



Focus on Women 8

Women and Disadvantage

This paper considers the inter-related issues of disadvantage and social exclusion for women. In particular, it identifies some of the economic and social aspects of women's disadvantage and considers how these might be experienced and/or compounded for specific groups of women. It also identifies support within Queensland that aims to ensure all women have the opportunity to shape, transform, access and realise the benefits of the Smart State.

The Office for Women

*Making things better for
Queensland women*

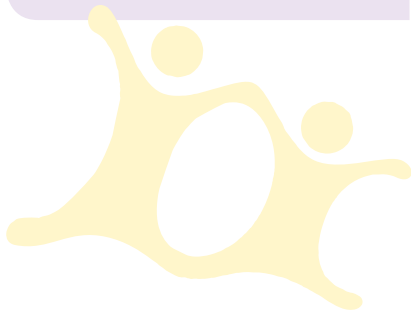
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Other discussion papers in this series address important policy issues for Queensland women. You can download them at www.women.qld.gov.au



Key points

- Social and economic disadvantage reduces individual choice and motivation and undermines the financial independence of women.
- Inequality of income can create structural barriers to social mobility and access to many services. Where a person is simultaneously exposed to many elements of social and economic disadvantage, the damage caused by each factor is compounded. This results in ill-health, poor educational outcomes, low economic security and continuing disadvantage.
- Household measurements of poverty overlook differences in individual control over resources, so there is likely to be an amount of hidden poverty experienced predominantly by women.

Introduction

Generally, government programs and services are aimed equally at men and women except where special needs relating to gender have been identified. However, evidence shows that women continue to experience systemic disadvantage, under-representation and need in a number of areas, more so than men. This has significant impact on their:

- ability to fulfil caring responsibilities, and participate in the workforce
- long term economic and financial security
- personal safety and freedom from violence
- health and wellbeing
- ability to influence decision-making processes and influence the services and issues that affect them.

The Queensland Government is committed to addressing issues of gender equity and achieving improved outcomes for all Queenslanders. This Information Paper examines some of the economic and social aspects of women's disadvantage and the social exclusion they may experience as a consequence.

Social exclusion, while closely linked to poverty, is a broader concept encompassing not only low material means, but also the inability to participate effectively in many aspects of economic, social, political and cultural life. According to Jones and Smith¹, social exclusion refers to all the processes through which individuals or groups are wholly or partially excluded from full participation in the society in which they live.

Social and economic dimensions of disadvantage

There are clear links between gender and poverty in Australia. Although there are more poor, single men under 65 years of age (409,000) than women (259,000)², there are significant groups of women more likely to be at risk of poverty and women are more likely to suffer recurrent and longer spells of poverty.

In addition, the true extent of women's poverty is potentially masked because statistics in this area are based on family or household measures rather than measures of individual income. The most commonly used measure of poverty treats all individuals as equal recipients of income coming into the household, regardless of who receives or controls this money. The traditional division of labour still shapes the management of poverty. Women in poor households often deny themselves basics, such as food, in order to protect their children and/or partner from the consequences of poverty.³ Therefore women living in households with an income below the poverty line may experience more severe poverty than other family members.

The impacts of poverty

Inequality of income in society leads to inequality in access to many services including health and housing. People with the lowest incomes face structural barriers to social mobility such as education. These barriers are likely to be experienced more acutely by women facing other forms of disadvantage or discrimination associated with having a disability or being from a culturally and linguistically diverse (CALD) or Indigenous⁴ background.

Housing

Housing is generally the most significant household budget item. When a disproportionate amount of the budget is spent on housing, other items such as food and medical care, or participation in education, employment, sport, or other community activities, is reduced. This leads to poor social, medical and economic outcomes for individuals and the community.

While anti-discrimination laws make it illegal to discriminate, some groups, including single women with children, Indigenous people and people from CALD backgrounds, report finding it more difficult to obtain private rental housing than other groups.⁵ Furthermore, the private market does not always cater to people's housing needs, particularly for people with a disability.

