Case Study: Social Security

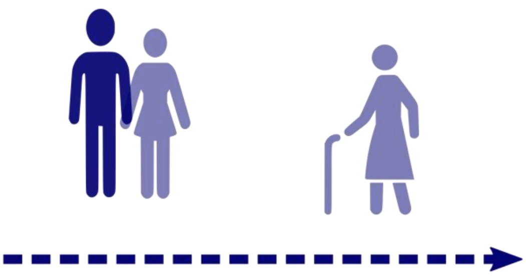
Ways in which the social security system affects equality between women and men

Who is the money paid to?

****This affects women's power to make financial decisions.***

Is unpaid work recognised?

****This affects women's financial autonomy and their risk of poverty.***



Does the social security system consider a life course view?

****This has an impact on women's financial security in older age.***

Is the social security system monitored for the impact of budget savings and expenditure cuts?

****Australia's highly targeted and means tested social security mean that further cuts can increase the risk of policy induced poverty and gender inequalities.***

CASE STUDY 2: SOCIAL SECURITY

Monica Costa & Rhonda Sharp[1]

Social security is essential for a caring economy, supporting those engaged in unpaid care work; and playing a key role in protecting against life risks such as illness, disability, poverty, unemployment and old age. Social security and welfare are the major item of expenditure for Australian governments. The largest budget allocations are at the federal level – $267 billion in 2024–25 – comprising 36% of total federal government spending.[2]

Most people will receive some form of welfare support during their lifetime, and a quarter of the population – 5 million people 16 years or over – received government income support payment in 2023. Half of all social security recipients (52%) received the age pension, 16% received unemployment benefits and 16% disability-related payments,[3] and women are disproportionately represented among social security recipients.

This chapter illustrates a gender analysis of social security policies to assess their impacts on gender inequalities and provide a basis for changing policies and budgets. Key principles of gender-responsive budgeting are highlighted, including taking into account:

- *the interrelationships between gender and poverty*
- *that income is not always shared equally within households*
- *the impact of policy on both paid and unpaid work, and the people doing the work*
- *a life-course approach is required*
- *the need to monitor the gendered impacts of budget savings and expenditure cuts.*

The interrelationships between gender and poverty

Australia has a non-contributory social security system that provides payments administered through Centrelink to people without the means to support themselves. According to the Department of Social Security the social security system 'plays a key role in reducing and alleviating poverty in Australia'.[4] These payments are means tested and emphasise labour market participation through mutual obligation provisions in a context of privatised employment services. Compared to other OECD countries, Australia has the lowest level of spending on social security, along with the most stringently means tested and targeted income support system.[5] An estimated 1 in 8 (13%) Australians live in poverty including 1 in 6 (17%) children.[6]

Inadequate income support

Critically, recipients of income support payments have a higher risk of poverty because *payments are inadequate.* ACOSS reports that over a third of people in households reliant on social security were in poverty in 2019-20, indicating that reliance on social security is a marker for poverty (see Figure 2.1). Unemployment benefits (JobSeeker), Youth Allowance and Parenting Payment are below the poverty line. While poverty is multifaceted inadequate payments are argued to be a structural driver of poverty. Policy design features related to the base rate, interaction with the taxation system and mutual obligation have led the phenomena of 'policy induced poverty' whereby the social security system is contributing to the prevalence of poverty in Australia.[7] An example of the gendered consequences of policy induced poverty is provided by Anne Summers whose report found that many women experiencing partner domestic violence face a stark choice of staying in violent relationships or risking poverty by relying on social security payments.[8]

Conversely, income support supplements introduced for a brief period during the Covid-19 pandemic produced historically large reductions in poverty for recipients (61% and 29% decreases for those on Jobseeker and Parenting Payment respectively), demonstrating the critical role of an adequate system of social security payments. This period of income support supplements also revealed that the women and men's different labour market positions need to be reflected in the policy design and level of payments for women to benefit from a reduction in poverty equally to that of men.[9]

Figure 2.1 Reliance on social security is a marker for poverty[10]

Measures that adversely affect the real disposable incomes of those dependent on social security payments can also increase income inequality in Australia more than in any other OECD countries. This is because social security spending is highly targeted to the lowest income households. Cuts to social security payments are therefore likely to have the greatest regressive impact on the poorest households, which are disproportionately headed by women.[11]

Gender and social security payments

Women comprise 57% of social security income support recipients. Using Department of Social Services 2022 data, Chart 2.1 shows the *gender distribution of main social security income support.* Women are overrepresented among recipients of care benefits (parenting and carer payments) and the age pension. Men are more likely than women to be recipients of disability support pensions.

