission, and related policy recommendations, are relevant to both groups. As explained by MCWH in their 2021-22 Pre-Budget Submission:<sup>1</sup>

'gendered inequality, and its intersections with other forms of inequality, remains a key barrier to the equitable social and economic participation of migrant and refugee women in Victoria, and to their optimum health and wellbeing. The COVID-19 pandemic highlighted and accentuated these inequalities. Over 50% of COVID-19 infections [in 2020] were among Victorians who were born overseas. Migrant women not only missed out on timely multilingual information about COVID-19 and faced a higher risk of infection, but also experienced heightened mental health concerns, job loss, financial disadvantage and an increased risk of family violence.'

This Submission provides policy recommendations in three levels, namely:

1. Recommendations to ensure an intersectional approach to policy making, in contrast to the generalised approach to women's needs and circumstances that still dominates gender equality policies, which fails to adequately respond to the needs of women who face intersecting forms of inequality and discrimination.

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<sup>1</sup> Multicultural Centre for Women's Health (2021). *Equity and wellbeing for migrant women*. 21/22 State budget submission. January, <https://www.mcwh.com.au/mcwh-pre-budget-21-22-submission-equity-and-wellbeing-for-victorian-migrant-women/>

2. Recommendations targeting systemic change, which are essential for addressing the entrenched barriers that affect migrant and refugee women’s economic participation and wellbeing.
3. Recommendations that address the most immediate economic impacts of the COVID-19 pandemic on women from migrant and refugee backgrounds.

## 1. Embed intersectionality into policy making

‘Intersectionality is a way of seeing the dynamics and impacts of social and economic inequality across society. The core idea of intersectionality is that privileges or (dis)advantages are never the result of a single factors such as race, class or gender. Instead, **they are the result of how we are seen, positioned and (de) valued in relation to the way society is structured and governed** (Chen 2017; Crenshaw 1989, 1990).’<sup>2</sup>

Gender based inequalities affect women<sup>3</sup> in general, but not to the same extent and depth. From employment to family violence and sexual harassment, there is considerable evidence that for some women, including Aboriginal and Torres Strait Islander women, women with disability, and women from migrant and refugee backgrounds, intersecting forms of discrimination and disadvantage increase inequalities.

The Victorian female population is highly culturally and linguistically diverse. Almost half of the female population (49%) is either born overseas or has one or both parents born overseas. Approximately 886,000 women and girls have migrated to Victoria from a main non-English speaking country (MNESEC), making up 29% of the Victorian female population. Pre-COVID 19 pandemic population projections estimated a future growth of 44,000 MNESEC-born women and girls per year.<sup>4</sup> Whilst a reduction in migration can be expected at least in the short term due to pandemic restrictions, it is likely that migration from MNESEC will continue to be a major contributor to Victoria’s population in future.

Despite their significant contribution to Victoria’s social, economic and cultural life, there is an unacceptable scarcity of data and research that allows a more refined understanding of the different experiences of women from migrant and refugee backgrounds. This evidence gap, combined with lower representation of migrant and refugee women among policy makers, contribute to their ‘invisibility’ when gender policies are designed.

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<sup>2</sup> Nasr, H. (2020). *Five ways to apply intersectionality to gender equality planning and action in the workplace*. Melbourne: Multicultural Centre for Women’s Health (p.1)

<sup>3</sup> ECCV and MCWH recognise that gender equity should not be reduced to binary categories. The decision to narrow the focus on women’s experiences is informed by the expertise we hold, and the lack of data and research that applies a gender lens to examine social and economic inequality of non-binary, gender diverse migrants and refugees in Australia.

<sup>4</sup> Multicultural Centre for Women’s Health (2020). *Submission to the Victorian Parliament’s Public Accounts & Estimates Committee Inquiry into Gender Responsive Budgeting*, 28 January. (p.3)

We are pleased to see that the *Gender Equality Act 2020* takes an intersectional approach to gender equity in the workplace, providing an opportunity for better data collection in workplaces. However, for gender responsive policies to *speak to the most marginalised groups of women*, intersectionality must be embedded into policy making, not as a complement or a ‘niche’ area, but as part of the overarching logic of policy design and implementation.

In this process, it is worth examining good practices from other contexts. The Canadian Government utilises an analytical process called gender-based analysis plus (GBA+) to assess how diverse groups of women, men and non-binary people experience government policies, programs and initiatives. GBA+ analysis is used to advance gender equity in Canada in a way that is multi-dimensional and inclusive of women and non-binary people from marginalised communities such as those from migrant and refugee communities. GBA+ has been applied to analysis of financial policy in Canada and could also be a useful resource in the Victorian context.<sup>5</sup>

Moreover, for intersectionality to be practised, it is vital to increase career opportunities across all levels for women from migrant and refugee backgrounds. Leadership programs such as MCWH’s *PACE Women’s Leadership Program*, which is co-designed and led by women from migrant and refugee backgrounds, is a good example of how a tailored program can support the specific needs of migrant women. The *Community Leadership Training* program, which will support development pathways for women to participate in local government, also offers a concrete opportunity to ensure women from migrant and refugee backgrounds are supported as leaders.

