
Hidden disadvantage among women in the ACT

Emma Davidson

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Acknowledgements

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Emma Davidson is the Deputy CEO of the Women's Centre for Health Matters. She has completed a Bachelor of General Studies from Griffith University. She has experience using quantitative and qualitative data to support the development of community understanding of the lived experience of women.

About the contributors from NATSEM

Associate Professor Riyana Miranti, Professor Robert Tanton, Dr Yogi Vidyattama, and Dr Sajeda Tuli, at NATSEM, University of Canberra compiled the ABS Census 2016 data and maps which enabled WCHM to drill down into small areas of the ACT using the latest data from the 2016 Census of Population and Housing from the ABS. They also supported the author by providing feedback and comments.

About NATSEM

The National Centre for Social and Economic Modelling (NATSEM) is one of three research centres within the Institute for Governance and Policy Analysis (IGPA) at the University of Canberra. NATSEM is one of Australia's leading economic and social policy research centres and is regarded as one of the world's foremost centres of excellence for micro-data analysis, microsimulation modelling and policy evaluation. NATSEM contributes to social and economic policy debate and analysis by undertaking independent and impartial research with activities aiming to have significant policy impact and lead to social and economic change.

About Women's Centre for Health Matters Inc.

The Women's Centre for Health Matters Inc. (WCHM) is a community based organisation which works in the ACT and surrounding region to improve women's health and wellbeing. WCHM believes that the environment and life circumstances which each woman experiences affects her health outcomes. WCHM focuses on areas of possible disadvantage and undertakes social research, advocacy, community development and health promotion to influence systems change with the aim to improve women's health and wellbeing outcomes. WCHM is funded by ACT Health. The findings and discussion presented in this report are those of WCHM, and not necessarily those of the ACT Health Directorate.

Executive Summary

When looking at unmet needs for women's health and wellbeing in the ACT, it is important to consider the socioeconomic determinants of health. These include income and employment, access to housing, caring responsibilities, and social exclusion (restrictions on resources or opportunities in education, employment, housing, access to local services, and influencing decisions that affect them)¹.

Social and economic disadvantage factors, such as poverty and low income, are more likely to be experienced by women than men, which can result in poorer health and well-being outcomes. It is well understood that women, on average earn less than men, and make up 80% of all sole parents in the ACT². There is also an emerging understanding that women make up a large proportion of those in the ACT who are homeless or at risk of homelessness, and that this is increasingly a problem faced by older women.

But it is often hard to access gender disaggregated data for women in the ACT. Without this data, it is hard to know how many women are impacted by specific disadvantage factors, and in what ways.

In 2017, a study was undertaken by the National Centre for Social and Economic Modelling (NATSEM), which was commissioned by the ACT Council of Social Service Inc. in partnership with Anglicare NSW South, NSW West & ACT; Belconnen Community Service; Marymead; St Vincent de Paul Society – Canberra/Goulburn; UnitingCare Kippax; Woden Community Service; and YWCA Canberra. The study used the Australian Bureau of Statistics' 2016 Census data for the ACT, and examined data on people in low income households in very small areas (Statistical Area Level 1 or SA1) of around 150 households per area, and then compared these areas to the Australian capital city average. The study showed that Canberra's high average income and education levels masked hidden pockets of disadvantage in which there were small areas with a high proportion of people living in low income households, with sole parent families with low income levels and high expenditures on rent, and with education disadvantage. However, the data did not explore the differences in the levels of disadvantage between women and men in the ACT.

This is why the Women's Centre for Health Matters (WCHM) engaged NATSEM to provide us with the 2017 study data by gender so that WCHM could look specifically at the differences in disadvantage for women compared to men. This report discusses the findings at suburb level in relation to low income households (with an equivalised household income of \$500 per week or less), sole parent households on low incomes, and adults (aged 15 years or older) who have not completed Year 10 and are not still studying.

¹ Australian Social Inclusion Board, *Social Inclusion in Australia: How Australia is faring*, Canberra, 2012, viewed online 15 May 2018, <http://apo.org.au/node/30582>

² Australian Bureau of Statistics, *2016 Census – Selected Family Characteristics*, TableBuilder. Findings based on use of TableBuilder data.

The study shows that women are experiencing disadvantage in these areas in higher proportions than men. The data shows that in the ACT there are two and a half times more women than men who are sole parents on a low income, and the proportion of women who don't have at least a Year 10 level education is 5.8% whereas for men it is 4.8%.

In addition, the data showed the geographic distribution of women experiencing disadvantage within the ACT. There are many more suburbs in the ACT where there is a high proportion of disadvantage for women compared to men.

We found that there are 25 suburbs in the ACT where the proportion of women in sole parent households on low income is over 2.5 per cent and a proportion of girls, boys, or both over 8 per cent. But there are only two suburbs with a proportion of men in sole parent households on low income over 2.5 per cent and a proportion of boys, or both boys and girls over 8 per cent. There is a correlation between suburbs with high proportions of women in sole parent households on low income, and children in sole parent households on low income, that does not exist at the same level for men in the ACT.

There is also a correlation between suburbs with high proportions of women without at least a Year 10 education level, and suburbs that have a high proportion of women who are sole parents in low-income households. A total of 26 suburbs in the ACT experience this combination of disadvantage.

As far back as 2002 the report *Locating Poverty in the ACT* (NATSEM) identified that 'financially disadvantaged Canberrans are more likely to be women.' The ACT Community Service Directorate's report, '*A Picture of Women in the ACT 2013*', highlighted that ACT women were more likely to be head of lone families than men, and over half of those that reported living alone in the ACT who were women were alone as a result of situations including relationship breakdowns, or as a result of becoming widowed.

This report shows many years later that when looking at averages in the ACT, disadvantage can be hidden and that the gendered impacts can be overlooked, because disadvantage in Canberra is not concentrated in particular suburbs or regions.

This report also reminds us that for a range of complex reasons, women in the ACT are vulnerable, and that marginalisation is gendered. Women are more likely to experience social and economic disadvantage factors, such as poverty and low income, than men, and this can impact on their health and well-being. That is why access to gendered data in the ACT is important.

Introduction

When we think of the people who live in Canberra, we often think of a city made up largely of highly educated public servants and their families, and a relative level of middle to upper middle-class comfort compared to the Australian average.

In fact, the majority of Canberrans – 55% of those working in the ACT – are in the private sector. More than 9% of families with children under the age of 15 years in Canberra are raising their children as sole parents, many of them on low incomes. There are more women than men in the ACT who have not completed high school to Year 10 level, and a considerable number of women on low incomes who are reliant on their partner's income for their middle-class household status.

In the 2017 study by the National Centre for Social and Economic Modelling (NATSEM) of the Australian Bureau of Statistics' 2016 Census data for the ACT, there was an examination of data on people in low income households in very small areas (Statistical Area Level 1 or SA1) of around 150 households per area. These areas were then compared to the capital city average.

NATSEM looked at indicators of disadvantage in those small areas. These included the:

- proportion of people living in low-income households;
- proportion of children living in low-income households;
- proportion of people living in a sole parent family in low-income households;
- proportion of people aged 15 years or over who did not complete Year 10 and are not still in school; and
- median rent payments in the area as a proportion of median income in the area.

The negative impact of these indicators of disadvantage on families is well understood. When a family experiences multiple disadvantage factors, that impact is exponentially worse not only for the individuals experiencing it now, but for their children and grandchildren as well.

Those experiencing multiple disadvantage have poor outcomes across a range of dimensions of life. The effects of several disadvantages acting in tandem can be more difficult to overcome than just a single aspect of disadvantage. And this multiple disadvantage can be perpetuated across generations. Multiple disadvantage can also lead to exclusion from society ... and a lack of access to goods, services, activities and resources.³

The study found that there were around 37,000 people living in Canberra in low-income households, concentrated in about 10 per cent of the small areas across the city. They also found that people in 161 small areas in the ACT paid more of their gross income on rent than the capital city average of 23.3 per cent, and 23 small areas paid more than 30 per cent of their gross income on rent.

³ Australian Bureau of Statistics, *Measures of Australia's Progress*, cat. no. 1370.0, 2004, viewed 1 May 2018, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/1370.02004?OpenDocument>

Some small areas in the ACT had proportions of their population of more than 20 per cent who were over 15 years old and had not completed Year 10. While the whole of ACT proportion of people who had not completed Year 10 was around half of the average for all Australian capital cities, people in the ACT who had not completed Year 10 were concentrated into 8 per cent of the small areas in the city.

