



**FINANCIAL
SECURITY
FOR WOMEN
ACTION PLAN
2018-21**



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Minister's message

The Financial Security for Women Action Plan 2018-21 is the first in a series of action plans under the Tasmanian Women's Strategy 2018-21. It has been informed by submissions and survey responses made to the Tasmanian Government in the development of the Strategy as well as research findings and statistical data on women's financial security.



Financial security is critical to women's life-long well-being, yet the evidence shows that women earn less than men throughout their lives and are more likely to experience financial insecurity in their later years. The Tasmanian Government is committed to reducing the barriers to women's economic participation, and building the capabilities of women and girls to achieve financial independence.

Women are more likely than men to have interrupted career patterns, often due to caring responsibilities. As a consequence, women are more likely to spend less time in the paid workforce and more likely to be employed in casual and part-time roles often in lower paying sectors. These circumstances impact negatively on women's ongoing financial security, including their retirement savings, which in many cases need to go further because women live longer than men.

Being able to fully participate in the economy, whether in the paid workforce or self-employment, is critical to women's financial well-being. Programs that support women into vocational training, paid work or business are key elements of this plan. The Government is committed to creating an enabling environment for women to expand their roles in

business, including microbusiness and social enterprise.

Women must have the same opportunities as men to earn an income that will provide financial security. Barriers to this include the under-representation of women in senior roles generally and specifically, in higher-paying sectors such as science, technology, engineering, mathematics and medicine (STEMM) as well as construction, transport and rural sector industries. Harnessing the talents of women in these areas is vital as Australia faces a current and future shortage of skilled workers in high technology fields. As a State we want to create a culture that encourages girls and women to enter and excel in STEMM fields. Encouraging girls to opt-in early is key to this, along with working with professional associations and businesses to create organisational cultures that attract, welcome, retain, and promote women into leadership roles.

Our consultation identified the need to build women's financial capabilities as a critical factor for financial security. This Plan recognises the importance of this starting in the early years, through the school curriculum, as well as strategies to provide individual and community advice and training opportunities.

The financial security of many Tasmanian

women is compromised by the cumulative impacts associated with the cost of living. Rising child care costs, stagnant wage growth and housing affordability are just some of the factors that contribute to the financial difficulties experienced by some families, with single parent families especially susceptible. As over 80 per cent of all single parent families in Tasmania are headed by women, these factors, along with insecure or fragmented employment, compound the financial insecurity of many women. The Tasmanian Government is committed to addressing cost of living impacts including power and water costs, access to affordable housing and food security for women and their children.

There is much work to do to break down the historical structural and institutional barriers that have prevented women from achieving financial security, but I believe this Action Plan lays a solid framework for Tasmanian women to reach that goal.

This Action Plan sets out a range of initiatives across the whole of government to address women's financial security. It is a living document that will be responsive to future priorities and new initiatives.

The Hon Jacque Petrusma MP
Minister for Women

Introduction

For a range of reasons, the majority of women do not earn sufficient income over their lifetimes to achieve financial security and independence. This can greatly disadvantage women throughout their lives, and impact on their financial status in retirement. Tasmanian women consulted for the *Tasmanian Women’s Strategy 2018 – 2021* identified the inadequacy of their superannuation, in particular the impact of part-time and casual work, as a major concern. Financial capability was also identified as a key theme in the context of women’s financial empowerment and security.