## Recommendations

### **Recommendation 1**

That the Victorian Government improves data collection relating to economic in/equity, enabling more disaggregated analysis in relation to discrimination on the basis of Aboriginal and/or Torres Strait Islander status, age, disability, race, ethnicity, gender identity, religion, sexual orientation, migration status, and other relevant social markers.

### **Recommendation 2**

That the Victorian Government invests in programs that promote the leadership of women from migrant and refugee backgrounds, including mentorship, fellowships, and career development pathways, and supports their active participation in the development of gender equality policies that reflect their needs and life experiences.

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<sup>5</sup> *Ibid*, MCWH (2020)

## 2. Promote systemic change<sup>6</sup>

Whilst this Submission deals specifically with the economic dimension, it is important to bear in mind that many of the economic choices and decisions women make, such as balancing formal employment with (unpaid) care work, are informed by a range of considerations associated with other areas of life, their relationship to others, and their overall sense of wellbeing. For this reason, policies aiming to promote sustainable economic equity must also consider other inter-related areas that affect their decisions and pathways in the economic realm.

Using the life course approach<sup>7</sup> can help us see how the opportunities for financial wellbeing and economic security may differ for different groups of women across their life course. Many migrant women who arrive in Australia as adults face barriers and challenges obtaining full time employment, and are therefore more likely to be in underpaid sectors of the economy, such as the care industry, where they are employed on a part time or casual basis. Moreover, once migrant and refugee women enter the workforce, they face more barriers to rise to senior level positions, with implications for their average wages over time. The impact of having children on economic participation can also be more acute than for Australian born women, due to factors such as lack of eligibility for government assistance, lack of family in Australia to rely on for support, and delayed Australian work experience. Throughout a lifetime, these trajectories and other potential events, such as relationship breakdowns, can also affect migrant women's capacity to accumulate savings, build assets (e.g. superannuation)<sup>8</sup> and, ultimately, the opportunity to age with more economic security.

According to the latest Australian Bureau of Statistics data on characteristics of recent migrants, in November 2019 there were 1.9 million recent migrants or temporary residents in Australia who had arrived in the last 10 years. The majority of recent migrants were between the ages of 20 and 44 years.

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<sup>6</sup> This section draws substantially on ECCV (2021). *Submission to the Ministerial Taskforce on Workplace Sexual Harassment*. July; and MCWH (2021). *Equity and wellbeing for migrant women* (fn. 1).

<sup>7</sup> Glen H. Elder, Jr. developed the life course approach in the 1970s in his studies on human development. Since then, his work has been applied in Australia to examine financial vulnerability and risk across life transitions. See <https://elder.web.unc.edu/research-projects/>; Arashiro, Z (2011). *Money matters in times of change. Financial vulnerability through the life course*. Fitzroy, Vic: Brotherhood of St Laurence.

<sup>8</sup> Data from the Household, Income and Labour Dynamics in Australia (HILDA) survey indicated that 66 per cent of overseas-born women from non-English speaking backgrounds aged 55 to 59, had a superannuation balance lower than \$50,000. Fullon, S (2020), 'With limited super, migrant women in Australia are at risk of becoming homeless in retirement,' SBS News, 8 March, <https://www.sbs.com.au/news/with-limited-super-migrant-women-in-australia-are-at-risk-of-becoming-homeless-in-retirement>

The experience with local employment is highly gendered:<sup>9</sup>

- 90% of employed recent migrant men were employed full-time compared with **63% of recent migrant women**;
- 52% of temporary resident men were employed full-time compared with **40% of temporary resident women**;
- Recent migrant and temporary resident women had a **higher unemployment rate** than men in the equivalent category (8.3% vs 3.9%).

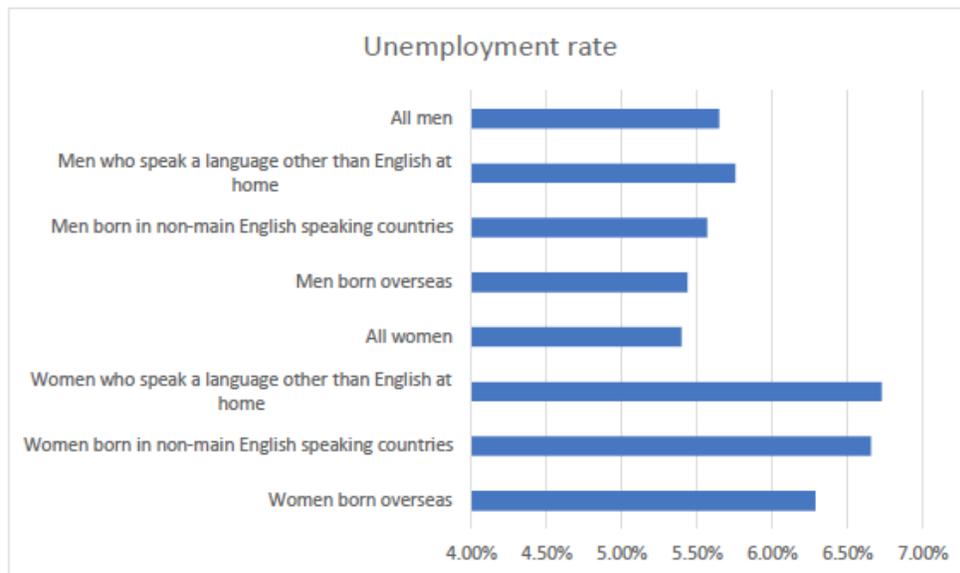
Importantly, this inequality persists for years, and can be especially high for women from some communities:

Unemployment rate (%)	Women	Men
<b>Born in Australia</b>		
Australia (includes External Territories)	4.0	3.6
<b>Arrived within last 5 years</b>		
Oceania and Antarctica	8.6	0.0
North-West Europe	8.6	0.0
Southern and Eastern Europe	21.3	0.0
North Africa and the Middle East	51.3	34.8
South-East Asia	0.0	6.9
North-East Asia	8.3	0.0
Southern and Central Asia	13.6	3.8
Americas	0.0	0.0
Sub-Saharan Africa	19.4	0.0
Inadequately Described / Born at Sea	0.0	0.0
Not stated	0.0	0.0
<b>Arrived 5-9 years ago</b>		
Oceania and Antarctica	11.4	0.0
North-West Europe	9.9	0.0
Southern and Eastern Europe	6.9	8.8
North Africa and the Middle East	22.8	3.0
South-East Asia	10.8	2.4
North-East Asia	3.1	15.8
Southern and Central Asia	10.6	4.3
Americas	10.0	0.0
Sub-Saharan Africa	14.7	8.3
Inadequately Described / Born at Sea	0.0	0.0
Not stated	0.0	0.0

Source: Australia Bureau of Statistics, *Labour force status* (Table LM4). Ref. period June 2021 (Release 22/07/2021)

<sup>9</sup> Australian Bureau of Statistics (2019). *Characteristics of recent migrants*. November, <https://www.abs.gov.au/statistics/people/people-and-communities/characteristics-recent-migrants/latest-release>

As analysed in a Harmony Alliance study (2019), employment outcomes are lower for women from migrant and refugee backgrounds, when compared to overall data for women’s employment, or with their male peers.



All data taken from ABS 2016 Census for people aged between 20 and 74 years old

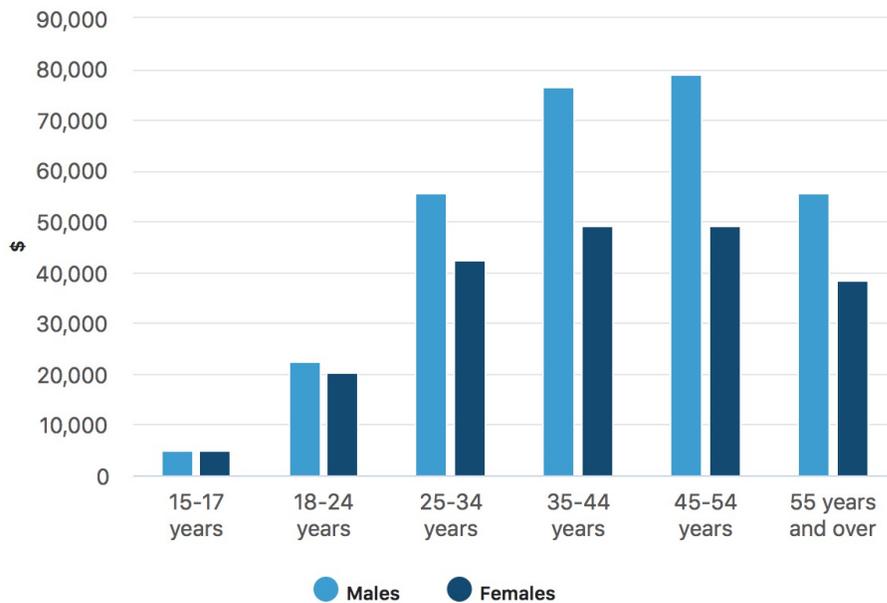
Source: Harmony Alliance (2019). *A Strategic Approach to Improving Employment Outcomes of Women from Migrant and Refugee Backgrounds in Australia* (p. 4), <https://harmonyalliance.org.au/wp-content/uploads/2019/11/Employment-Outcomes-of-Women-from-Migrant-and-Refugee-Backgrounds.pdf>

Migrant women not only face higher unemployment rates, but they are more likely to be in casual or part time work, and employed in so called ‘feminised industries’ in which wages are low. Based on data from 2016 (ABS 2018), the top five occupations for permanent migrant women were, in decreasing order:

- Carers and aides
- Health professionals
- Business, human resources and marketing professionals
- Sales assistants and sales persons
- Numerical clerks

In relation to income, ABS data for 2016-2017 revealed a continuous pay gap across the life cycle between migrant men and migrant women:

Graph 5 - Migrant taxpayers, median employee income by age and sex, 2016-17



Source: Personal Income Tax and Migrants Integrated Dataset, 2016-17

Source: Australian Bureau of Statistics, Personal Income of Migrants, Australia 2016-17 financial year