In most small areas of the ACT, levels of disadvantage were no higher than the capital city average. But in 38 per cent of small areas in the ACT, there was at least one indicator of disadvantage that was higher than the capital city average. In 18.9 per cent of areas, there were multiple disadvantage factors. And in two small areas, all five disadvantage indicators were higher than the capital city average.

What this meant was that there were hidden pockets of disadvantage within ACT's larger suburban communities, and that the people living in these low-income households were experiencing severe impacts on their quality of life as a result.

However, the data provided in the 2017 study did not include a gendered perspective on disadvantage in the ACT. We know that 80% of sole parents in the ACT are women, that women are more likely to work in low paid industries and have higher levels of unemployment and underemployment than men. We wanted to understand whether these factors may contribute to women experiencing disadvantage at different levels, or in different areas, than men in the ACT.

We also know that women who are experiencing economic difficulty are not confined solely to the lowest income households. Women living in the second lowest 20% of household incomes in the ACT are more vulnerable to homelessness and other negative impacts on their quality of life if they experience a relationship breakdown, loss of employment, or loss of security of tenure on their rented home. Any of these unexpected events may be more than they have the resources to manage without assistance.

The data provided by NATSEM allowed WCHM to view the levels of disadvantage experienced by women in the ACT living in households with an equivalised household income of \$500 per week or less, those living in low income sole parent families, those who did not complete Year 10, and those experiencing high rental costs.

While we are not able to access all the same data by gender as was analysed for the 2017 study down to the SA1 level (smaller areas within suburbs) because gender disaggregated data is not being published at that small area level, we were able to access data down to the SA2 level (suburbs). As a result, references to small areas analysed in the 2017 study refers to SA1 level, and references to suburbs in the data analysed for this report refers to SA2 level. For a technical description of the methods used, refer to Appendix A.

Findings

Low-income households

One of the key measures of socioeconomic disadvantage for an area is the proportion of low-income households in the area. Low-income households have reduced capacity to pay for essential goods and services, such as housing, food, and clothing. This disadvantage can persist into subsequent generations, as it also reduces access to education and resources that children may need to improve their access to higher paid employment and therefore a higher socioeconomic group.

The 2017 NATSEM study found that there were 37,213 people living in low-income households in the ACT in 2016, representing 11 per cent of the total ACT population⁴. This figure was lower than the average for other capital cities in Australia (20%).

The study also found that about 10 per cent of small areas in the ACT had a proportion of people living in low-income households that was above the capital city average. One small area in the ACT had more than 60 per cent of people living in a low-income household. A total of 16.1 per cent of small areas in the ACT had a higher proportion of children aged 0-14 years in low-income households compared to the capital city average. There were six small areas in the ACT where the proportion of children living in low-income households was 50 per cent or more.

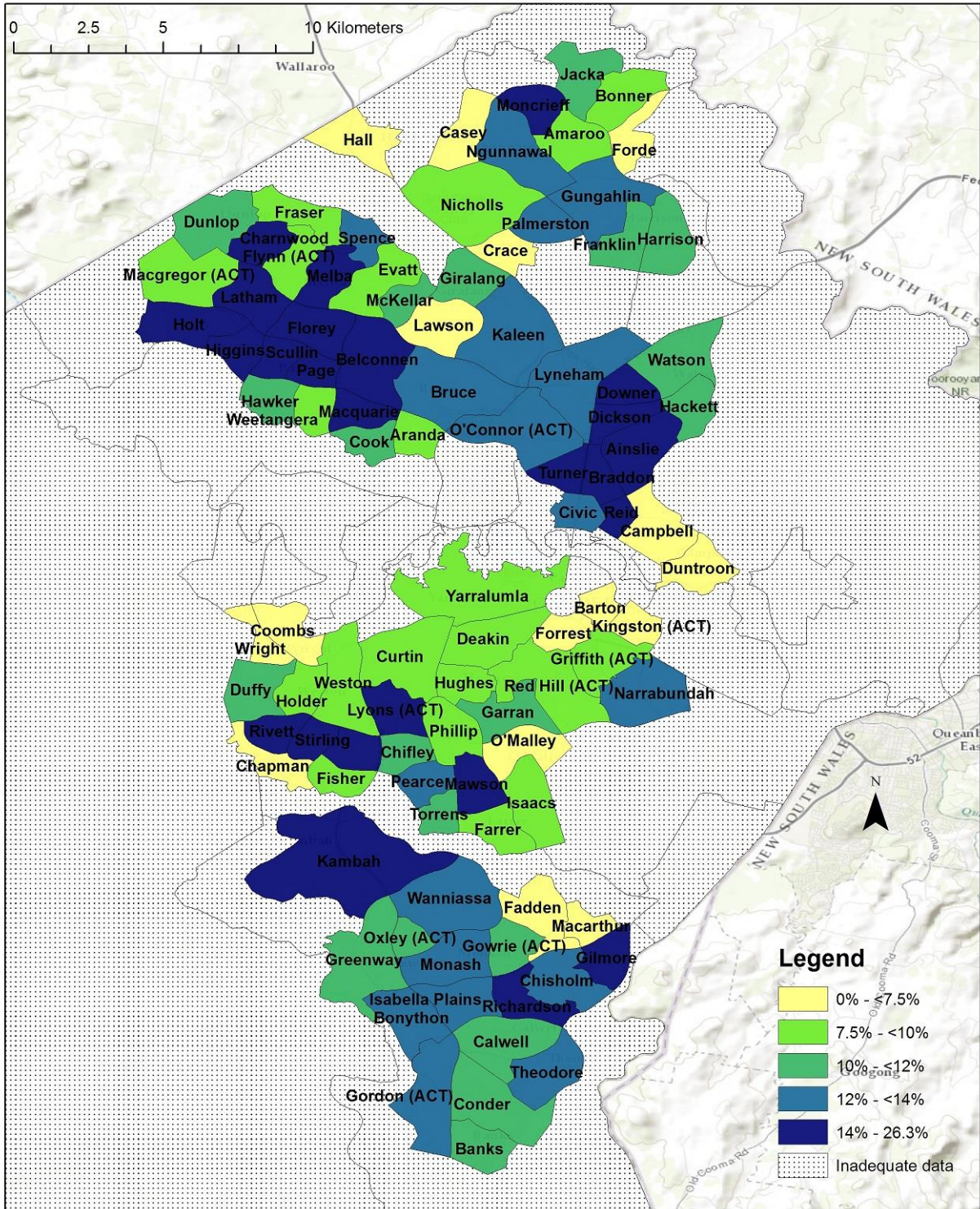
When we take another look at the data and disaggregate it by gender, it shows that there are more women living in low-income households than men in the ACT. Of those people living in low-income households in the ACT, there are 20,093 women and girls living in low-income households, and 17,109 men and boys in low-income households.

There are 25 suburbs in the ACT where the proportion of women (including girls) living in low income households is over 14 per cent, and 16 suburbs where the proportion of men (including boys) living in low income households is over 14 per cent.