Men and women on average are equally represented among the unemployment (Jobseeker) benefit recipients and youth allowance. An analysis of the distribution of JobSeeker payments that intersects gender and age shows that women are overrepresented among older recipients of JobSeeker, while men are overrepresented among younger JobSeeker recipients.[12]

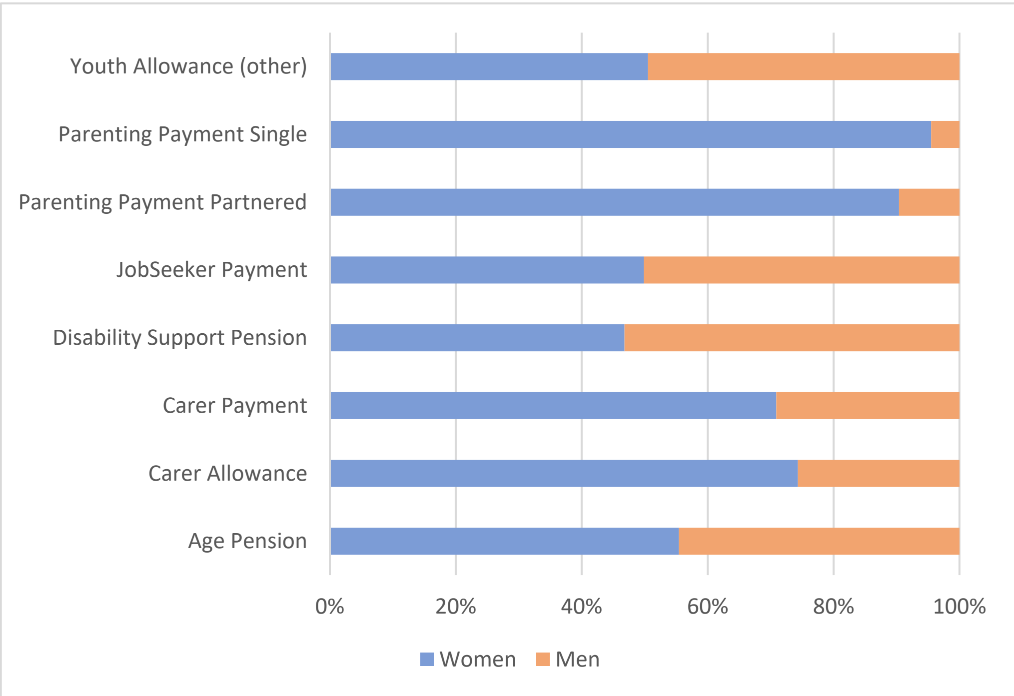


Chart 2.1: Gender distribution of main social security income support 2022[13]

While women are more likely to live in poverty than men, particular groups of women experience relatively high levels of poverty, as shown in Box 2.1.

Box 2.1 Women and poverty in Australia

On average, women (20%) are more likely to live in poverty than men (17%) and are more likely to experience longer periods of living in poverty.[14] Gender also intersects with other social factors:

- Older women are the poorest because of a lifetime of interrupted work patterns, a gender pay gap, limited accumulated retirement savings and relationship breakdown. Consequently, older women are more financially insecure and more likely to be dependent on the age pension.
- Single parent families, 79.9% of which are female headed, are amongst the poorest family types with about one quarter (24.9%) of all one parent families with dependants being jobless in 2023.[15] Because of care responsibilities, a mere 56% of single mothers with dependent children are in paid work.[16]
- Domestic and family violence is an important driver of poverty and homelessness. National data of the AIHW shows one in six women having experienced violence by current or former partner and many experience financial insecurity.
- Poverty rates are high for women who live in households where the main income earner is unemployed (62% of these households are in poverty). Households in which women are the main income earners are twice as likely to live in poverty as those in which men are the main income earners.[17]
- First Nations households are disproportionally represented amongst the poor, with First Nations women (39%) more likely, than First Nations men (33%), to live in households in the lowest income quintile.[18]

Note: Different 'poverty lines' are used in reported studies.