Amongst the various streams of migration, skilled migrants, both men and women, between 45-54 years of age, are the group with the highest median income. Within the skilled migration stream, the pay gap is almost \$30,000 per year in favour of migrant men.<sup>10</sup>

Australian and Victorian data on the gender pay gap is not disaggregated, but the migrant pay gap, and especially migrant women's pay gap, is already investigated in other contexts. A recent comparative International Labor Organization (ILO) study of 49 countries, including Australia, confirms that migrant women are more likely to face multiple disadvantages, which is reflected in their lower pay. Equally important, the study detects that a significant part of the migrant pay gap remains unexplained by characteristics such as education, experience, age, or location.<sup>11</sup>

<sup>10</sup> Skilled male employees aged 45 to 54 years had the highest median employee income of migrant taxpayers, at \$88,530, skilled female employees aged 45 to 54 years had the highest median employee income of female employees at \$57,350. See ABS (2019). *Personal income of migrants*. Reference period 2017-17 fiscal year. <https://www.abs.gov.au/statistics/people/people-and-communities/personal-income-migrants-australia/latest-release>

<sup>11</sup> Amo-Agyei, S (2020). *The migrant pay gap: Understanding wage differences between migrants and nationals*. Geneva: International Labour Organisation

In understanding the range of factors that contribute to such pronounced and long term inequalities, we need to examine the systems within which the lives of women of migrant and refugee backgrounds unfold.

In 2020, HealthWest Partnership, in collaboration with the Centre for Multicultural Youth and MCWH, conducted a series of conversations with women and young people from migrant and refugee backgrounds residing in the western metropolitan region of Melbourne, about their experiences trying to find paid work. The project report indicated the need to think of the challenges identified as part of broader structural and systemic forms of disadvantage and discrimination associated with age, gender, race, language and culture. In line with that broader picture, participants' suggestions for decision makers included:

'(...) making it easier to access support (particularly with online applications); more opportunities for newly arrived people in the job market; the need to tackle racism and discrimination in the recruitment process as well as in the workplace; and the need to understand how COVID-19 has compounded the challenges faced by those with migrant and refugee backgrounds.'<sup>12</sup>

Difficulties in engaging with the job market are common for both men and women from migrant and refugee backgrounds, across all age groups. ECCV and other multicultural organisations' experience with the *Working for Victoria* program in 2020-21 reinforced the value of engaging multicultural organisations and employing staff from diverse ethnic communities to help connect and support migrant and refugee jobseekers.<sup>13</sup>

Lack of Australian work experience, lack of local social networks, and low English proficiency are commonly acknowledged as barriers to more economic participation of migrants and refugees. However, less attention is given to structural and systemic issues, such as recognition of skills, work experience and qualifications obtained overseas, or the intersecting marginalisation deriving from racism, sexism and ageism.<sup>14</sup> These need to be more explicitly and directly addressed in gender equity policies to avoid further marginalisation of women from migrant and refugee backgrounds.

In 2020 Monash University in collaboration with Harmony Alliance conducted a survey with migrant women. More than half (59%) of those who were not in paid employment in 2019 and were looking for employment said it was hard to find a job. The five most cited reasons were:<sup>15</sup>

1. Don't have Australian work experience

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<sup>12</sup> HealthWest Partnership (2021). *Community Conversations: Talking about Finding Work in Australia*. Footscray, Vic: HealthWest Partnership (p.11)

<sup>13</sup> ECCV (*to be published*). 'Working for Victoria and the multicultural sector.' *Policy paper*.

<sup>14</sup> Women's Health West (2016). *Promoting economic participation and equity for women from refugee and migrant backgrounds*. Melbourne: Women's Health West.

<sup>15</sup> Segrave, M. Wickes, R. and Keel, C (2021). *Migrant and refugee women in Australia: The Safety and Security Survey*. Monash University. (p. 61)

2. My English isn't good enough yet
3. Couldn't get a job in the same occupation I had overseas
4. Don't have the necessary skills and qualifications
5. Look after my family (e.g. home duties/caring duties)

In the sample of 1392 participants, 67% were aged between 18-44, 71% had a tertiary degree, 68% considered they could speak English 'extremely well' or 'very well', and the majority did not reside in areas of low socio-economic disadvantage. This finding challenges the common view that the women suffering from labour market disadvantages are mainly those with poor English and low qualifications.