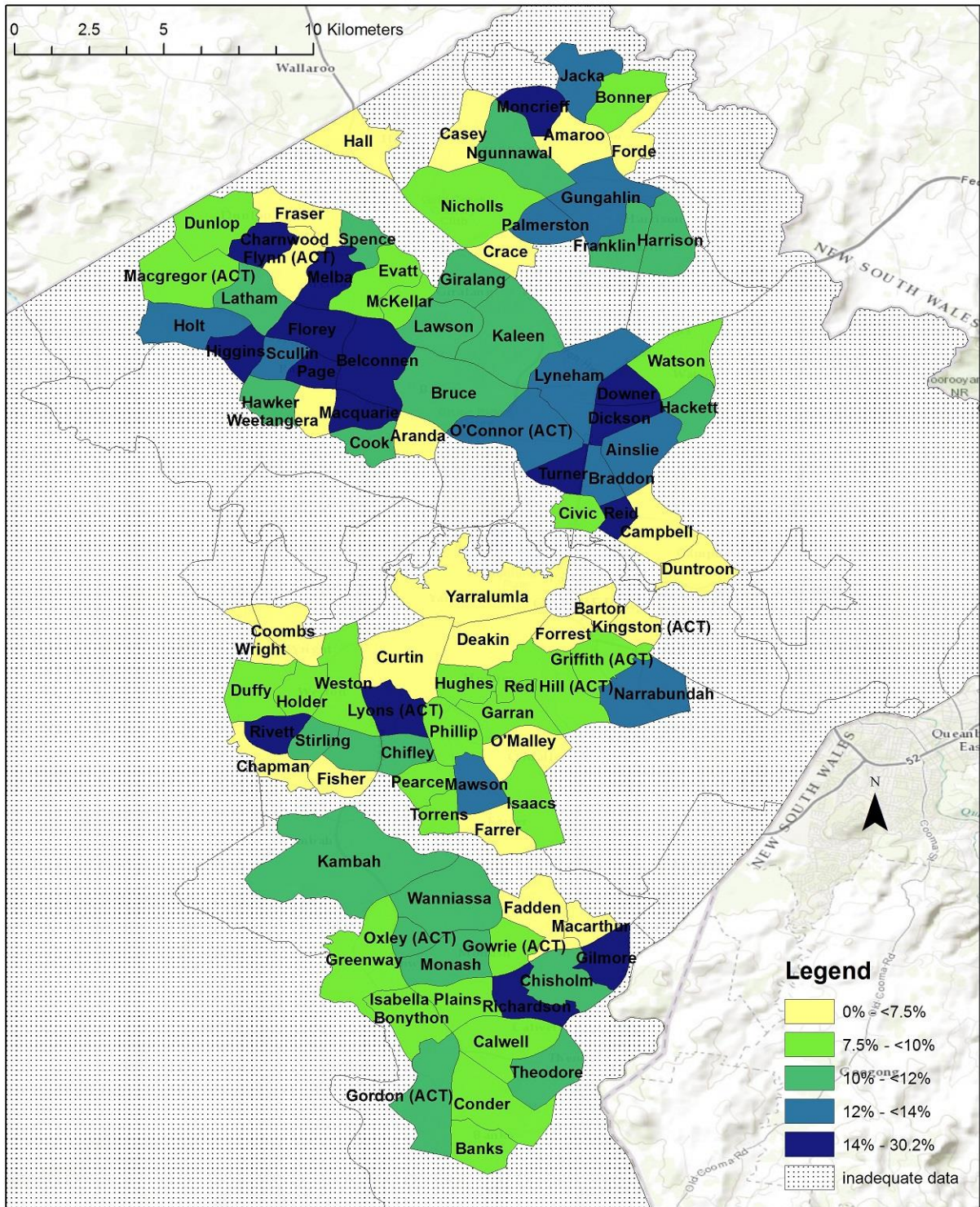
While the proportion of women or men in low income households is higher than 14 per cent (at 20.9 per cent for women and 18.6 per cent for men), the average proportion of women in low income households in Canberra is 11.8 per cent, and 10.4 per cent for men. A suburb with a proportion over 14 per cent of people living in low income households indicates a significantly higher proportion than the Canberra average for either women or men.

⁴ R Tanton, R Miranti & Y Vidyattama, *Hidden disadvantage in the ACT: Report for ACT Anti-Poverty Week*, Canberra, October 2017.

Proportion of women (including girls) in low income households, by the ACT suburbs, 2016



Proportion of men (including boys) in low income households, by the ACT suburbs, 2016



Because household income is largely reliant on adults aged 15 years or over, when girls and boys aged under 15 years were removed, there are 16,304 women and 13,032 men living in low-income households.

Sole parents

In a low-income household with children where there is only one parent, the ability to move into a higher income quintile is impacted by the fact that there is only one adult who is able to earn an income, while also performing all the domestic and caring work that comes with raising children. Sole parent families with children under 15 years are therefore at a greater disadvantage than families with multiple adults who can contribute to the household income.

The 2017 NATSEM study found that there were 8,751 people living in sole parent family in low-income households, representing around 3 per cent of the ACT population. This was slightly lower than the average proportion in capital cities in Australia (4%). These sole parent families were concentrated in 23 small areas in the ACT where the proportion of sole parent families in low-income households was above the Australian capital city average, and there were two areas where that proportion was greater than 15 per cent.

However, when the data is disaggregated by gender, we found that there are more than two and a half times as many adult women (3,477) as men (1,355) living in sole parent families in low-income households in the ACT.

ACT women (excluding girls) in sole parent households on a low income as a proportion of all ACT women is 2.5 per cent, while for men (excluding boys) it is 1.0 per cent.

There were eight suburbs in the ACT where the proportion of women in sole parent households on a low income is greater than the Australian capital cities average proportion for women. This was the same as the number of suburbs in which the proportion of men in sole parent households on a low income is greater than the Australian capital cities average proportion for men.

The Australian capital cities average proportion of women in sole parent households on a low income is 4.1%, while for men it is 1.8%.

There are 43 suburbs in the ACT where the proportion of the suburb's population who are women sole parents in low income households is over 2.5%, which is the average proportion for women sole parents in low income households in the ACT. There are only two suburbs in which this is the case for men.

What this means is that a simple comparison of the number of suburbs in which the number of women versus men experiencing this disadvantage is higher than the capital cities average for their gender, masks the fact that there are two and a half times more women than men in this situation. It can also hide the fact that there are 43 suburbs in the ACT where the proportion of women in this situation is relatively high, compared to only two suburbs where this is the case for men.

There are 24 suburbs in the ACT where the proportion of girls living in sole parent families in low-income households is higher than the Australian capital city average of 8.5 per cent. For boys, there are 18 suburbs where this is the case.

There are 26 suburbs in which the proportion of girls in sole parent households on a low income is greater than 8 per cent, and 21 suburbs where the proportion of boys in sole parent households on low income is greater than 8 per cent.

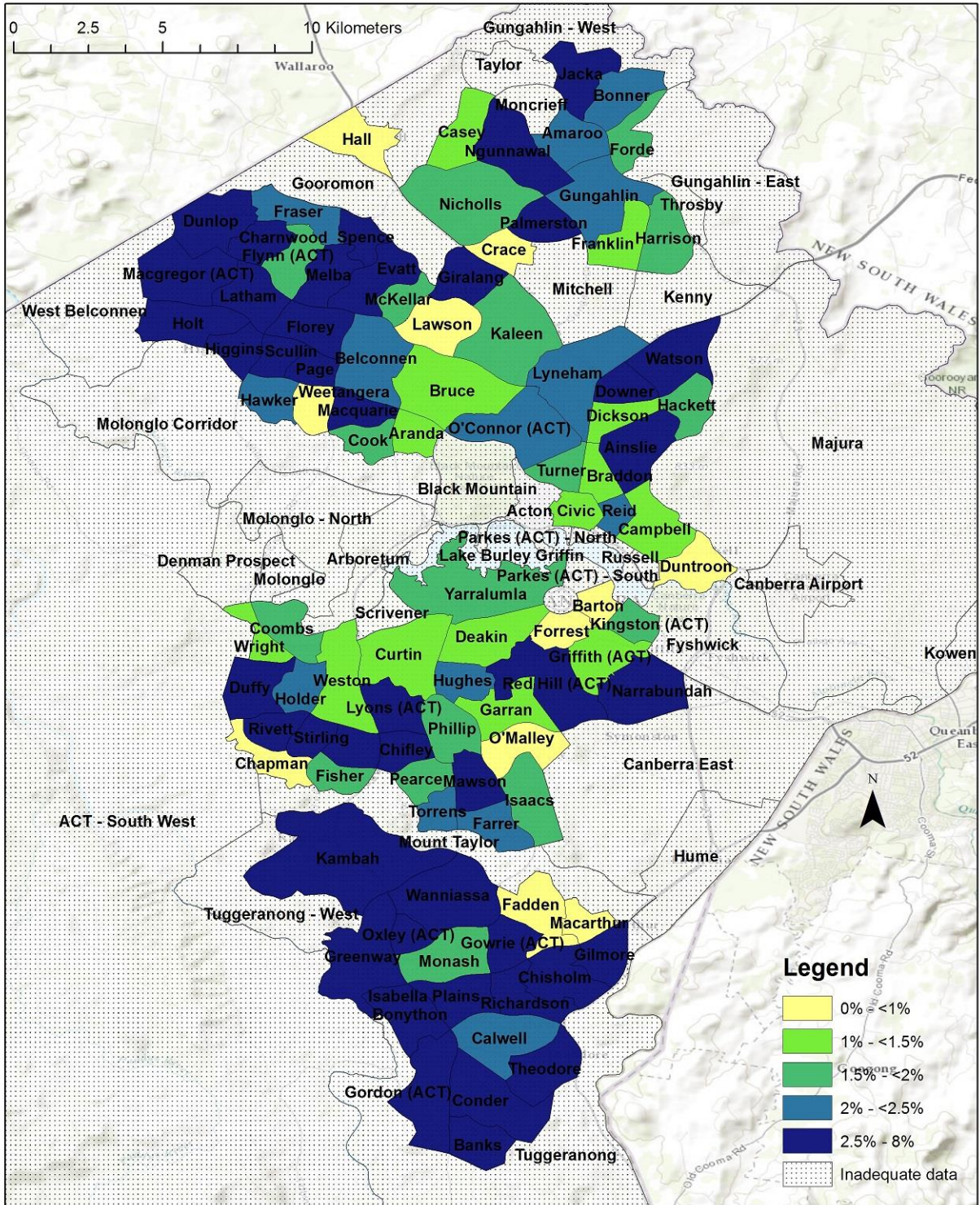
There is also a correlation between the gender of adults and children in suburbs with high proportions of sole parent households on a low income.