Unequal distribution of paid and unpaid work

The different forms of income support for men and women are rooted in gendered patterns of unpaid and paid work. Women and men make similar contributions in terms of total hours of paid work. The 2020-21 Australian time use survey undertaken during the exceptional Covid-19 environment shows men spent eight hours and 13 minutes in a day on paid work activities, compared to women who spent seven hours and 12 minutes. During the pandemic both men and women increased their unpaid work but the gender gap remained with women contributing four hours and 31 minutes per day of unpaid work, compared to men's average of three hours and 12 minutes.[19]

Australian women's unpaid work contributions are nearly 20% higher compared to the average across OECD countries.[20] As a result, women's need for social security, particularly in relation to support for their unpaid care work, is relatively greater than men's.

The unequal distribution of unpaid work reinforces gender stereotypes and contributes to the gender inequalities in the labour market. Labour market gender inequalities include the facts that women, on average, earn less than men, face more discrimination in the workplace, work in more insecure jobs, earn less over a lifetime, and acquire lower levels of wealth and retirement income. Because Australian women tend to experience these structural inequalities throughout their lives, they are also more likely to experience a range of economic and social disadvantage that increases the likelihood of poverty and the need for social security. Men on the other hand, are more likely to fall into poverty if they become unemployed because the level of unemployment support in Australia is substantially below the poverty line.

> *The overwhelming experience of women relying on social security is that social security forces them and their children into deep and crushing poverty. Most women live in daily fear of not being able to feed themselves and their children properly, as well as losing their home.*
>
> National Council of Single Mothers Their Children Inc and ACOSS (2021) [21]

Income is not always shared equally within households

It is important to understand to whom payments are made and the basis for determining these payments.

The couple rule

Eligibility for, and rates of, many social security payments in Australia are determined on the basis of whether a recipient is considered to be single or in a relationship as one of a couple. A couple's income and assets are considered jointly for income support payments. This treatment of couples as single economic units is in contrast to tax law which assesses individuals in a relationship as separate taxpayers (see Case Study 1 on Taxation).

Social security payments assume couples pool and share resources. A range of factors, such as financial and social arrangements, commitment and the presence of sexual activity, are used to determine the state of a relationship (the couple rule). The policy of treating couples as a unit would not be an issue if both individuals in a relationship were genuinely equal partners who fairly pooled their resources. But this is not the case for many households.

For example, using data from the Australian Bureau of Statistics 2015-16 Survey of Income and Housing, Siobhan Austen et el. (2018) calculated coefficients of variation to compare the level of inequality in the distribution of household and individual income and assets in older Australian couple households. If there is no intra-household inequality, a shift from household to individual measures of income and assets will not affect the measured level of inequality. [22]

However, the analysis suggests that intra-household inequality among older households is significant, with the measured level of income inequality increasing by 41.0% and asset inequality by 23.5% when the focus shifts from household to individuals. Women's substantially lower incomes and assets are largely responsible for the increased percentages.

Given existing patterns of intra-household inequality, it is likely that determining eligibility and rate of welfare support at the household level will tend to overstate the economic resources to which women have independent access and potentially distort the allocation of resources within households.

Domestic violence and the couple rule

The couple rule is particularly problematic for women experiencing domestic violence because it can disadvantage them when it comes to accessing income support payments. Because social security payments are paid to a 'couple', many women are prevented from getting enough money individually to manage their caring role or to leave a violent relationship.

Some who wish to leave are coerced by their partner into claiming the higher single rate without actually being allowed to physically separate. If administrators deem that a victim is still part of a couple, she will incur social security debt. Domestic violence records (including police and health records) can actually be used to demonstrate an ongoing relationship. Evidence of financial control, such as an abuser accompanying a victim to Centrelink interviews, controlling credit cards and accessing a victim's bank accounts, have all been used to support a determination that there was a relationship.[23]

These situations show how the couple rule fails to acknowledge the complexities and financial implications of power in relationships.

Critically, the couple rule heightens victim-survivors' financial vulnerability, with evidence that perpetuators use social security apparatus to extend their harassment, abuse and control.