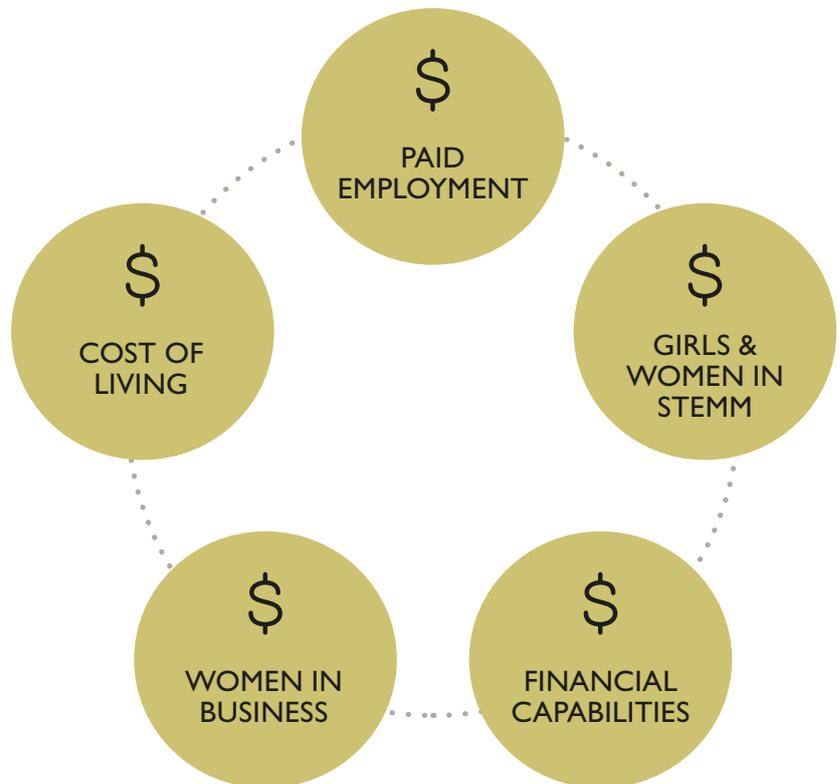
Whilst the Australian Government is responsible for the macroeconomic levers influencing superannuation, income support and cost of living

impacts, the Tasmanian Government is committed to advocating and working with the Australian Government to address those areas that most impact

on the financial security of women and girls in Tasmania. The Tasmanian Government will take action across five strategic priority areas.

Strategic Priorities

1. Improving outcomes for women in paid employment.
2. Increasing women’s participation in science, technology, engineering, mathematics and medicine (STEMM).
3. Building women and girls financial capabilities.
4. Supporting women in business.
5. Addressing cost of living impacts on women.



Priority I: Improving outcomes for women in paid employment

As at August 2018, women make up almost half (48.2 per cent) of the Tasmanian workforceⁱ, yet they are more likely to earn less than men throughout their lives and experience financial insecurity in their later years. This lifetime income disadvantage experienced by women is represented by the gender pay gap, which persists despite women's participation in the paid workforce.

The Workplace Gender Equality Agency reports that as at August 2018, Australia's full-time gender pay gap is 14.6 per cent with women earning on average \$244.80 per week less than men.ⁱⁱ In Tasmania, the gender pay gap as at May 2018 is lower (9.7 per cent).ⁱⁱⁱ The cumulative effect of the gender pay gap results in women retiring with around half as much superannuation (57.5 per cent) as men. According to recent research, the median women's superannuation balance is less than \$80,000 as they approach retirement.^{iv}

The fragmented work pattern experienced by the majority of women is a key contributor to lower financial security. Women are more likely than men to be the primary carer for their children and other family members.



This means women are often out of the paid workforce for significant times during their peak earning and career building periods or working part-time which impacts negatively on their career progression. In Tasmania as at August 2018, 35.2 per cent of all full time workers and 69 per cent of all part-time workers are women.^v Creating opportunities and support in the workplace for men to take a more equal share of primary care responsibilities is a key strategy to addressing the current inequalities.

The Tasmanian Government will address these workplace barriers to women's long-term income security

through a multi-level approach that focuses on inequities in the superannuation system, developing women's skills and experiences for work readiness and promoting workplace practices to increase flexible work arrangements for men.

Action I.1

Advocate for and work with the Australian Government to address the superannuation disadvantages experienced by women, for example promoting strategies such as the removal of the \$450 monthly threshold on superannuation payments.



Action 1.2

Work with the private sector, Workplace Gender Equality Agency, University of Tasmania, and other educational bodies to continue to raise awareness of and strategies to close the gender pay gap. (Communities Tasmania)

Action 1.3

Fund and support innovative projects that address barriers to women and girls engagement in education and training, through the Skills Tasmania Training and Work Pathways Program. (State Growth)

Action 1.4

Work with industries and employers to establish practical initiatives for Tasmania to assist women to overcome barriers to employment, including interview coaching and mentoring support. (State Growth)

Action 1.5

Assist women who have lost their job due to redundancy or business closure, to transition into a new career through the Rapid Response Skills initiative. (State Growth)

Action 1.6

Support gender diversity best practice within the Tasmanian State Service, including overcoming unconscious bias and supporting flexible working arrangements. (Premier and Cabinet)