There are 25 suburbs where both the proportion of women in sole parent households on low income is over 2.5 per cent, and the proportion of girls, boys, or both in sole parent households on low income is over 8 per cent.

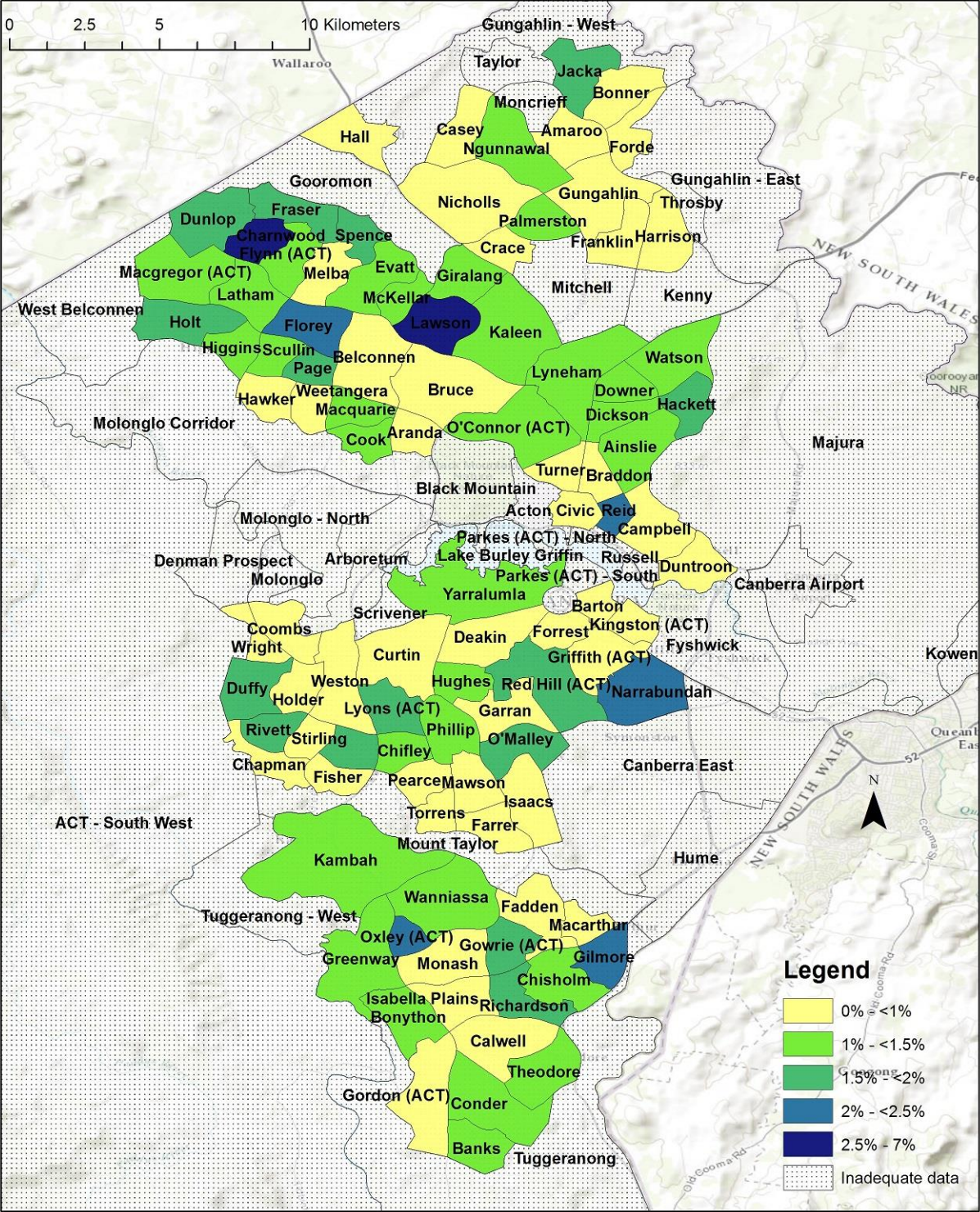
There are two suburbs where both the proportion of men in sole parent households on low income is over 2.5 per cent and the proportion of boys, girls, or both in sole parent households on low income is over 8 per cent.

What this indicates is that there is a high correlation between suburbs with high rates of girls and boys living in sole parent households on a low income with women, rather than with men.

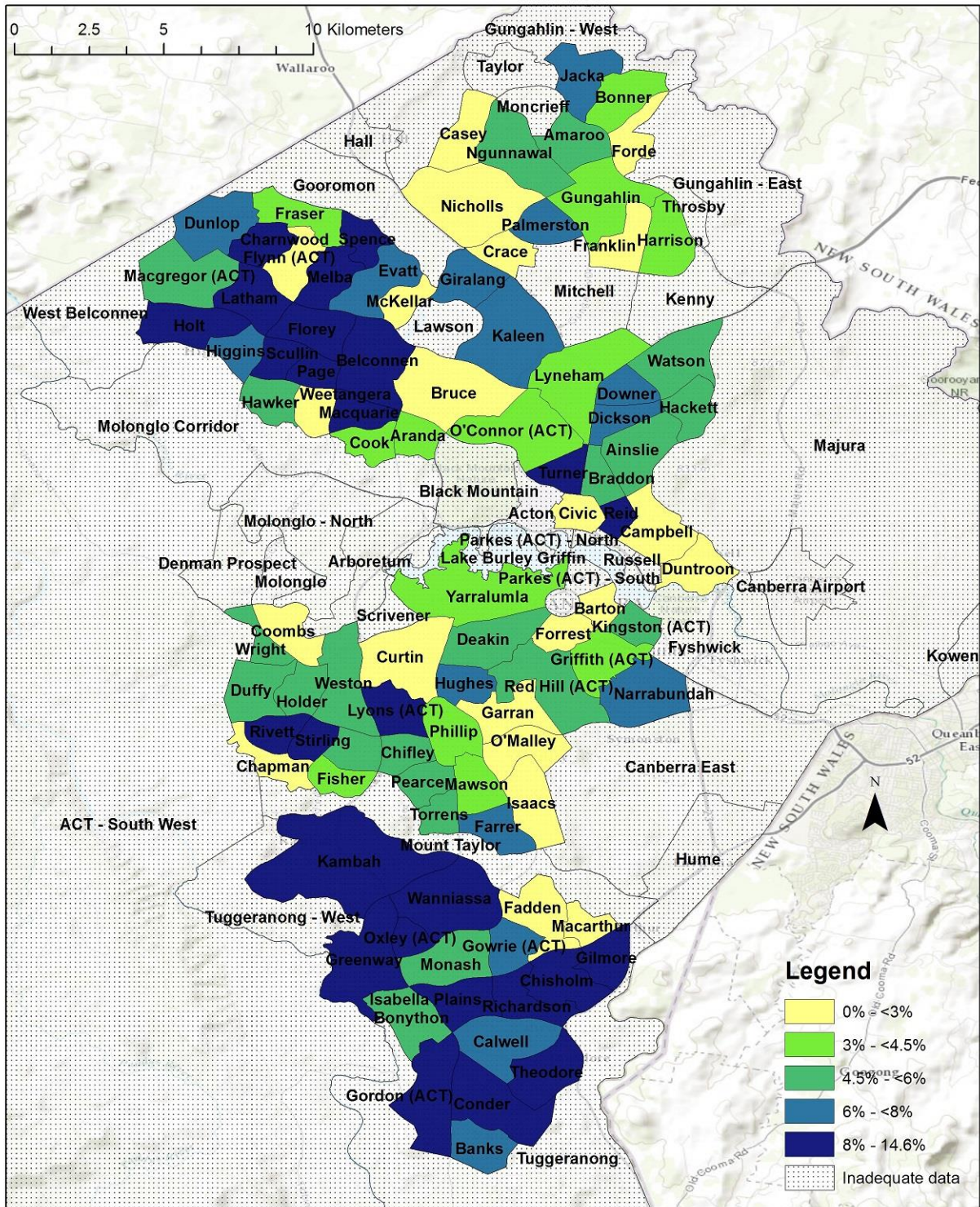
Proportion of adult women living in a sole parent family in low income HH, by the ACT suburbs, 2016