Background facts

- In 2003, it was estimated that 4.0% of people with disabilities lived in non-private dwellings (33,400). The majority (26,200) lived in establishments such as hospitals, hostels and nursing homes and 88.6% of these people were aged 60 years and over.⁶
- The other 96.0% of people with disabilities (800,600) lived in private dwellings. Among those who lived in private dwellings, four out of every five (80.1%) lived with other people.⁷
- An estimated 154,200 people with disabilities lived on their own and 55.3% of these people (85,200) were aged 60 years and over.⁸
- In Queensland, 42.3% of primary carers in 2003 had also reported having a disability themselves.⁹

There are triple the number of women in older age groups living alone than there are men. Property maintenance, transport and housework become issues for women aged over 65. This suggests it is important that people who live alone have avenues for community engagement and a means to participate in their community. The *Focus on Women Information Paper Number 6 – Women, Ageing and Participation* provides more detail on issues pertaining to home ownership for older women. See www.women.qld.gov.au/?id=527.

Some people will make a trade-off between housing location and affordability. Areas with cheaper housing tend to have poorer social amenities, transport and medical care facilities and fewer employment opportunities. Friends and family may not be in the same area. Such trade-offs tend to compound poor social and economic outcomes for individuals, particularly women.¹⁰

Background facts

- Nearly half of all single female households receiving Rent Assistance were likely to have difficulty affording their housing, along with nearly one-quarter of all sole parent households receiving Rent Assistance.¹¹
- In the area of public housing, women represented 60% of all single person households and 89.6% of all single parent households at June 2003.¹²
- In the Aboriginal and Torres Strait Islander Housing Program, women represented 66.7% of single person households and 84.8% of single parent households.¹³

Violence and homelessness

Research demonstrates that women's experiences of domestic violence and homelessness are inextricably linked. Women and children seek emergency accommodation mainly because they are escaping violence perpetrated by a male partner in their own home.¹⁴ Safety needs, coupled with financial insecurity, limit options with regard to location and other attributes of housing, with ongoing implications for health, education and employment.¹⁵

Homelessness can mean many different things. It may refer to a complete lack of shelter. It may mean moving between various forms of temporary accommodation (such as staying with friends, emergency housing, boarding houses). It may also refer to marginal accommodation, where people experience long-term housing insecurity, or unsafe or overcrowded housing. This makes the full extent of homelessness difficult to measure. The federally and state funded Supported Accommodation Assistance Program (SAAP), which provides short-term emergency supported accommodation assistance, is the primary response to women's homelessness in Queensland and in Australia.

Background facts

In Queensland between 2004 and 2005:

- Almost 9,500 women (51% with children) were clients of emergency supported accommodation services in Queensland and most of these cases were due to domestic violence.¹⁶
- Women under 35 years are the largest category of people housed in SAAP emergency supported accommodation services, representing 31.7% of clients.¹⁷
- Indigenous women and girls represented 26.2% of the total clients receiving SAAP services in Queensland, despite being only 2.9% of the total Queensland population.

Violence against Indigenous women, including family violence within Indigenous communities, has a significant impact on their health and wellbeing, as well as on their social participation. While accurate statistics about the incidence of violence against women in Indigenous communities are scarce, research suggests that Indigenous women and children are more than 45 times more likely to be victims of domestic violence and more than eight times more likely to be victims of homicide.¹⁹

Women with disabilities are among the most marginalised and disadvantaged in Australia. In general, women with a disability have significantly lower socioeconomic opportunities and are at greater risk of gender-based violence.²⁰ They may be forced to live in situations in which they are vulnerable to violence and abuse, especially if the perpetrator also assumes the carer role in the relationship.

Women in this situation require specialist support, protection and direction to specific health and counselling services that are able to meet their specific needs. Making women aware of their rights early on may allow them to pursue other avenues for escape and help them to avoid the economic and social disadvantage associated with homelessness. The Office for Women's *Women's Infolink* information and referral service provides information about shelters, emergency accommodation and longer-term accommodation. Information on where to find assistance can be found at the end of this Information Paper.

Health

Health, education and economic status are closely linked.²¹ It has been shown that as an individual's education level increases, so does income and access to health services. It is thought that this is because education and employment provide the ability and opportunity for people to adopt and sustain healthy lifestyle practices. Access to health services may be influenced by physical location, transport, financial status, cultural appropriateness and education. Some health risk factors, such as housing quality, alcohol and tobacco abuse, nutrition and exercise, are strongly related to socio-economic status.²²

Queensland's Indigenous women are generally in poorer health than other Queensland women. This could be due to barriers to access for screening, treatment and palliative care, such as distance to health services. Financial limitations, the cultural inappropriateness of existing services and inadequate dissemination of information about services may also limit access to services.