Action 1.7

Increase the number of women with disability, Aboriginal women, women from refugee and migrant backgrounds, as well as women who are older and carers and LGBTI in the State Service through the implementation of the *State Service Diversity and Inclusion Framework 2017-2020*. (Premier and Cabinet)

Action 1.8

Support mothers in paid employment by providing lactation breaks and breast feeding facilities for all Tasmanian State Service employees with parental responsibilities. (Premier and Cabinet)

Action 1.9

Deliver the Tasmanian Employer of Choice Awards, which recognise Tasmania's best practitioners in creating a work culture that attracts, retains and grows the best people by actively promoting and catering for positive work life balance. (State Growth)

Action 1.10

Promote the benefits and legal obligations of providing flexible workplaces to the business and community sector, in a way that encourages men to use flexible work arrangements to share in caring responsibilities. (Communities Tasmania)

Action 1.11

Promote older women's workforce participation and age-inclusive employment practices through *The Ageing Workforce – Recruiting for Life Experience* study. (State Growth)

Action 1.12

Encourage financial institutions to provide information and deliver financial security planning sessions for women around the importance and impact of women's life-long earnings. (Communities Tasmania)

Priority 2: Increasing women's participation in science, technology, engineering, mathematics and medicine (STEMM)

The under-representation of women in science, technology, engineering, mathematics and medicine (STEMM) industries is not only a negative for gender equality, but it also undermines Tasmania's economy. As women and girls comprise just over half of Tasmania's population, increasing women's participation in STEMM, as well as in the building and construction, resources and rural sectors, is critical to widening the talent pool available to drive innovation and productivity on both the state and national level.

Many male-dominated industries suffer from a lack of skilled workers. Encouraging greater women's participation in these industries could go a long way to addressing these skills shortages. The tendency for these jobs to be higher paid, also means that the lack of women in these roles is also contributing to the gender pay gap.

Specialised STEMM skills are fundamental to sustainable economic growth. STEMM skills are essential for knowledge-based industries such as biotechnology, information and

communications technologies and advanced manufacturing, as well as the education, health care and agricultural sectors.

The need to build the STEMM workforces is well recognised, as is the need to address the gender inequality across STEMM disciplines. Female graduates are significantly under-represented, making up only 16 per cent of all people with science, technology, engineering and mathematics (STEM) qualifications.^{vi} Further, female STEM graduates are paid less than males, with fewer female STEM graduates earning in the top income bracket. These disparities exist despite gender-based aptitude differences having been comprehensively debunked.

According to the Chief Scientist, Australia loses female talent at every stage of the STEM pipeline from primary and secondary school, through to post-secondary education and in the workforce. The reasons cited are lack of engagement and confidence, primarily driven by gender bias and stereotyping, and cultural bias in employment practices and workplaces, which sees traditionally male sectors such as construction and transport still employing few female STEM graduates. Fragmented work patterns and primary care responsibilities also impact on women's STEM education and career pathways.

Building a gender equal STEMM workforce in Tasmania is a strong focus of the Department of Education and the tertiary education sector to ensure that girls and women are fully participating in Tasmania's world-leading science and engineering workforce. The University

of Tasmania is a member of the Athena SWAN Charter in Australia with the goal of gender equity, and particularly to increase the number of women in senior academic roles in STEMM disciplines. Increasing the number of women with STEMM qualifications will not only improve their financial security but also help to realise Tasmania's full potential in STEMM.

This Action Plan identifies a number of initiatives to support the participation of girls and women in STEMM and other male-dominated fields across the career pipeline.

Action 2.1

Support the *National STEM School Education Strategy* which aims to promote and increase foundational knowledge in STEM and related skills, to develop mathematical, scientific and technological literacy, and ensure that learners are inspired to take on more challenging STEM subjects. (Department of Education)

Action 2.2

Continue to establish STEM learning pathways to help learners to make informed choices for their future with a view to encouraging women and diversity in Information Communications Technology (ITC). (Department of Education)

Action 2.3

Support the development of skills in areas such as social interaction, cross-disciplinary thinking and the use of digital media, which are essential in all 21st century occupations. (Department of Education)



Action 2.4

Implement the Tasmanian STEM Framework aligned to the *National STEM School Education Strategy* and provide teachers with professional development to ensure the implementation of an integrated STEM approach in DoE schools. (Department of Education)