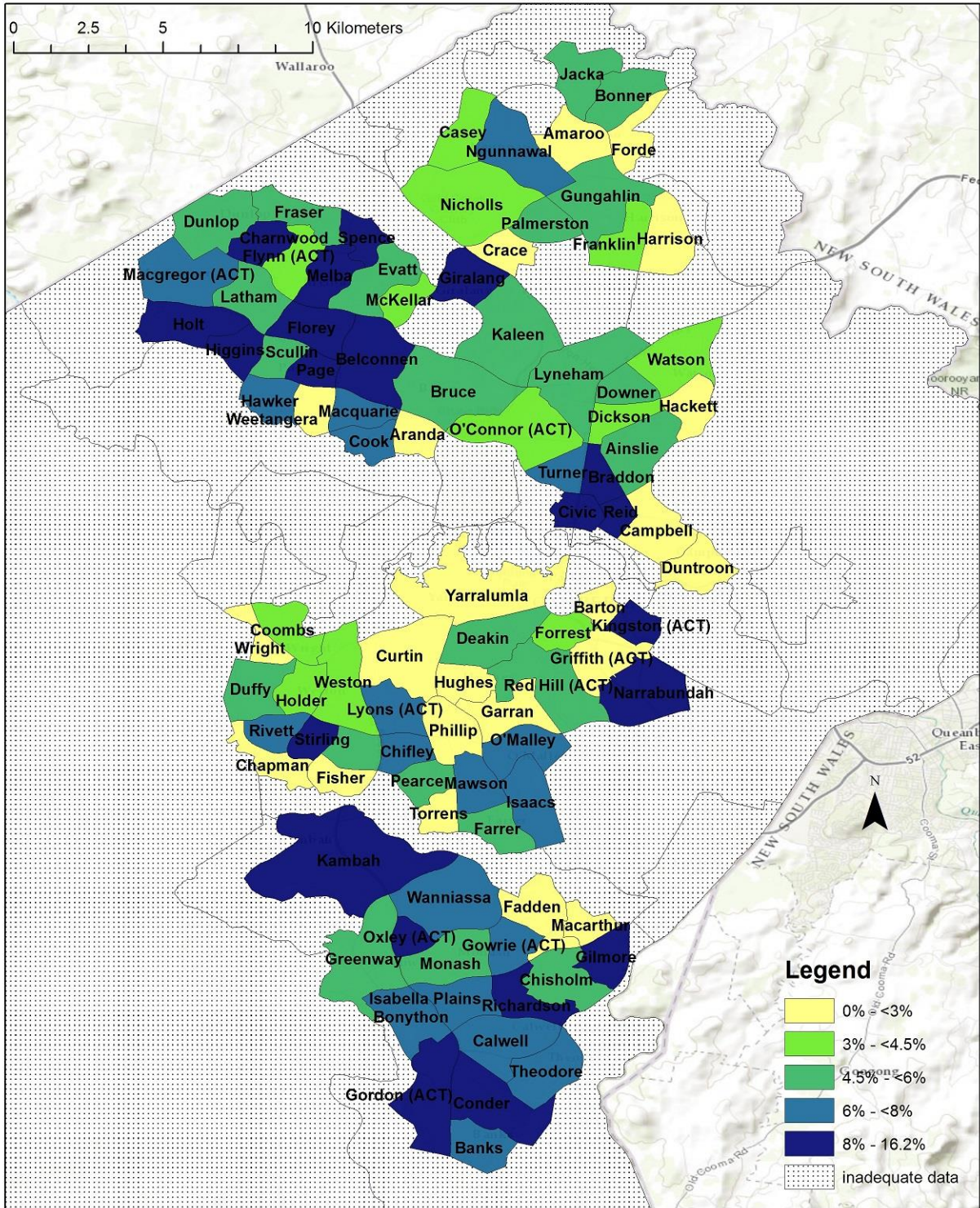
Proportion of adult men living in a sole parent family in low income HH, by the ACT suburbs, 2016



Proportion of girls living in a sole parent family in low income HH, by the ACT suburbs, 2016



Proportion of boys living in a sole parent family in low income HH, by the ACT suburbs, 2016



Housing cost as a proportion of income

For many households in the ACT, housing is one of their largest living expenses. Families on a low income often have no financial capacity for home ownership due to the combined difficulties of saving a deposit, repaying a mortgage, or even being able to borrow, particularly for people who do not have permanent employment.

With an average wait time of 274 days for priority housing and 983 days for standard applicants for public housing⁵, this means that the private rental market is the only long-term housing option for most low-income households in the ACT.

It is widely accepted that paying more than 30 per cent of income on rent will result in housing stress, increasing pressure on other living expenses such as food, education, health, and transport, and increasing vulnerability to homelessness should there be an increase in other living expenses or decrease in income. The ACT Government's *Towards a New ACT Housing Strategy* Discussion Paper stated in 2017 that an affordable rental for Quintile 1 households earning up to \$55,000 per year was up to \$321 per week⁶.

Australian Bureau of Statistics' 2016 Census data that is publicly available does not allow calculation of the exact number of households in housing stress under the 30% rule, as individual household incomes are published in income groups. However, with some estimation of median income in an area based on the income ranges available, the 2017 NATSEM study calculated the ratio of median rent to median income for small areas from the census data. This is the closest estimation of housing stress for small areas of the ACT that is possible using publicly available data.

The 2017 study found that there were 161 small areas in the ACT (16 per cent) that were paying more of their gross income on rent than the capital city average of 23.2 per cent, with two small areas in the ACT paying an average of 40 per cent of gross income on rent. There were 23 small areas in the ACT (2.3 per cent) that were paying more than 30 per cent of their gross income on rent.

It is important to consider not just the cost of housing, but its suitability for the household that will be living in it. A family with two adults and two children will need a property with more than one bedroom to avoid overcrowding. Anglicare's Rental Affordability Snapshot considered the number of bedrooms in a property as well as its rental cost⁷. Canberra has not fared well in the annual affordability snapshot. In 2012, it was Australia's worst capital city for housing affordability with a notable lack of affordable properties for minimum wage workers or people whose income is reliant on welfare payments⁸. And in

5 ACT, Parliamentary Debates, Legislative Assembly, 11 April 2018, p. 1289, viewed online 9 May 2018: <http://www.hansard.act.gov.au/hansard/2018/pdfs/20180411.pdf>

6 Environment, Planning and Sustainable Development Directorate, *Towards a New Housing Strategy: An ACT Community Conversation*, Canberra, July 2017, viewed online 9 May 2018, https://www.yoursay.act.gov.au/application/files/5215/2342/3267/discussion_paper.pdf