A policy change

In 2023 the government announced changes to social security to allow Centrelink officers to use discretion and consider evidence of domestic violence to overrule other factors that would point to a relationship, such as marriage, to determine that a recipient is not part of a couple. *The changes aim to reduce women's vulnerability to violence, and provide victim-survivors with financial autonomy by making it possible for them to access single rate income payments.*

The new rules have been described by welfare groups as a paradigm shift in understanding pooling assumptions in the administration of the social security system. This change was a response to over a decade of research and activism from groups such as Australia National Research Organisation for Women's Safety, and Economic Justice Australia.

Income support payments allocated without concern for potential intra-household issues are likely to disadvantage women and increase gender inequality. Other groups are putting the adverse impacts of pooling assumptions under the microscope, including disability groups.

The impact of policy on both paid and unpaid work, and the people doing the work

Social security policy settings can recognise unpaid care work by attaching none or few conditions for income support eligibility.

Prior to the introduction of welfare-to-work policies in Australia, parenting was considered a legitimate social role; and there was no expectation that parents receiving parental support would be required to fulfil a number of conditions, including seeking paid work.[24]

The policy was changed in 2006 as part of the welfare-to-work arrangements introduced by the Coalition government. Primary care giver recipients were reclassified as unemployed when their youngest child turned eight for single parents, and age six for partnered parents, and parents were required to enter the labour market by registering with what is now JobSeeker. At the time, these eligibility changes affected about 20,000 single parents.

Parenting payments had always been and continue to be a major source of income support for low income single and partnered families. Lifting the cut-off age of eligibility for these payments became a priority for advocacy groups from the moment the 2006 changes were introduced.

Australian studies, using various data sources, conclude that women do a disproportionate share of care work compared to men with the birth of a child dramatically increasing the demand on a women's care and house work. Drawing on 14 years of HILDA survey data on male and female couples, the Australian Institute of Family Studies found time spent caring by new mothers rose from an average of 2 hours to 51 hours a week and for housework there was an increase from 16 to 25 hours a week. This research shows that even when their children start school, women still dedicate an average of 26 hours per week to caring responsibilities and 30 hours to housework.[25] *Time demands for single mothers are even more acute, with* single mothers almost matching couple families' levels of childcare.[26]

Nevertheless, in 2013, Labor further tightened the policy, which moved an additional 80,000 single parents to unemployment benefits. The 2012-13 federal budget papers estimated savings of $686 million over four years from the policy change. However, the impact of this policy was to double the poverty rate to 59% of, predominately female, single parents.[27] *In seeking savings, these policy decisions with associated employment compliance requirements and penalties (including suspension and cancelling social security payments), penalised single parents for their unpaid work commitments and pushed them into the crisis sector of food banks and emergency housing.*

Impacts of policy changes

> *We punish single mothers if they are not in employment, while we penalise married mothers if they are. Our entire tax and welfare systems are built around the archaic 'white-picket fence' assumption that mothers with young children should be married and stay home to care for them.*
>
> *Anne Summers (2022)*[28]

The introduction of the welfare-to-work policies was justified by both the Coalition and Labor on the grounds of expected improvements in wellbeing (as well as budget savings). Research so far suggests that the lives of single parents worsened.

The expectation that single parents would increase their engagement in the labour market did not materialise.[29] Further, the financial wellbeing of single parents and their children declined, parents were less satisfied with their future security and standard of living, and poverty increased.[30] Single parents bear the brunt of inequality comprising *38% of the poorest 20 percent of households in Australia.*[31]

However, time use analysis by Lyn Craig (2024) reveals that the high rates of poverty experienced by the children of single parents is not matched by a 'parental care deficit' suggesting single parents *attach a high value to care over demands for earning in the face of economic deprivation.*[32]

Parenting Payments (single) 2023-24 policy and budget changes

Labor's 2023-24 budget extended the Parenting Payment (Single) until the recipient's youngest dependent child turns 14 and scrapped the compulsory aspects of the pre-employment program, ParentsNext. These decisions drew on gender analysis and reflected the role of sustained advocacy from parents and community groups, including the National Council of Single Mothers and their Children. In addition, government acted on advice from parliamentary committees and the government's own Women's Economic Equality Taskforce and Economic Inclusion Advisory Committee to recognise the right to parent and the value of this work.