Action 2.5

Encourage Tasmanian women working in science, technology, engineering and mathematics (STEM) to become STEM ambassadors by nominating for the Australian Government's Superstars of STEM program. (Communities Tasmania)

Action 2.6

Work with industry partners to develop a Workforce Development Plan focusing on increasing the number of women in the Information Communications Technology (ITC) industry. (State Growth)

Action 2.7

Support the Women and Rural Communities Program to ensure that rural women are connected and supported in their valuable work and contribution to primary industries. (Department of Primary Industries, Parks, Water and Environment)

Action 2.8

Work with regional industry and community partnerships to address seasonal workforce shortages and under-employment. (State Growth)

Action 2.9

Fund *Tasmanian Women in Agriculture Inc* to build the capacity of more rural women to take leadership roles in Tasmanian primary industries. (Department of Primary Industries, Parks, Water and Environment)

Action 2.10

Support women and girls in regional areas to seek employment in traditionally male dominated fields, through such programs as the DPIPWE *See It, Dream It, Do It* Program. (Department of Primary Industries, Parks, Water and Environment)

Action 2.11

Through the Tasmanian Women's Council and national women's alliance Economic Security4Women (es4W), support actions to increase female participation in male-dominated occupations and industries, including promoting the es4W website *Girls Can Do Anything*. (Communities Tasmania)

Priority 3: Building women and girls' financial capabilities

Gender is an important factor in influencing financial attitudes, knowledge and behaviour. Research into adult financial literacy has found that women across all age groups find dealing with money more stressful than men, regardless of income level.^{viii} This is strongly linked to gendered beliefs, values and norms around financial matters. One consequence of this is that women are more likely to experience financial abuse in the context of family violence and to be more financially disadvantaged than men in family law settlements.^{ix} Women also do less well than men in workplace negotiations in relation to career progression, salary, professional development and promotion.^x

Consultation with Tasmanian women in the development of the Women's Strategy identified a number of issues related to financial capability building, including the promotion of financial literacy for women. In particular, respondents highlighted the lack of independent, affordable financial planning advice not linked to financial institutions. Financial abuse and disadvantage arising from separation and divorce is also a concern to Tasmanian women.

The Tasmanian Government will seek to build women's financial capabilities by providing information and support that is responsive to the needs of women and girls across Tasmania.

Action 3.1

Through the Tasmanian Women's Council, work with the federally funded national women's alliance, Economic Security4Women (es4W), to identify barriers and solutions to women's financial security and to increase women's and girl's financial capabilities. (Communities Tasmania)

Action 3.2

Engage with the *National Financial Capability Strategy 2018* and the national body to boost Australians' financial capability to be established by the Australian Government to increase financial capabilities for women and girls in Tasmania. (Communities Tasmania)

Action 3.3

Consult with Aboriginal, refugee and migrant women, and women with disability on further actions to develop their financial capabilities. (Communities Tasmania)

Action 3.4

Provide information for older women about financial abuse, so they are better able to protect their financial assets as part of *Strong, Liveable Communities: Tasmania's Active Ageing Plan 2017- 22*. (Communities Tasmania)

Action 3.5

Work with Council on the Ageing Tasmania and superannuation funds to deliver financial security planning sessions for women across the State. (Communities Tasmania)

Action 3.6

Support women in their financial preparations for later life, through actions from *Strong, Liveable Communities: Tasmania's Active Ageing Plan 2017-2022*. (Communities Tasmania)

Action 3.7

Provide women with information on financial management by promoting the Australian Securities and Investment Commission Money Smart website on the Women in Tasmania website. (Communities Tasmania)

Action 3.8

Provide women with information about employment negotiations by promoting the es4W website *Know Your Own Value* which provides resources and an online checklist. (Communities Tasmania)

Priority 4: Supporting women in business

Women are increasingly becoming business operators and entrepreneurs. Across Australia there has been a 46 per cent increase in the number of business operators over the past two decades.^{xi} Just over a third of Australia's business operators are women (34 per cent), and their numbers are increasing, but women still remain substantially under-represented as entrepreneurs.^{xii} In 2014, Australia was rated second of 30 countries that have conditions favourable for female entrepreneurship development.^{xiii}

In their 2017 annual survey of early stage technology businesses, *Startup Muster* found that 25.4 per cent of startup owners were female, but this number increased to 37 per cent for prospective startup founders.^{xiv} The report shows that women are more likely than men to face barriers, including financial restraints (57.3 per cent compared to 33.3 per cent); work-family balance (88.7 per cent compared to 65.9 per cent) and gender bias (51.3 per cent compared to

18 per cent) when starting and running a small business.^{xv}

This evidence shows that self-employment for women is an area for growth that will increase women's financial security and bring significant benefits to the State.