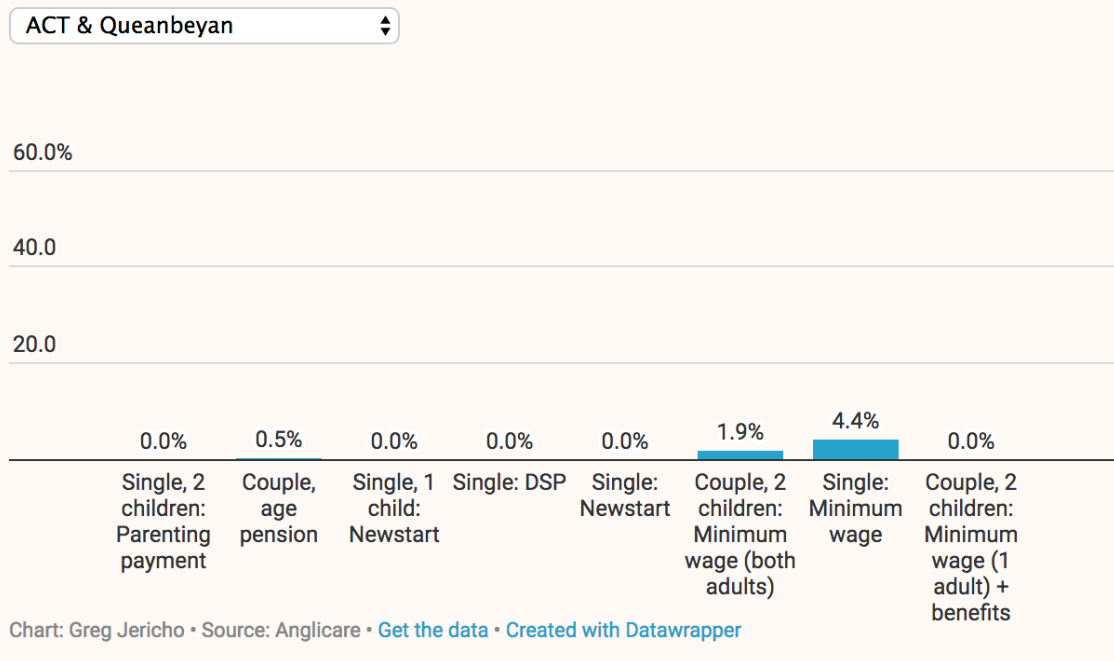
7 Anglicare Australia, *2018 Rental Affordability Snapshot*, Canberra, 2018, p. 5.

8 E Davidson, *Lock up your lattes, the housing revolution is coming!*, On Line Opinion, Australia, 10 May 2012, viewed online 9 May 2018, <http://www.onlineopinion.com.au/view.asp?article=13599>

the 2017 snapshot there were almost no affordable properties available in the ACT for low income households⁹.

The Snapshot for 2018 showed that Canberra has almost no affordable rental properties for households on low incomes. For most household types on a minimum wage or Centrelink payment income, there were no properties for rent that would be appropriate for the family size and affordable. This includes all households where the only income is Centrelink payments, and couples with two children where the income is minimum wage for one adult and Centrelink payments. The only households that had any properties available that were both appropriate and affordable were couples with two children where both adults received minimum wage (1.9 per cent of properties were appropriate and affordable), or single people with minimum wage (4.4 per cent of properties)¹⁰.

Rental affordability by region and household type



⁹ R Tanton, R Miranti & Y Vidyattama, *Hidden disadvantage in the ACT: Report for ACT Anti-Poverty Week*, Canberra, October 2017, p. 8.

¹⁰ G Jericho, *If buying a house is a pipe dream, renting one is a nightmare*, The Guardian, Australia, 1 May 2018, viewed online 9 May 2018, <https://www.theguardian.com/business/grogonomics/2018/may/01/if-buying-a-house-is-a-pipe-dream-renting-one-is-a-nightmare>

The lack of affordable rental housing in the private market has a disproportionate impact on women in the ACT. This is because there are two and a half times more women in sole parent households on a low income (Parenting Payment, or Newstart if their youngest child is over 8 years old) than men. 2016 Census data also shows that 34.2 per cent of all women aged 15 years or older in the ACT had a total personal income of less than \$500 per week, compared to only 24.5 per cent¹¹.

The suburbs that have the highest proportion of women on low incomes are dominated by suburbs established in 1986 or earlier. This means that most of the housing available in those suburbs will be older, often with a lower energy efficiency rating and higher maintenance costs as the property ages. For women on low incomes, this means they are more likely to be living in a property that costs more to heat in winter or cool in summer, and they may need to spend money on repairs more often or put in requests to their landlord for repairs.

Location is a key factor in making housing affordable for many women, as it enables them to access services such as shops, education, health services, and employment opportunities¹². Because most suburbs with a high proportion of women who are sole parents in low income households are not within walking distance from a town centre (i.e. Tuggeranong, Woden, City, Belconnen, or Gungahlin), public transport access to other suburbs is reduced by the time required to change buses.

Education level

Education has long been considered a major contributor to an individual's ability to increase their income through improved employment prospects. This is based on the assumption that access to higher paid professions within the labour market requires a university education.

This is no longer strictly true in Australia, as demonstrated by the rising incomes of trades qualified workers, and the increasing number of university graduates working in middle income clerical positions previously held by workers without a university qualification. But it is still generally true that individuals who have left education without completing Year 10 earn a lower income in Australia.

Since 1 January 2010, it has been a legal requirement in the ACT for young people to remain in full-time education, training, or employment until they reach 17 years old¹³. For many young people, this means it is now compulsory to at least start their Year 12 education and has been a factor in the ACT's current retention rate from Year 7/8 to

11 Australian Bureau of Statistics, *2016 Census – Employment, Income and Education*, TableBuilder. Findings based on use of ABS TableBuilder data.

12 Women's Centre for Health Matters, *Submission to the Housing Choices consultation*, Canberra, March 2018, viewed 18 May 2018, <http://www.wchm.org.au/wp-content/uploads/2018/03/Submission-to-the-Housing-Choices-consultation.pdf>

13 *Education (Participation) Amendment Bill 2009*, Australian Capital Territory, viewed online 19 May 2018, http://www.legislation.act.gov.au/es/db_35749/20091015-41027/pdf/db_35749.pdf

Year 12 of 94.8 per cent. Looking at the data by gender, the retention rate for girls in the ACT is 97.5 per cent compared to 92.1 per cent for boys¹⁴.

The median income of Australians aged 15 years or more in the 2016 Census was \$662 per week¹⁵. But the median income of Australians aged 15 years or more who had not completed Year 10, and were not still in education, was in the range of \$300 to \$399 per week¹⁶.

The 2017 NATSEM study found that 5 per cent of the ACT population aged 15 and over had not completed Year 10 and were no longer at school. While this is about half the average rate for Australian capital cities, around 8 per cent of the small areas in the ACT had a proportion of people with a less than Year 10 education that was higher than the Australian capital cities average. This means that those people who have an education level of less than Year 10 are geographically concentrated in the ACT.

Using gender disaggregated data, we found that the proportion of women with less than a Year 10 education in the ACT is 5.8% and the proportion of men is 4.8%.

There are only two suburbs in the ACT where the proportion of women over 15 who are not still studying and do not have at least a Year 10 level education is higher than the capital cities average for women, and one suburb for men. The capital cities average for women is 10.4 per cent, while for men it is 9.5 per cent.

There are 31 suburbs where the proportion of women over age 15 who are not still studying and do not have at least a Year 10 level education is over 7 per cent. For men, there were 13 suburbs with a proportion over 7 per cent in this situation.