The decision to lift the cut-off age for Parenting Payments (Single), is expected to impact the lives of 57,000 single carers, including 52,000 women and around 5,700 First Nations carers, who will no longer be moved to the lower payment rate of JobSeeker when their youngest child turns eight. The change represents an investment of 1.9 billion through to 2026-27.[33]

Recognition of the unpaid work involved in parenting, and its interactions with paid work, were central to the rationale for changing single Parenting Payment's eligibility rules in the 2023-24 Budget. The demands of full-time parenting faced by single parent families make them less able to engage in paid work. These changes mean that single carers will have additional income, and will be able to prioritise care.

The 2023-24 budget decision to raise the cut-off age for Parenting Payments (Single) to 14 years old has been welcomed, but falls short of calls from parents and community groups for it to be fully reinstated to 16 years old. Other areas of contention remain, including the adequacy of income support and fairness across the transfer-tax system.

Abolishing ParentsNext. Some Parenting Payment recipients were targeted to participate in ParentsNext (see Box 2.2).

Box 2.2 ParentsNext

ParentsNext, a pre-employment scheme launched in 2018, had increased the mutual obligations of targeted recipients of the parenting income support payment. The scheme required parents and carers to work with their job network provider to develop a plan outlining parenting, pre-employment and employment goals, and to meet regularly with the provider to report on progress.

Almost all participants in the program were women (95%). Single parents (71%) were the largest group, with 18% identifying as being of Aboriginal and Torres Strait Islander background. Another 15% identified a disability and 21% were from culturally or linguistically diverse backgrounds.[34]

Over time ParentsNext became an increasingly harsh compliance-driven system. For example, parents of nine month old babies were required to participate in the program as 'workers-in-waiting', with severe penalties for non-compliance, including suspension, reduction or permanent cancelation of payments.[35]

ParentsNext was mandatory for targeted recipients of the Parenting Payment and driven by assumptions about their risk of welfare dependency.

Job providers benefitted from their role in ParentsNext, and their business arrangements with the government included financial incentives that encouraged the providers to maintain recipients in pre-employment activities. They were less inclined to perceive childcare as legitimate work and to award exemptions to recipients. Strict compliance increased parents' time burdens, while negatively impacting parenting responsibilities and financial security.

The 2023-24 budget abolished the contested ParentsNext program from 2024, paused mandatory requirements and committed to replace it with a voluntary initiative. This change is expected to impact the lives of nearly 100,000 Parenting Payment recipients, mostly women with young children, who will no longer be required to prioritise employment obligations at a time when the caring needs of children are high.

The abolition of ParentsNext and the easing of eligibility requirements for single parent payments are positive steps towards mitigating gender inequalities experienced by single parents. However, individual social security measures must be seen in the context of the whole budget and its interconnections with other policy areas.

[One cannot] say that life as a sole parent on income support will become easy [after the 2023-24 budget changes]: the Parenting Payment Single itself is still a payment below any measure of the poverty line. But combined with increased rent assistance, cheaper childcare, the removal of some punitive welfare measures and a significant lift in the amount they can earn before losing benefits – coupled with better paid job prospects in the care economy – this is a budget that has deliberately stopped punishing single mothers and their kids.

Emma Dawson (2023)[36]

A life-course approach is required

Different patterns of paid and unpaid work among women and men over a lifetime affect women's financial circumstances in later life, making them more likely than men to be dependent on the age pension.

An analysis of the drivers of long term earnings (2001-2015) by Siobhan Austen et al shows that men's mean long term earnings exceed those of women by 74%, with parenthood a key source of gender difference in the long-term earnings (Box 2.3 provides further details of our study).[37]

Other factors, such as education and spending more time married or in a de-facto relationship, contribute to gender differences in the pattern of long-term earnings, but it is the gender division of paid and unpaid work associated with parenthood that drives a large gender gap in long-term earnings. Policies such as Labor's introduction of government funded paid parental leave in 2011 and the inclusion of 12% superannuation contribution from 2025 will have positive impacts on future generations of women. However, the consequence of these patterns of paid and unpaid work on older women is evident.

Box 2.3 Cost of motherhood

Motherhood imposes a significant penalty on women's lifetime earnings.