Innovation Hubs established in 2016 in Hobart and Launceston, called *Enterprize – Tasmania's Start-Up Space*, encourage entrepreneurship and assist start-ups to commercialise their ideas. This infrastructure provides a sound framework to develop opportunities to build the economic empowerment of Tasmanian women through innovation and entrepreneurship.

The No Interest Loans Scheme (NILS) Microbusiness Loans program has provided nearly \$2 million in loans to over 820 low-income clients to assist them to start or grow their own business. More than \$1 million has been loaned to women who currently comprise over half of all loan clients. Around a quarter of the loans have been to single parents with children. The program has enabled these women to establish a wide variety of successful enterprises.

Action 4.1

Provide small business support services and mentoring through Business Tasmania and the Enterprise Centres to support women to establish and grow their business. (State Growth)

Action 4.2

Provide a *Digital Ready for Business* online portal to assist small and medium business owners to develop an online presence and strategy, and digital coaches to assist women to develop optimal online strategies. (State Growth)

Action 4.3

Finalise and launch the *B2I Business Growth Strategy*. B2I is a new Government initiative, establishing a strategic partnership between business and industry representatives through the Tasmanian Chamber of Commerce and Industry, the Tasmanian Small Business Council, and Government, to establish a growth strategy for Tasmanian businesses and industries. (State Growth)

Action 4.4

Support women on low incomes to start or grow their own small business through the Small Business No Interest Loans scheme. (State Growth)

Action 4.5

Work with the No Interest Loans Scheme (NILS) Inc and community organisations to assist Aboriginal, migrant women, and women with disability to start their own small business. (Communities Tasmania, State Growth)

Action 4.6

Provide grants to community organisations to start and grow social enterprises to support migrant and other women who face barriers to entering the labour market. (State Growth)

Action 4.7

Determine models to expand the number of workshops and training activities for women to increase their digital literacy in Tasmania. (State Growth)

Priority 5: Addressing cost of living impacts on women

Cost of living risk is defined in *A Cost of Living Strategy for Tasmania*^{xvi} as the risk of electricity disconnection, housing eviction and homelessness, food insecurity, ill health due to inability to afford health services, debt and financial pressures, and presentations to emergency relief services. Factors that prevent cost of living risk include income adequacy, the affordability of essential goods and services, information about the products and prices available in the market, access to support networks and emergency buffers to cope with price shocks, and individual skills and capacity including physical and mental health.

The extent to which cost of living pressures become a significant issue can depend on how quickly prices increase over time and by how much relative to the income and resources of individuals and households. Cost pressures can be exacerbated when people face a cost increase that is more than expected, a number of bills hit at the same time and exceed the capacity of regular household income and economic resources to respond, or unexpected and unbudgeted expenses arise because of an emergency or catastrophic event. The resilience and capacity of households, people and places to cope with these unexpected shocks is a key factor in the level of financial hardship they experience.

A proportion of Tasmanian women face financial difficulty as a result of cumulative cost of living impacts.

Single parent families experience high rates of poverty.^{xvii} In Tasmania, women make up 80.6 per cent of single parent families.^{xviii} The contributing factors are rising childcare costs, stagnant wage growth and housing affordability. Women are also more likely than men to be underemployed, and are more likely to be in part-time and casual employment, with over one in five single parents in Australia in casual work with no paid leave entitlements.^{xix} Overall, these factors can contribute to significant financial insecurity for women and increase their vulnerability to cost of living risk over their lifetime. For example, the number of older homeless females in Australia in 2016 has increased 31 per cent since 2011, compared to 26 per cent of older homeless males in the same period.^{xx}

The Tasmanian Government recognises the importance of addressing issues that impact on women's financial well-being and their access to essential services to support themselves and their families. Key issues include the cost of power and water, access to affordable and appropriate housing, and food security for women and their families. The Government has also committed to reducing costs to enable children from low-income families to participate in sport and physical activity.