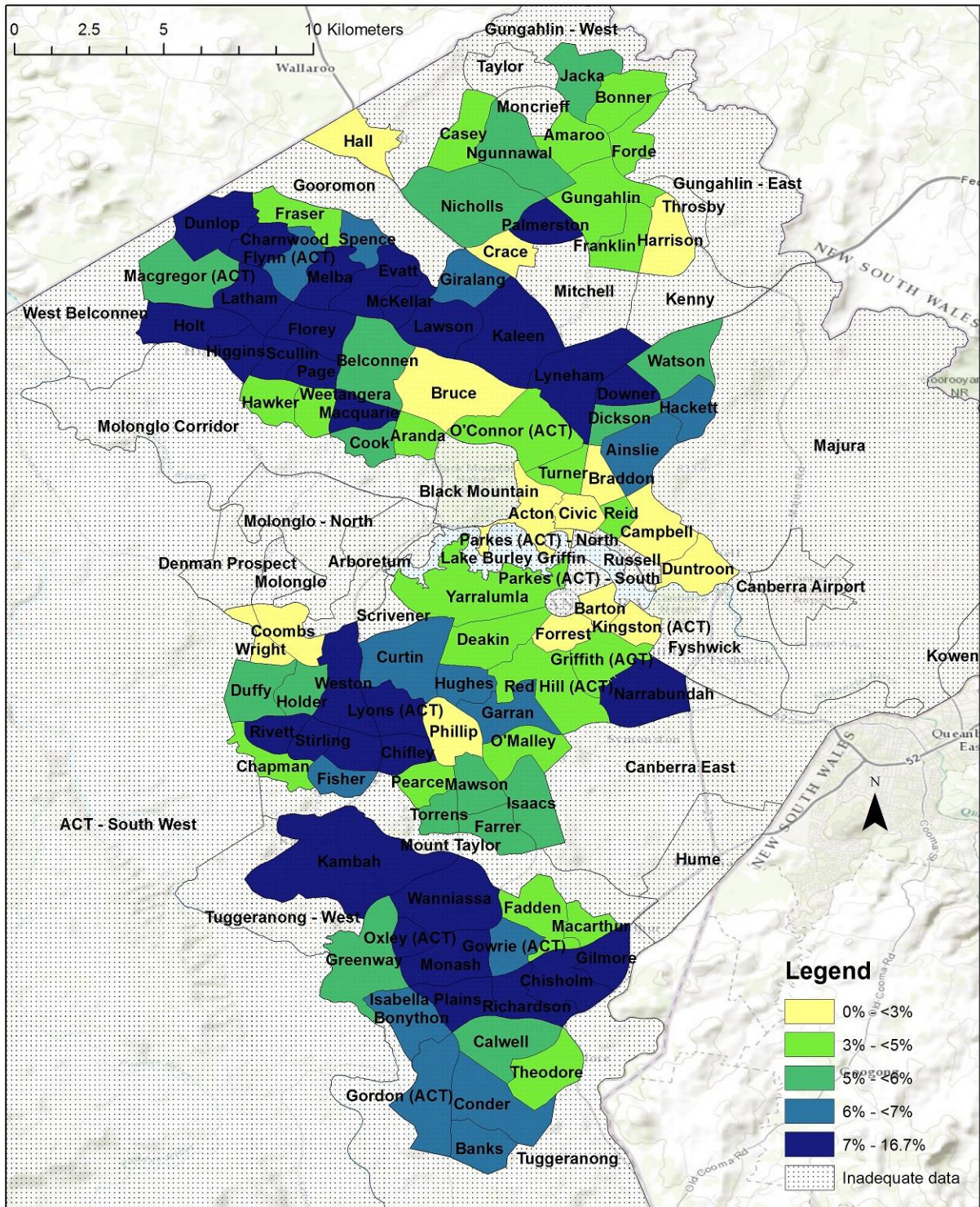
What this means is that men without a Year 10 level education are more geographically concentrated than women without a Year 10 level education.

14 Australian Bureau of Statistics, *Schools, Australia 2017*, "Table 8: Key information: Australian Capital Territory 2012-2017", cat. no. 4221.0, viewed online 19 May 2018, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4221.0Main+Features12017?OpenDocument>

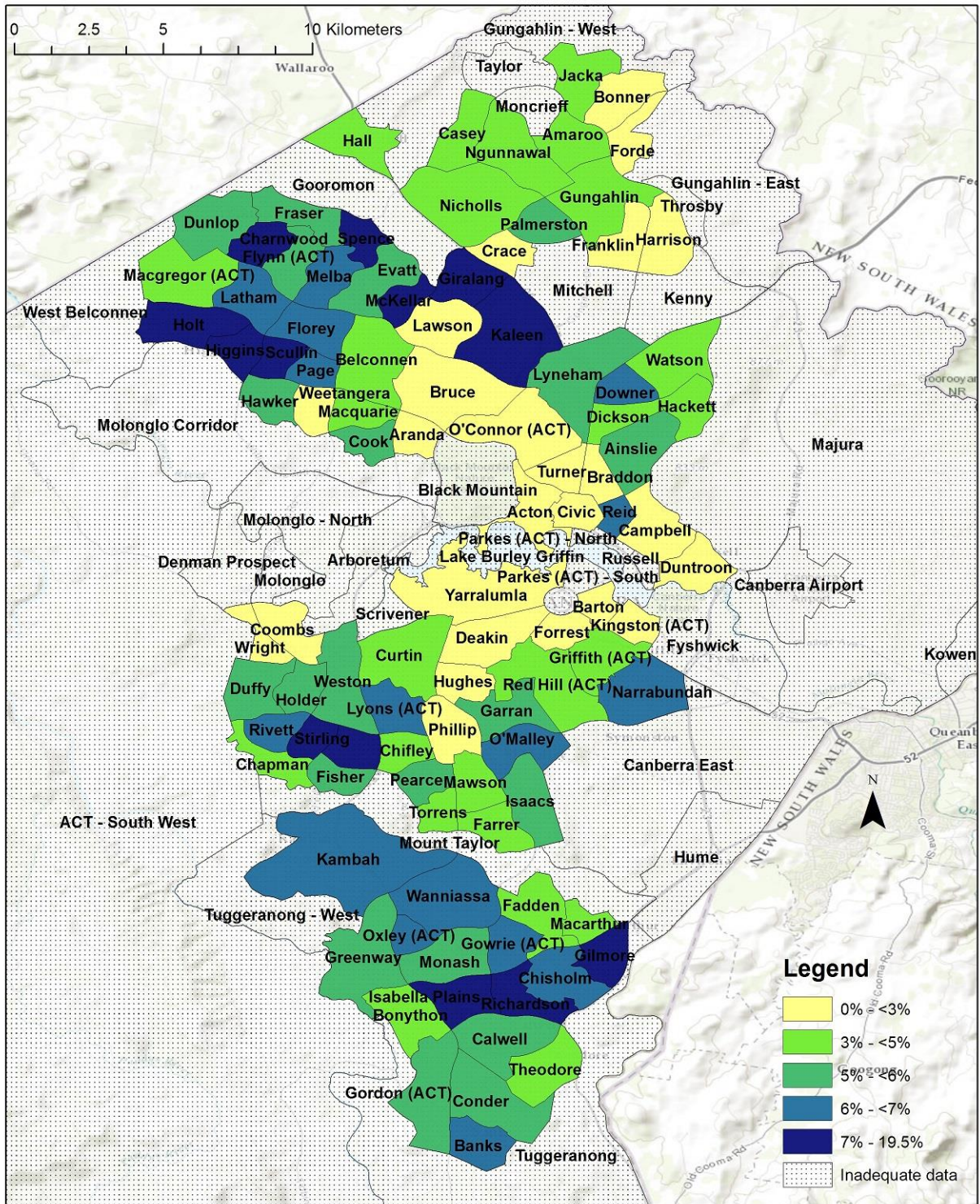
15 Australian Bureau of Statistics, *2016 Census Quickstats*, viewed 9 May 2018, http://www.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/036?opendocument#employment

16 Australian Bureau of Statistics, *2016 Census – Employment, Income and Education*, TableBuilder. Findings based on use of ABS TableBuilder data.

Prop. of women aged 15+ who have not completed Year 10 and are not at school, by the ACT suburbs, 2016



Prop. of men aged 15+ who have not completed Year 10 and are not at school, by the ACT suburbs, 2016



Multiple disadvantages

In the ACT, the suburbs with the highest percentages of women without at least a Year 10 education level correlate with the suburbs that have the highest percentages of women who are sole parents in low-income households.

There are 26 suburbs with both a proportion of women in sole parent households on low income over 2.5 per cent, and a proportion of women who do not have at least a Year 10 level education over 7 per cent.

There is only one suburb where both the proportion of men who are in sole parent households on low income is over 2.5 per cent, and the proportion of men who do not have at least a Year 10 level education is over 7 per cent.

Because every suburb in the ACT has a severe shortage of affordable private rental housing for sole parents on a low income, this means that there are 26 suburbs in which all three disadvantages are at relatively high levels for women, and only one suburb where this is the case for men.

There are 42 suburbs in the ACT that do not have a high level of any of the disadvantages analysed in this study. This means they do not have a proportion of women or men in sole parent households on low income over 2.5 per cent, a proportion of girls or boys in sole parent low income households over 8 per cent, a proportion of women (including girls) or men (including boys) in low income households over 14 per cent, or a proportion of women or men who do not have at least a Year 10 level education and are not still studying of more than 7 per cent.