A 2018 Deloitte Access Economics report commissioned by Multicultural Affairs Queensland identified that the untapped talent and skills held by migrants and refugees in that state represented a \$250 million economic opportunity. The report also found that 49% of the skilled migrants were not using their skills or experiences gained before arriving, and that women's skills and experiences were more underutilised than those of men (58% of women, compared to 42% of men).<sup>16</sup>

Gendered inequality and its intersection with racial inequality deserves more research in view of the priority given to gender equality by the Victorian Government. *Women of Colour Australia* conducted a survey in November 2020 with 543 women of colour across the country, with the majority being full-time workers (70%), aged between 25 and 34 years. Moreover, 7% identified as Aboriginal and Torres Strait Islander. In the survey, 60% reported they had experienced discrimination in the workplace, and 57% said they felt they had faced challenges in workplace due to their identity as a woman of colour. By placing women of colour at the centre of analysis, the survey allowed insights into women's experiences of racism in workplaces, even when they are Australian citizens.<sup>17</sup>

## Migrant and refugee women in the care economy

For recent migrant and refugee women, the challenges for employment can be even higher, as they tend to find jobs with more precarious conditions (casual, part time and short contracts) in industries such as care, cleaning, domestic work, and hospitality. Women from migrant and refugee backgrounds are often underpaid in an economic system that reproduces gender inequities by remunerating more male-dominated industries better. As such, essential jobs,

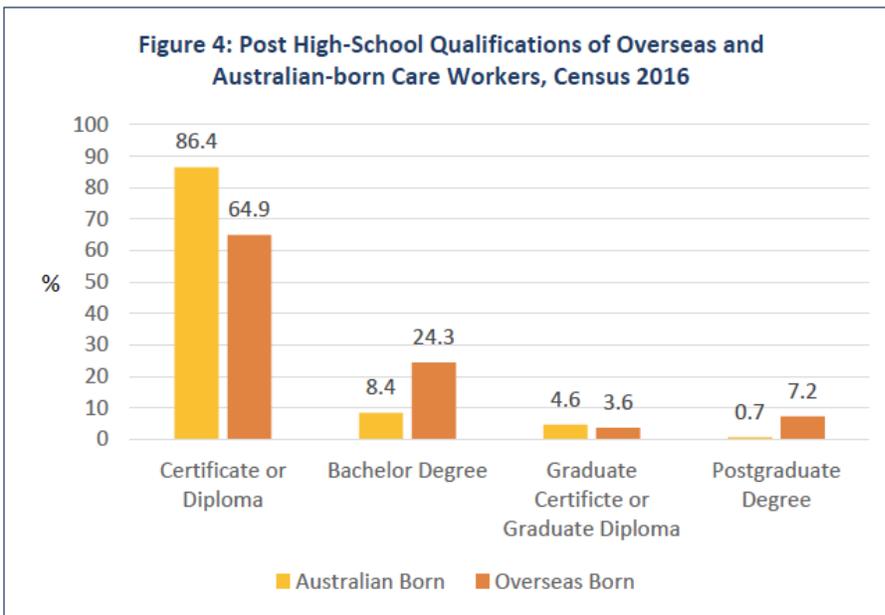
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<sup>16</sup> Deloitte Access Economics (2018). *Seizing the opportunity: Making the most of the skills and experience of migrants and refugees*. A research report for Multicultural Affairs Queensland, <https://www2.deloitte.com/content/dam/Deloitte/au/Documents/Economics/deloitte-au-economics-making-most-skills-experience-migrants-refugees-011118.pdf>

<sup>17</sup> Women of Colour Australia and Archer, C. (2021). *Workplace survey report 2021*, <https://womenofcolour.org.au/workplace-survey-report-2021/>

such as care work, which are performed predominantly by migrant women are undervalued and underpaid. Migration is a global phenomenon that has seen more women migrating from low income countries to high and medium income countries, to perform care or work in low paid industries that do not attract local workers.<sup>18</sup>

A 2016 study identified that 85% of the frontline workforce were women with overseas-born workers accounting for 37% of the workforce (childcare, aged care, disability care, personal care assistance).<sup>19</sup> Not only does the Australian care industry rely heavily on migrant women, it is increasingly engaging a highly skilled workforce of temporary migrants in those jobs.



Source: Eastman, C., Charlesworth, S & Hill, E (2019). ‘Migrant Workers in Frontline Care.’ Fact sheet, [https://www.arts.unsw.edu.au/sites/default/files/documents/Migrants\\_in\\_Frontline\\_Care\\_Final.pdf](https://www.arts.unsw.edu.au/sites/default/files/documents/Migrants_in_Frontline_Care_Final.pdf)

As the same study revealed:

‘Overall around 64% of migrant care workers who arrived between 2006 and 2016 entered Australia on temporary visas. Around 38% (18,800 people) arrived on temporary student visas. Around 75% of those from the top five countries – India, the Philippines, Nepal, Sri Lanka and Bangladesh – arrived on a temporary visa, compared to around 25% of migrant carers from other countries.’<sup>20</sup>

<sup>18</sup> UN Women (2017). ‘Women migrant workers’ contributions to development,’ *Policy Brief No.2*, <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2017/policy-brief-women-migrant-workers-contributions-to-development-en.pdf?la=en&vs=5117>

<sup>19</sup> Eastman, C., Charlesworth, S & Hill, E (2019). ‘Migrant Workers in Frontline Care.’ *Fact sheet*, [https://www.arts.unsw.edu.au/sites/default/files/documents/Migrants\\_in\\_Frontline\\_Care\\_Final.pdf](https://www.arts.unsw.edu.au/sites/default/files/documents/Migrants_in_Frontline_Care_Final.pdf)

<sup>20</sup> Eastman, C., Charlesworth, S & Hill, E (2019), p. 4.