Background facts

- Queensland's Indigenous women had a cervical cancer death rate of 12 per 100,000 women in 2000-2003, compared to the non-Indigenous death rate of 2.5.²³
- The latest figures for Indigenous women in non-remote areas indicate that 55% of Indigenous women aged 18 years and over have regular pap smear tests. This rate is only slightly less than for all Queensland women (58%). However, the number of remote Indigenous women who reported never having had a mammogram (41%) or a pap smear test (19%) is significantly higher than for Indigenous women from non-remote areas (20% and 8% respectively) or non-Indigenous women (25% and 12% respectively).²⁴

The Australian Government recently released the findings of a ten-year study of women's health. The Australian Longitudinal Study on Women's Health (ALSWH)²⁵ regularly collects information on how women use their time, including the amount of time spent in paid and unpaid work and leisure, and relates this to health and well-being.

The ALSWH data show that physical and mental health is best among employed women and worst among those who are not in the labour force. However, the impact on health is related to the amount of paid work that women consider desirable:

- Women who indicate they are happy with their hours of paid work generally have higher scores on both physical and mental health.
- Women who would like to work fewer hours have lower mental health scores compared to other employed women (although not as low as those with no paid work).
- The health of mid-age women who have consistent paid work is better than those who don't have any paid work and also better than women who moved in and out of the paid workforce during the survey period.

The ALSWH data indicate that mental health problems lead to more disability, dependence and time out of the workforce than any other type of health problem in Australia. Depression often occurs with social disadvantage, unhealthy lifestyle and social isolation.

Depression among younger and mid-age women is most common among those who:

- experience financial difficulties
- are not in the workforce
- are high users of health services
- have high levels of physical symptoms
- have been diagnosed with major physical illness.

Women who experience partner violence have poorer health than women who have not experienced partner violence. These women use health services more frequently including hospital and specialist doctors. While partner violence crosses all socio-economic boundaries, data from the ALSWH indicate that socio-economic factors are associated with partner violence. Women who have lived with a violent partner are, amongst other factors, more likely than other women to experience financial difficulty, have low levels of education and have unpaid or disabled work status.

Reasons for women's poverty

Education

Education increases the ability of people to fully participate in their communities and in broader society. Educational attainment is a determinant of employment status and occupational skill levels. It increases socio-economic status and associated life opportunities.

More women than men in Queensland report facing barriers to education.²⁶ Women are more likely to cite their responsibilities for caring for other family members as a reason they cannot undertake further study. Financial factors are the most common barrier for both men and women but women's lower earnings mean these factors impact more on women than men.

Having lower incomes makes women more sensitive to the cost of education, particularly post-secondary study. Although there are schemes in place to allow people to pay for their education after it is completed, women are still at a disadvantage compared to men. Women's incomes, even when they have qualifications, are on average less than men's incomes and so their capacity to repay education debts is reduced. However, the fact that more women than men are obtaining tertiary educational qualifications²⁷ suggests that to some extent these barriers are being overcome. More women than men study part-time, and this is likely to be related to balancing family responsibilities and cost factors.

The educational level attained by a child's parents, especially the mother, has a significant influence on that child's educational outcomes.²⁸ Thus there is a potentially compounding and inter-generational impact of women's low levels of educational attainment.

While Indigenous women were more likely to complete high school than Indigenous men (18.9% and 16.5% respectively) across Australia in 2001²⁹, Indigenous tertiary education rates are still much lower proportionately than the total population. Indigenous children's educational attainment is significantly reduced as a result of the widespread economic exclusion and educational disadvantage of their parents. Consequently, Indigenous students attend secondary school at a lower rate than the general community.³⁰

In regard to people with a disability, in 2003, almost one in four people (24%) aged 15 to 64 years with a profound or severe disability, who were living in households, had completed Year 12. This compares to almost half (49%) of those without a disability. People with a profound or severe core-activity limitation³¹ were less likely to have completed a diploma or higher qualification (14%) than those without a disability (28%).³²

Workforce participation

Men's risk of poverty is mostly connected to their exclusion from the labour market, whether due to low skill levels, previous unemployment or a lack of regional job opportunities. Labour market exclusion is also a route into poverty for women, but women have lower incomes overall for a number of inter-related reasons including:

- Women have a fractured attachment to the labour market due to caring and domestic responsibilities.
- Women earn significantly lower wages than men on a full-time hourly basis.
- Women have a higher (and increasing) rate of part-time and casual employment.
- Female dominated occupations tend to be lower paid and undervalued.
- Over a woman's lifetime the impact of caring is felt through a reduced opportunity to develop skills and build up assets such as superannuation.