The Tasmanian Government is committed to keeping Tasmania's regulated electricity prices as the lowest in the country, and has contributed \$43.6 million to supporting state-based concession programs.

On top of this, Aurora Energy administers the Your Energy Support program which identifies and assists vulnerable customers to manage their energy usage and affordability.

The Tasmanian Government's 2018-19 Budget and forward estimates includes a range of new, as well as ongoing initiatives totalling nearly \$300 million that will reduce pressure on household budgets. Ongoing initiatives include \$181 million to provide electricity concessions for low income Tasmanians and \$111 million in rates, water and sewerage concessions for low income households.

Action 5.1

Reduce rising energy costs through capping electricity prices rises at CPI for three years, saving the average residential customer approximately \$179 a year. (Treasury)



Action 5.2

Provide financial assistance for families to meet the cost of energy through the Energy Hardship Fund and partner with No Interest Loan Scheme (NILS) Tasmania to deliver the Cost of Living Initiative Energy Efficient Subsidies as well as working with TasWater and Local Government to freeze water and sewerage price rises in 2019-20, and cap future price rises to no more than 3.5 per cent. (Communities Tasmania)

Action 5.3

Address food security through increased funding to Foodbank, Produce to the People, the Loaves and Fishes Project and Tasmania's food vans. (Communities Tasmania)

Action 5.4

Provide funding for emergency relief through the Family Assistance Program. (Communities Tasmania)

Action 5.5

Promote and annually update the *Tasmanian Government Discounts and Concessions Guide*, which provides information on a range of concessions and discounts to support eligible Tasmanians to access essential services. (Communities Tasmania)

Action 5.6

Through the National Housing and Homelessness Agreement improve housing outcomes for Tasmanians most in need. (Communities Tasmania)

Action 5.7

Continue to use the Household Assessment Prioritisation System (HAPS) to ensure homeless women are categorised as priority applicants. (Communities Tasmania)

Action 5.8

Support women and children affected by family violence through the Rapid Rehousing initiative, invest in a new women's shelter in southern Tasmania, and provide funding for women's shelters in each region to provide crisis and transitional accommodation for women across the state. (Communities Tasmania)

Action 5.9

Progress implementation of *Tasmania's Affordable Housing Strategy* to work in partnership with disability service providers, community housing providers and the private sector to construct purpose-built homes for people with disability and older Tasmanians. The Tasmanian Government is also introducing a 50 per cent stamp duty discount for seniors downsizing to a home that better suits their needs, a saving of up to \$7,000, as well as offering a 50 per cent stamp duty holiday for first home buyers for homes up to \$400,000; saving those starting out up to \$7,000. (Communities Tasmania)

Action 5.10

Introduce *Ticket to Play*, a sports voucher system to boost participation in sport and physical activity for Tasmanians aged five to 17, whose parent or guardian holds a Centrelink Health Care Card or Pensioner Concession Card. (Communities Tasmania)

Implementation

Governance

The Department of Communities Tasmania will oversee the implementation of the Plan through the State Government's *Tasmanian Women's Strategy* Group. The Roundtable will identify strategies to increase women's participation in STEMM.

The Tasmanian Women's Council is tasked with actively monitoring implementation of the *Tasmanian Women's Strategy 2018-2021* and the *Financial Security for Women Action Plan*.

Consultation

Over the life of the Plan there will be ongoing consultation with diverse groups of women (for example, Aboriginal, refugee and migrant women, women with disability, women who are carers and older women) around what works best for them to build financial capability and financial security.

Monitoring progress

The Tasmanian Government has made a commitment to release biennial time series data that includes mapping of key indicators across a number of domains including financial security for women.

The financial security indicators include:

- gender wage gap (including gender ratios by occupation, and employment by industry);
- working population (labour force participation, full and part time employment, unemployment and underemployment);
- education and training;
- women in business;
- work and personal life (carers, unpaid domestic work, hours of work, flexible working arrangements);
- superannuation and retirement for women; and
- housing stress.

Current Programs in this Area

For more information on what the Government is currently doing to increase the financial security of women in Tasmania, refer to the *Tasmanian Women's Strategy 2018-2021*.

Endnotes

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