Between July 2017 and October 2019, MCWH and Mercy Health partnered in the *Equality@Work* project. *Equality@Work* was the first Australian workplace-based primary prevention of violence against women project to specifically engage migrant women working in the aged care sector. The systemic challenges women identified included:<sup>21</sup>

- Lack of recognition of overseas qualification and experience by Australian workplaces;
- Women's role as primary caregivers to children and other family members;
- Low wages, contributing to limited economic independence and higher financial vulnerability and housing insecurity;
- Gendered constructions of economic value, which attributed less value to care as 'feminine' professions compared to male-dominated areas;
- Economic pressure on migrant families and difficulties to enter the labour market which pushes many migrant and refugee women into low paid sectors and roles;
- More restrictive migration policies, which have seen a shift in Australia towards reliance on temporary migrants, with all the economic vulnerability that it creates for those on a temporary visa.

In addition to paid work in the care industry, many migrant and refugee women are the primary carers of children, elders, and people with disability or health conditions in their family. Unpaid care obligations often limit the time that can be allocated to paid work or to further education, which then forces a reliance on obtaining casual and/or part time jobs.

For **temporary migrant women with children**, the difficulties in accessing paid work are even greater. Temporary migrants are not eligible for childcare subsidies,<sup>22</sup> and often the women stay home as primary carers. When children reach kindergarten age, these challenges remain. Kindergarten hours are limited, and care hours outside kinder continue to require full payment. These financial pressures may lead to a delay in sending children to childcare or day care, which in turn has effects on their children's socialisation and exposure to English from a very early age.

Deloitte Access Economics estimated that the value of **unpaid work and care in Victoria**, in 2017-18, was \$ 206.25 billion:<sup>23</sup>

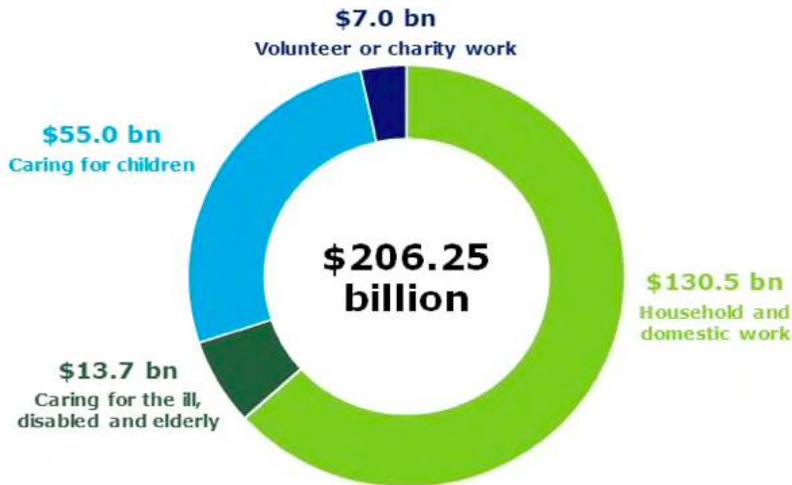
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<sup>21</sup> Hach, M & Aryal-Lees, R. (2019). *Workplace Equality: A Model for Preventing Violence Against Migrant and Refugee Women*. Multicultural Centre for Women's Health: Melbourne (p.7)

<sup>22</sup> There are exceptions for those under partner provisional, or temporary protection visa. See Services Australia: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy/who-can-get-it>

<sup>23</sup> Rumbens, D & Grey, E (2019). 'The value of unpaid work and care,' *Weekly Economic Briefing*, 17 July, <https://www2.deloitte.com/au/en/blog/economics-blog/2019/Value-unpaid-work-care.html>

**Chart 1: The value of unpaid work and care in Victoria, 2017-18**



Source: Deloitte Access Economics

Women are the primary creators of that value in Victoria, yet they continue to be unpaid and to be further disadvantaged for doing unpaid work and care, exacerbating risks of further disengagement from the labour force.

Parental leave targeted to engage men, and extension of some entitlements to casual workers are examples of policies that can have a significant impact on rebalancing the financial disadvantage for women. The recommendations put forward by Gender Equity Victoria (GEN VIC) for a gender equal recovery are important steps towards ensuring that our systems provide recognition and incentives for both men and women to share care, and place it as a highly valuable contribution to our society.<sup>24</sup>

## Recommendations

### Recommendation 3

That the Victorian Government includes targeted investment in multicultural communities, and tailored programs for women from migrant and refugee backgrounds across all its initiatives for job creation and for employment of disadvantaged jobseekers. These programs should be co-designed with multicultural women's organisations and the beneficiary groups, and be delivered by specialised multicultural women's organisations.

<sup>24</sup> GEN VIC (2020). 'Gender, Disaster & Resilience: Towards a gender equal recovery.' FACT SHEET Gender Equity and COVID-19, [https://www.genvic.org.au/wp-content/uploads/2020/06/Gender-Equity-and-COVID-19\\_FA.pdf](https://www.genvic.org.au/wp-content/uploads/2020/06/Gender-Equity-and-COVID-19_FA.pdf)

**Recommendation 4**

That the Victorian Government promotes and supports the professionalisation of a bicultural and bilingual workforce, with standardised role descriptions, specialised training and accreditation, and pay levels that reflect their expertise, skills and knowledge.