Women's poverty is closely linked to their family status and caring roles. Women heading their own households, especially lone mothers and single pensioners, are over-represented in groups living on low incomes. Events such as divorce, widowhood, separation and teenage parenthood are major triggers of women's poverty in a way that they are not for men. Teenage mothers, in particular, risk a lifetime of income poverty. Low educational attainment, living in deprived areas and limited access to services compound to limit the opportunities of teenage mothers.

Labour market exclusion is particularly pronounced for women with a disability, Indigenous women and women from CALD backgrounds.

Background facts

- The unemployment rate for Queensland women with a disability was 10.3% in 2004. This compared to an unemployment rate of 8.1% of Queensland men with a disability and 6.5% for all women at this time.³³
- The unemployment rate for Indigenous women in Queensland at the time of the 2001 Census was 18.1%, which was lower than that for Indigenous men (21.5%) but much higher than the total Queensland population (8.2%). The unemployment rate for Indigenous women has reduced steadily from 36% in 1986 to the current 18.1%.³⁴
- On average, 56% of immigrant women are not in the labour force, 35% are employed and 9% are unemployed. By comparison, 21% of immigrant men are not in the labour force, 62% are employed and 17% are unemployed.³⁵

One of the many challenges of managing life in a new, and culturally different country can be the rapid change of traditional roles within the community and family. For many ethnic communities, values and beliefs surrounding gender roles and the role of the community in decision making are fundamental to social cohesiveness. Therefore, the changes in gender roles can be seen as a negative consequence of life in Australia by partners, husbands and communities.

For example, not all CALD women were in the workforce in their country of origin. Many are forced to enter the workforce for financial reasons and this new public role can sometimes cause conflict with their partners who struggle to share the 'bread winning' role.

Yet non-recognition of prior learning is a significant issue for CALD women who were professionals in their country of origin but cannot get jobs in their field in Australia and are forced to accept low skilled jobs. Financial difficulties associated with immigration mean that they may not be able to meet costs such as transport, child care and English classes.³⁶ Therefore, many CALD women may be forced to stay at home and look after children when they wish to actively participate in the labour market.

The Office for Women's *Focus on Women Information Paper Number 7 – CALD women doing it for themselves* provides more information on the barriers to CALD women's employment.

See www.women.qld.gov.au/?id=527.

Indigenous women confront additional barriers to participating in employment and training, including the demands faced in their capacity as carers, overt racial discrimination and poor health.³⁷

For Indigenous women living in remote communities, low labour force participation rates may reflect the absence of a viable labour market. The federal Community Development Employment Project (CDEP) is the most significant labour market program targeted at Indigenous Australians, particularly in remote areas. The objective of CDEP is to provide work and training for unemployed Indigenous persons in community managed activities, which assists the participants to acquire skills that benefit the community, develop business enterprises and/or lead to unsubsidised employment. Of Indigenous women Australia-wide, 39.2% are in the workforce and 8.7% of these women are employed under CDEP.³⁸

In the majority of remote locations CDEP is the only opportunity available for Indigenous women to develop their skills and obtain meaningful employment. CDEP resources more than 225 Australian organisations to provide essential services to Indigenous communities. In 2003 to 2004, 21 CDEP projects in Queensland offered 323 places to participants in the following positions:

- day care and after school program assistants
- women's development officers
- administration support officers for Family Violence Action Plans
- community legal education officers
- family support workers
- alcohol and substance abuse program officers
- community patrol officers³⁹
- community policy and family violence centre officers.

These social services have particular impact on women as they are the primary providers and users of these services.

For a significant number of women with a disability, restricted access to public transport impacts on their access to services, shops, entertainment, family and recreational pursuits. It can have a profound impact on their ability to sustain a link with the labour market, affecting their full participation in a range of activities. Similarly, physical work environments (e.g. building access and facilities for people with disabilities) and the willingness of employers to make reasonable modifications to accommodate people with disabilities, can either support or hinder greater labour market participation.