For women, at mean values, having a child under the age of two in 2001, compared to no children, is associated with a 77.7% reduction in earnings over the subsequent 15 years. For men, this factor is not a statistically significant source of variation in long-term earnings.

For women, on average, having a child between 2001 and 2015, meant a reduction of 29.5% of their long-term earnings compared to other women. For many men parenthood improves their long-term earnings.

Older women are:

- *experiencing rising poverty*
- *the poorest household type*
- *the fastest growing group of homeless persons*
- *the most likely to be dependent on income support.*

Women are more likely to be recipients of the age pension and more likely to be eligible for the full rate of the pension.

Increasing the retirement age for receiving the age pension

In 2017 in response to the rising cost of its retirement income outlays, the federal government legislated to gradually increase the minimum age of eligibility for the age pension for both men and women from 65 to 70 years by 2035. The policy change assumed individuals either stay employed or receive the less expensive (to the government) JobSeeker payment.

Age discrimination, lack of employment opportunities, especially in regional and remote areas and physical and health issues currently keep older Australians unemployed, and are likely to continue in the future. In recognition of these barriers, the 2023-24 federal budget changed the basic rate of JobSeeker for those aged 55 and above. Payments increase after nine continuous months receiving JobSeeker. Women comprise 55% of the beneficiaries of the 2023 changes to the basic rate.[38]

Regardless of increased unemployment benefits after 55, extending the age at which men and women can get the age pension means that:

- *Many older women will be on unemployment benefits for an extended period before they are eligible for the more generous social security pension. Already women over 50 comprise 20% of unemployment recipients and a third of women aged over 55 have been on unemployment benefits for more than five years.*[39]
- *Older women are a rising group among the long term unemployed who receive the below poverty level JobSeeker payment.*
- *First Australians are particularly disadvantaged. The impact of an eight-year gap in average life expectancy means First Australian men and women are less likely to access the age pension, or do so for a shorter period of time than non-First Australian groups.*

Changes to the eligibility settings of the age pension in a context of budget savings generates a range of economic and social impacts that arise from different patterns of paid and unpaid work of men and women over a lifetime. This illustrates the importance of using life cycle approach to assess the gender impacts of these changes.

The need to monitor the gendered impacts of budget savings and expenditure cuts

Australia has not implemented the austerity budgeting of other OECD countries with large cuts to social security and welfare spending and increases in taxation. However, Australian governments have targeted social security and welfare budgets in the pursuit of surplus budgets and debt reduction.

This focus on budget savings paved the way for Robodebt, an automated system to raise social security debts for alleged 'overpayment' among social security recipients. Introduced in 2016 by the federal Coalition government, the scheme used income averaging to determine unemployment and other 'overpayments' made to social security recipients from 2010 onwards, promising $3.9 billion in savings.[40] The new scheme was geared to increase the identification of discrepancies in entitlement payments from 20,000 a year to 20,000 a week (see Box 2.4).

Box 2.4 The failure of Robodebt

The Robodebt scheme was controversial, with claims of false or incorrect debts raised in the media, and by academics, advocacy groups, and politicians.

The crux of the issue was that a debt could be identified using an algorithm that matched recipients' earnings reported to Centrelink with averaged income data from the Taxation Office to allege overpayments, with limited human oversight. But the calculation method was fundamentally flawed because under social security law, income payments are based on actual fortnightly earnings, which can fluctuate in particular for casual workers who are mostly women.[41]

Critically the government embarked on this initiative without undertaking any modelling or ensuring it had a legal basis. Questions were raised over the shift of the onus of proof to the recipient, the legal basis for the change, the lack of transparency and the impacts of debt notices on the physical and mental health of recipients.

Following legal challenges, the government announced the end of the scheme in 2019 and agreed that all debts raised wholly or partly under the Robodebt scheme would be refunded, unresolved claims dropped and compensation paid.

Women were particularly impacted. Of the 687,000 reviews between 2016-19 that resulted in a determination of 'debt', 55% were women.[42] Those impacted by the automated system of debt recovery reported a range of negative effects, including reduced financial security, lowered wellbeing, and decline in mental health.