Discussion

The 2017 NATSEM study showed that households in the ACT with an equivalised household income of less than \$500 per week cannot afford a home in the private rental market, with a concentration of these low-income households in 10 per cent of small areas in the ACT. In one small area, more than 60 per cent of residents were living in low income households.

Our research shows that within those low-income households, there are more women than men, and more suburbs with a relatively high proportion of women in low income households than men. This may be in part due to the combination of women retiring, on average, with less superannuation than men. It may also reflect that women also live longer than men, so that older women are more likely than older men to live alone on a low income.

Our research also shows that socioeconomic disadvantage is even more gender concentrated among sole parents on low incomes, primarily because there are two and a half times more women than men who are sole parents in a low-income household. An increase in the incomes of women who are sole parents in these households would therefore mean fewer children in sole parent households on low incomes.

In addition, there are 26 suburbs in the ACT out of a total of 100 suburbs for which data was available with multiple levels of disadvantage for women, in that they have high proportions of women who are sole parents on low incomes, high proportions of women who do not have at least a Year 10 education level and are not still studying, and where there is a severe lack of affordable private rental housing.

While the current retention rates from Year 7/8 to Year 12 are better for girls than boys, what we may be seeing is a legacy of past choices made for or by girls to leave education before completing Year 10. These women are now at a significant disadvantage in the labour market. While this educational gender gap may taper off thanks to the improvements in retention rates in the ACT since 2010, the fact remains that there are currently more women than men in Canberra who are at a disadvantage within the labour market because they do not have at least a Year 10 level education. This may have an impact on the ability of these women to maintain safe, secure housing within Canberra's high cost housing market, particularly if their current ability to pay for housing is reliant on their partner's income.

With 26 suburbs experiencing all three disadvantages at a relatively high level, and 42 suburbs experiencing none of those three disadvantages, there is a clear inequality gap in Canberra for some suburbs.

Given the concentration of disadvantages, it is reasonable to expect that children in sole parent households on a low income in suburbs where multiple disadvantage exists at high rates may have reduced social capital compared to children in sole parent households on a low income in suburbs where none of these disadvantages exist at a high rate.

Conclusion

The concentration of income and education disadvantage in specific suburbs within the ACT, predominantly among women who are sole parents, has a compounding effect that can lead to intergenerational multiple disadvantages.

There are more women than men, excluding girls and boys under 15 years old, living in low income households, and we know that the average personal income of women is lower than it is for men. When the high cost of housing across the ACT is added in, we can see why women who experience a relationship breakdown or loss of a partner are more vulnerable to losing their home due to their inability to cover rent or mortgage repayments on a single income.

For many women who are sole parents on low incomes, housing choices are almost non-existent due to the scarcity of affordable private rental housing. Location is one area where some women compromise on their housing choices to avoid homelessness, putting them at a disadvantage in access to employment opportunities, education, health and other services, or social networks.

This may also result in compromises for the educational opportunities of their children, as it has become increasingly difficult for ACT parents to choose a public school for their children if they do not live in the school's priority enrolment area. While the ACT has excellent public schools, parents on a low income have a reduced capacity to ensure that the school their child attends is best suited to the individual needs of that child.

There are 26 suburbs in the ACT with a high proportion of women living in sole parent households on low income, and high proportion of women who do not have at least a Year 10 education level.

This combination of multiple disadvantages has an impact on the ability to make authentic and meaningful choices that might lead to reduced levels of disadvantage in future. The ability to choose where children are educated, to live in an area close to better employment opportunities, or living closer to social networks or services that can improve health and wellbeing, are limited for women on low incomes, especially women who are sole parents in low income households.

Improved socioeconomic circumstances may make access to higher education, transport, healthy food, physical activities, and health and wellbeing services easier for women experiencing disadvantage. This can lead to improved health, reduced vulnerability to exploitation and violence, and happier lives, with positive intergenerational impacts.

While we would like to think of Canberra as an egalitarian city of high average incomes and education, this study demonstrates that more work is needed to ensure more equal access to opportunities. Disadvantage is not dispersed evenly throughout our city, which means that there are suburbs in which there are still pockets of hidden disadvantage, and where women are overrepresented among those people experiencing that disadvantage.

Technical Appendix A: Disadvantage in the ACT by Gender

Proportion of women (including girls) in low income households is calculated as:

$$s = \frac{\text{Number of women in the area living in households where the equivalised income is less than \$500 per week}}{\text{Total number of women living in households with stated income in the area}}$$

Proportion of men (including boys) in low income households is calculated as:

$$= \frac{\text{Number of men in the area living in households where the equivalised income is less than \$500 per week}}{\text{Total number of men living in households with stated income in the area}}$$

Proportion of boys in low income households is calculated as:

$$= \frac{\text{Number of boys in the area aged 0 – 14 living in households where the equivalised income is less than \$500 per week}}{\text{Total number of boys aged 0 – 14 living in households with stated income in the area}}$$

Proportion of girls in low income households is calculated as:

$$= \frac{\text{Number of girls in the area aged 0 – 14 living in households where the equivalised income is less than \$500 per week}}{\text{Total number of girls aged 0 – 14 living in households with stated income in the area}}$$

Proportion of adult women living in a sole parent family in low income households

This indicator was calculated in a similar way to the other income indicators, using the same income cut-off of \$500 per week. The formula was:

$$= \frac{\text{Number of women (aged 15 and over) in the area living in a sole parent family where the household equivalised income is less than \$500 per week}}{\text{Total number of women (aged 15 and over) living in households with stated income in the area}}$$

Proportion of girls living in a sole parent family in low income households

$$\frac{\text{Number of girls (aged 0 – 14) in the area living in a sole parent family where the household equivalised income is less than \$500 per week}}{\text{Total number of girls (aged 0 – 14) living in households with stated income in the area}}$$

Proportion of adult men living in a sole parent family in low income households

$$\frac{\text{Number of adult men (aged 15 and over) in the area living in a sole parent family where the household equivalised income is less than \$500 per week}}{\text{Total number of adult men (aged 15 and over) including living in households with stated income in the area}}$$

Proportion of boys living in a sole parent family in low income households

$$\frac{\text{Number of boys (aged 0 – 14) in the area living in a sole parent family where the household equivalised income is less than \$500 per week}}{\text{Total number of boys (aged 0 – 14) living in households with stated income in the area}}$$

Proportion of women aged 15+ who have not completed year 10 and no longer in school is calculated as:

$$\frac{\text{Number of women aged 15 + who have not completed year 10 and are not at school}}{\text{Number of women aged 15 + who are no longer at school}}$$

This indicator used the highest level of schooling completed variable from the 2016 Census. The way this variable is collected means students in year 10 can potentially be included as they haven't yet completed year 10. The definition is therefore those who have not completed year 10 and are not at school.

Proportion of men aged 15+ who have not completed year 10 and no longer in school is calculated as:

$$\frac{\text{Number of men aged 15 + who have not completed year 10 and are not at school}}{\text{Number of men aged 15 + who are no longer at school}}$$

This indicator used the highest level of schooling completed variable from the 2016 Census. The way this variable is collected means students in year 10 can potentially be included as they haven't yet completed year 10. The definition is, therefore, those who have not completed year 10 and are not at school.

Notes

The small area unit we use is SA2 which is a general-purpose medium-sized area which aims to represent a community that interacts together socially and economically. SA2s generally have a population range of 3,000 to 25,000 persons. SA2s are aggregations of whole SA1s. (ABS, 2016).

Equivalised household income is total household income adjusted by the application of an equivalence factor to facilitate comparison of income levels between households of differing size and composition, reflecting the requirement of a larger household to have a higher level of income to achieve the same standard of living as a smaller household (ABS, 2016b). This factor is one for the first adult; 0.5 for each additional household resident aged 15 years and over; and 0.3 for each household resident aged under 15.

When looking at very small areas, if the numerator is very small, then a small change in the denominator can cause a large change in a per cent. For example, if there are 10 women in an area and one is on a low income, then another one on low income adds 10 per cent to the low income rate. This can lead to significant instability. For this reason, any areas with less than 30 units (women in the respective denominator for each indicator) are removed from our analysis.