The impact of caring

Primary carers report taking on the caring role mostly because of 'family responsibility' (58.7%), because they believed they 'could provide better care' (41.3%) or felt an 'emotional obligation' (33.8%).⁴⁰ Older women are more likely to care for someone than to need care themselves – 17% provide care compared to 8% requiring care.⁴¹ In particular CALD women who previously relied on extended family support in their country of origin may now find themselves responsible for the general well-being of children. Many CALD women are sole carers for the family where the husband has been killed in war torn conflict areas.

However, for some Indigenous women, the complexity of extended family formations and cultural practices surrounding parenting and childcare can potentially enable greater participation in social and economic life as parenting responsibilities are socially and economically distributed beyond biological parents to a wide range of relatives.

Women's greater caring responsibilities are reflected in their receipt of the majority of 'caring' related benefits. Ongoing dependence on benefits can impact on an individual's sense of control over their lives, capacity to deal with stress and may lead to exclusion from opportunities to participate in mainstream economic and social activities.

Background facts

- More women than men are dependent upon government pensions and benefits. In 2005, Centrelink provided nearly \$66.6M in payments to Australians, the majority to women.
- Women receive 75.8% of Carer's Allowances and Carer's Payments.
- Women are over-represented as recipients of Parenting Payment Single (PPS) (92.2% of recipients), reflecting the high number of women who are sole parents.
- Sole parents (of whom 87.7% across Australia in 2002 were women) and their children are the most likely of any household type to be living in poverty. More than one in every five Australians who lives in sole parent families lives in poverty.⁴²
- Approximately one-third of Indigenous families with dependents were receiving PPS, more than twice the proportion in other Australian families.⁴³

The full impact of women's caring responsibilities and lower earning power is seen in poor superannuation entitlements. More women than men (59.4%) received the Age Pension in 2005. Women with children in poverty today are also at higher risk of poverty in retirement. This is compounded by women's greater longevity and their increased risk of living alone in the later stages of life. Given Australia's ageing population, it is fair to assume that women's poverty in retirement is an issue that will need to be addressed as a matter of urgency. The Office for Women's *Focus on Women Information Paper Number 6 – Women, Ageing and Participation* provides more detail on economic security for older women. See <http://www.women.qld.gov.au/?id=527>.

Conclusion

Tackling social exclusion should be seen as giving people the capacity to break the cycle of sustained poverty by allowing them to meaningfully participate in the labour market and the community. This means including more people in the mainstream economic and social life of the nation by providing equal opportunities in all facets of life, including education, health, employment and housing.

Through the Office for Women, the Queensland Government aims to create opportunities for women to shape, transform, access and realise the benefits of the Smart State and meet the challenges in areas where women still experience greatest under-representation, inequity and need. The Office for Women works with key stakeholders to implement the Government's strategic policy framework for women in Queensland and encourages greater collaboration between the community and Government to improve the lives of women. This is achieved by implementing strategies to reduce violence against women, improve health and wellbeing, promote opportunities to help women balance their work, family and lifestyle and improve women's capacity to achieve financial security. The *Women in the Smart State Directions Statement 2003 – 2008* focuses upon men and women having equal opportunities to achieve economic security, good health and wellbeing, and leadership and decision-making power, for the benefit of all Queenslanders. Examples of specific initiatives that aim to reduce women's economic and social disadvantage include:

- The *Women and Disadvantage Project* is a research project examining women's access to legal aid funding, as a partnership between Women's Legal Aid and Griffith University Law School. Project outcomes will be reported in 2006.
- Legal Aid Queensland is working on a joint project with Disability Services Queensland which aims to identify the legal needs and issues for adults with an intellectual disability or cognitive impairment, with a particular focus on women, and find ways to ensure appropriate services are provided to these Queenslanders.
- Violence against women is a key priority area for the Queensland Government, implemented through the *Coordinating Efforts to Address Violence Against Women (CEAVAW) Strategic Framework and Action Plan 2002 to 2005* and led by the Department of Communities.
- Through *Meeting Challenges, Making Choices*, the Government is working in partnership with Indigenous communities to reduce the level of violence and alcoholism and create economic and employment opportunities.
- The *Queensland Government Carer Recognition Policy* commits the Queensland Government to developing and delivering State Government policies and services that acknowledge carers and recognise and respect them as individuals and partners in the provision of care.
- The *Smart Women – Smart State Strategy* encourages women to pursue education, training and employment particularly in the science, engineering and technology industries.
- The Queensland Government's *Education and Training Reforms for the Future* outlines ways to increase the number of people completing Year 12 in secondary schools or obtaining qualifications in further education or training. It contains several strategies specifically aimed at girls.
- *Breaking the Unemployment Cycle* is a key vehicle for providing women job seekers with the skills and experience they need to enter or re-enter the workforce.
- The Office for Women has developed an information and training package, *Economy Wise Budget Smart*, which aims to help women manage their financial affairs, particularly at critical points in their lives.
- From May 2004 to February 2006 the Multicultural Women's Advisory Committee (MWAC) provided independent expert advice to the Minister for Women on improving the lives, wellbeing and opportunities of women from culturally and linguistically diverse backgrounds. A report outlining the discussions from the Multicultural Women's Summit, held on 1 June 2005 can be found at: www.women.qld.gov.au/?id=962. Future consultation opportunities with multicultural women are currently being explored.
- The Office for Women will seek to work with the Department of Employment and Training to support the implementation of the Queensland Skills Plan and ensure women's skilling needs are addressed through, for example, the provision of information to women on training and labour market opportunities.