**Recommendation 5**

That the Victorian Government provides a state level childcare subsidy for migrant families who are ineligible for the Commonwealth childcare subsidy.

**Recommendation 6**

That the Victorian Government, through its Overseas Qualification Unit, reviews its current system of overseas qualification recognition to enable more migrant and refugee women to have their overseas qualifications recognised and utilised in the Victorian labour market.

**Recommendation 7**

That the Victorian Government uses the opportunities created by the *Gender Equality Act 2020*, and by workplace sexual harassment reforms, to provide ongoing investment to prevent gender and race discrimination in workplaces and to promote equity within the Victorian labour force.

### 3. “Build back better”

A survey conducted by the Victorian Equal Opportunity and Human Rights Commission between June and July 2020 provided a snapshot of the early stages of the pandemic and its unequal impact on men and women. It included responses from 1,504 Victorian workers aged 18+ years old, who are parents, carers, and/or have a disability. VEOHRC’s analysis of the survey data identified that:<sup>25</sup>

- More men reported a pay reduction (29%) than women (22%) but the women who did face a reduction had a higher pay cut (46% cut for women, against 30% for men).
- Women working part time lost 39% of their wages;
- Women working casually lost 65% of their wages;
- Women were more likely than men to spend time looking after their children, including with home schooling, regardless of whether they worked full time or part time;
- Men appeared to underestimate the amount of work women were doing at home.

Whilst these numbers tell us about the gap between men and women, other data reveals the disproportionate effects on migrants. Over 50% of COVID-19 infections were among Victorians

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<sup>25</sup> Victorian Equal Opportunity and Human Rights Commission (2021). *Snapshot: Supporting gender equality. Lessons for the post-COVID workplace*, <https://www.humanrights.vic.gov.au/resources/snapshot-supporting-gender-equality-lessons-for-the-post-covid-workplace/>

who were born overseas. Migrant women not only missed out on timely multilingual information about COVID-19 and faced a higher risk of infection, but also experienced heightened mental health concerns, job loss, financial disadvantage and an increased risk of family violence.<sup>26</sup>

Many migrant and refugee women work in essential services, such as aged care, childcare, disability support, or health care. For women in these industries for whom work was still available, that meant continuing to work during the pandemic in the frontline of industries that help keep Victorians safe.

**Key issues migrant and refugee women experienced through the COVID-19 pandemic:**

- High levels of job loss due to precarious employment;
- Ineligibility for Federal Government support, specifically for newly arrived women and those on temporary visas;
- Increased financial hardship;
- Increased financial dependency on family members, spouses and community;
- Increased vulnerability to family violence;
- Increased home-based responsibility for care of children and older people, by women and girls;
- Lower likelihood of being connected digitally, due to the 'digital divide';
- Higher likelihood of mental health impacts due to all the above issues.

Care responsibilities increased substantially for women with children, but for migrant and refugee women, the pressures tended to be higher. Multicultural organisations observed that not only women but also girls, were more likely to undertake increased home-based responsibilities during the pandemic.<sup>27</sup>

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<sup>26</sup> Multicultural Centre for Women's Health (2020). *Submission to the Public Accounts and Estimates Committee Inquiry into the Victorian Government's response to the COVID-19 Pandemic*. 31 July.

<sup>27</sup> On the range of stressors young people from migrant and refugee backgrounds have experienced associated with the COVID-19 pandemic, including increased care for family members, see Doery, K., Guerra, G., Kenny, E., Harriott, L. & Priest, N. (2020). *Hidden Cost: Young multicultural Victorians and COVID-19*. Melbourne: Centre for Multicultural Youth.

Moreover, for many recent migrant parents, home schooling had specific challenges such as not being familiar with Australian educational materials, language barriers, lack of access to individual computers or laptops for children, and low digital literacy.<sup>28</sup> Since the task of home schooling was predominantly placed on mothers, it was not surprising that women's workload increased considerably.

Financial stress also increased, and negatively impacted on women's mental health. Given that many migrant and refugee women send money overseas, it is likely that the emotional and psychological pressure migrant women are experiencing during the pandemic is also intensified by continuously worrying about the financial wellbeing of their relatives overseas.<sup>29</sup>

## Temporary migrants

The openly exclusionary eligibility criteria for Federal emergency assistance measures clearly sent a message that we are actually not 'all in this together' in the pandemic. The exclusionary support measures served to expose the fragility of an economic system that increasingly relies on temporary migrants while treating them as 'second class' citizens who are not considered as full participants in our society.

In Victoria the large population of temporary migrants, especially international students, have made the negative effects of that exclusion more visible. Many international students rely on casual, part time jobs. Women tend to be in industries such as care, cleaning (industrial and housekeeping), and hospitality. When the pandemic began, this group were the first to lose jobs, and were left with no access to government financial assistance, apart from some relief in Victoria through one off payments.