In 2022 a Royal Commission on the Robodebt scheme was opened by the new Albanese Labor government to investigate how the scheme started, why warnings went unheeded and how public interest was compromised in its pursuit of cost savings.[43] It provides extensive evidence of how the quest for budget savings through social security risks serious and costly impacts on vulnerable groups, that potentially increases gender inequalities.

Box 2.5 Personal story of the harms of harsh debt recovery[44]

Shirley, a single mother with three dependent children, received a carer's pension because one of her daughters requires constant care. A Centrelink review showed some disparity between what her ex-partner and she had reported in terms of care arrangements.

Centrelink called without warning at 5pm on a Thursday to inform her that the carer's pension she was expecting to receive the next day was suspended and she owed $12,000 because she had been overpaid.

Shirley panicked and was confused. She said, You can't just cut me off; how am I supposed to support my kids and myself? I will have no money there to cover my bills this week.

The cancelation of her carer payment left her with a number of financial commitments she could not meet, including providing for the basics. Centrelink suggested she apply for the JobSeeker payment, go to the Salvation Army to get food orders and ask relatives and friends to help. They gave her no number to call and offered no help.

Penalties and harsh compliance procedures, through imminent and unexpected payment cut-offs, put vulnerable groups at risk of losing access to living basics such as housing, energy and food, and undermine their capacity to provide unpaid care and protect their mental health. As the 2023 Royal Commission on the Robodebt Scheme concluded, harsh compliance procedures reflect long-standing cultural narratives about social security being a 'drag on the national economy, an entry on the debit side of the Budget to be reduced by any means available'[45] and cast welfare recipients as untrustworthy, undeserving and a burden on the tax system. Such narratives drive policies that ignore the reality of welfare recipients' lives.

Condemning people 'on welfare' has encouraged Australian governments to view social security as a major source of savings and expenditure cuts rather than a tool for ensuring social and economic equity. Balanced budgets are emphasised in the face of structural deficits, but revenue raising reforms are resisted. Instead, expenditure savings and cuts funded by general revenue have been pursued.

The Royal Commission recognised that this neoliberal mindset has to change. The Labor government has accepted 56 of its 57 recommendations. Many of these recommendations have potential, but unrecognised, gender implications. For example, recommendations involving community groups are likely to bring gender impacts to the forefront of policies and new rules and costing approaches to deal with the failures in budget process would be more equitable and effective in a context of gender-responsive budgeting. Alternative narratives that prioritise the care economy and social investment are needed to protect the most vulnerable.

Australian social security legislation today, like taxation law, does not explicitly discriminate on the basis of gender, with most historical gender-specific provisions having been eliminated.[46] However, the prevalence of poverty and other gendered structural inequalities mean that changes to payments (level and/or design) are likely to produce different impacts on men and women and on different groups of men and women. Nonetheless, the Australian federal government revealed in 2018 to the United Nations Committee on the Elimination of Discrimination Against Women (CEDAW) that it did not undertake a gender analysis prior to implementing billions in cuts to social services and social security.[47]

The amount and quality of gender analysis has improved since the introduction of the federal women's budget statement in 2022 (see Case Study 10). Also, the Labor government engaged gender equality experts and community groups through Women's Economic Equality Taskforce and Economic Inclusion Advisory Committee that have played a role in the introduction of important social security policy and budgetary changes that support gender equality (see Parenting Payment (Single) example in this case study). However, significant gaps remain requiring a broader approach to sustain change. This includes ensuring the system is not a driver of policy induced poverty and inequality, a vulnerability faced by many women. An essential element would be the *adoption of an official 'poverty line' to enable the systematic measuring of the nature and extent of poverty, and monitoring the impact of budgetary measures on poverty.*[48]

Notes, Case study 2

1 To cite this work: Costa, M., & Sharp, R. (2023). Social security. *Women Count Australia: A casebook for gender-responsive budgeting.* Adelaide, Australia.

We would like to thank Eva Neitzert author of Social security. In UK Women's Budget Group (2018). *Women count: A casebook for gender-responsive budgeting groups*. United Kingdom.

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In Australia, social security and welfare include a range of services and payments to families and individuals including the age pension, JobSeeker, family and childcare payments, the National Disability Insurance Scheme, income support and compensation for veterans and assistance to First Australians not included elsewhere. Cash payments are the majority of spending on social security and welfare.

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