If mental health deterioration, financial insecurity and family violence were a problem for many women during the pandemic and lockdowns, for women on temporary visas, these were accentuated by their lack of access to support services, social isolation, and insecurity related to their visa status.

The national survey conducted by Monash University and Harmony Alliance in late 2020 is illuminating in this regard. It is the first national study to look at issues of domestic and family violence against migrant and refugee women, including diversity by visa types and residency status.

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<sup>28</sup> Yang, S, Chamas, Z & Souisa, H (2020). 'Migrant parents in Australia face challenges posed by home learning model amid coronavirus pandemic,' ABC News, 17 April, <https://www.abc.net.au/news/2020-04-17/migrant-parents-face-challenges-during-coronavirus-home-learning/12154036>

<sup>29</sup> Poljski, C. and Murdolo, A. (2009). *To Every Woman: Money, Power, Freedom. Credit and debt experiences of immigrant and refugee women*. Report of the Healthy Credit Project. Melbourne: Multicultural Centre for Women's Health.

It identified that while a large number of women experienced at least one form of domestic and family violence (DFV such as controlling behaviours, violence towards others and/or property, physical/sexual violence), the situation was worse for temporary visa holders:<sup>30</sup>

‘When we examined the residency status of our sample, 40% of temporary visa holders had experienced DFV, 32% of Australian citizens had experienced DFV and 28% of permanent visa holders had experienced DFV.’

The most common form of DFV was controlling behaviour. In line with what organisations working on family violence support have seen on the ground,<sup>31</sup> temporary visa holders had their fragile migration status used against them and their children, with threats involving reporting to immigration, and forced separation from family and children. The study also identified that temporary visa holders experienced more financial hardship than others (women who are already citizens or permanent residents).

Since women on temporary visas are not protected by the Federal special provisions for family violence,<sup>32</sup> they were left with little choice other than staying in violent situations under conditions of high risk and violence.

In this regard, ECCV and MCWH welcome the targeted funding for family violence support, which will include temporary visa holders. This inclusion must be mainstreamed across support systems, from women’s health to access to emergency assistance payments.

## Recommendations

### Recommendation 8

That the Victorian Government provides financial emergency assistance, at an equivalent level to Commonwealth’s emergency assistance, to migrants who are not eligible for Federal payments during times of emergency.

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<sup>30</sup> Segrave, M. Wickes, R. and Keel, C (2021). *Migrant and refugee women in Australia: The Safety and Security Survey*. Monash University, p. 31.

<sup>31</sup> inTouch (2020). ‘Intersectionality, family violence and the pandemic: Perspectives from 2020,’ <https://intouch.org.au/wp-content/uploads/2020/12/inTouch-Intersectionality-family-violence-and-a-global-pandemic.pdf>

<sup>32</sup> Within the temporary visa category, only partner visas are covered by the special provision for family violence under the Migration Regulations 1994. Even in that case, the regulation is complex. See Department of Home Affairs webpage: <https://immi.homeaffairs.gov.au/visas/family-violence-and-your-visa>

**Recommendation 9**

That the Victorian Government supports the post-COVID-19 recovery of Victorian industries and jobs in which migrant and refugee women are concentrated.

**Recommendation 10**

That the Victorian Government provides integrated support, including financial support, for migrant and refugee women who have lost their jobs to re-train, acquire new skills and re-engage in better paid jobs, in less precarious conditions.

**Recommendation 11**

That the Victorian Government continues to invest in integrated support for victim survivors of family violence and sexual assault on temporary visas, including access to health services, free legal aid, and accommodation.

## Conclusion

ECCV and MCWH are pleased to see the concerted efforts from the Victorian Government to ensure that our state continues to lead in gender equality measures. We see that current actions provide a good foundation for further action that, if sustained, will help address the gendered inequalities that have historically attributed less value to women's economic contributions.

As this Submission demonstrates, for gender equity reforms to be inclusive of all women in Victoria, it is essential that they embed an intersectional approach. The COVID-19 pandemic exacerbated long existing inequalities that have been systematically reproduced by intersecting forms of disadvantage and discrimination. For some migrant and refugee women, the barriers to participate in the labour market, their position in low paid and insecure work, and their visa type, were all interconnected drivers for their higher vulnerability during the COVID-19 pandemic in comparison to both men and to some other groups of women.

Despite being over-represented as frontline workers in essential services, such as aged care and health, migrant and refugee women often had to bear the financial pressure of insecure, casualised work. In the case of temporary migrants these hardships have been exacerbated by not having access to Federal Government emergency assistance. At the same time, many women and girls also had to deal with increased unpaid care responsibilities at home.

Many of the increased vulnerabilities that women from migrant and refugee backgrounds have experienced are related to long-standing systemic failures. These failures and gaps are out of step with the values of our multicultural State, which relies so heavily on the social and economic contribution of migrants and refugees. In the recovery towards a more gender equitable Victoria, we expect that the Victorian Government will bring the voices and leadership of migrant and refugee women to the policy table to help shape more effective, inclusive responses.

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