Where to seek more Information

Women's Infolink

Women's Infolink is the information and referral arm of the Office for Women. It provides a state-wide, free and confidential information and referral service about community services and government agencies supporting women.

Information can be accessed using a statewide telephone service - 1800 177 577 - Mondays to Fridays 8am to 6pm or email to infolink@dlgpsr.qld.gov.au.

The Find a Service facility on the Office for Women website provides contact details for government and community services that are relevant to Queensland women and girls. It can be searched for regional services across a wide range of categories.

Office for Women Infosheets cover a range of topics important to women. These can be viewed online for downloading and printing, or they can be ordered, along with other resources, using the resource order form.

Specific Information about services for women experiencing violence is also available online at www.safewomen.qld.gov.au

Disability Information Service

Disability Information Service is a free, state-wide disability information and resource service provided by Disability Services Queensland. The online service directory can be searched for information, including:

- **services (government and community based)** such as accommodation, employment, transport, respite care, recreation, independent living, education, advocacy, community access, family and lifestyle support
- **information about different disabilities** such as physical, intellectual, sensory, psychiatric, neurological and learning difficulties
- **publications and resources** such as journals, newsletters and fact sheets on key disability topics
- **government programs and entitlements** available for people with a disability and their carers
- **legislation and regulations** that cover issues impacting on the lives of people with a disability.

The Disability Information Service can be contacted from 8am to 6pm Monday to Friday:

Brisbane: (07) 3224 8444

Toll-free: 1800 177 120†

Fax: (07) 3896 3467

TTY: (07) 3896 3471

TTY (Toll free): 1800 010 222†

Email: disabilityinfo@disability.qld.gov.au

The Anti-Discrimination Commission Queensland (ADCQ)

The Anti-Discrimination Commission Queensland (ADCQ) operates a telephone information and enquiry service. Telephone state-wide 1300 130 670 or TTY 1300 130 680 for your closest office. Offices are located in Brisbane, Rockhampton, Townsville and Cairns.

The ADCQ have Contact Officers for: the lesbian, gay, bisexual, transgender and intersex communities; Indigenous people; people with an impairment and young people.

Email:

General: info@adcq.qld.gov.au

Privacy: privacy@adcq.qld.gov.au

Freedom Of Information: foi@adcq.qld.gov.au

The Translating and Interpreting Service (TIS)

The Translating and Interpreting Service (TIS) is for people who do not speak English and for English speakers needing to communicate with them. TIS is Australia's only national service, and is available to any person or organisation in Australia requiring interpreting services. TIS is available 24 hours a day, 7 days a week, and is accessible from anywhere in Australia for the cost of a local call on 13 14 50.

Homelessness Infoline

Homeless Persons Information Queensland is a freecall service providing information about housing, as well as advice, support and practical assistance. The call centre is an entry point to the homelessness service system and assesses housing and support needs, directing clients to the service that best meets their needs.

This service can help by providing information about housing, advice and support, and practical assistance such as where to get meals, showers and clothing.

Toll-free: 1800 474 753 (1800 HPIQLD)†

TTY Toll-free: 1800 010 222

This service is currently available in Brisbane and will be extended throughout Queensland during 2006 and 2007.

More information is available from:

<http://www.communities.qld.gov.au/community/homelessness/information-index.shtml>

†Calls from mobile phones are charged at the applicable rate.

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- 3 Rosenblatt, Gemma and Katherine Rake. 2003. *Women and Poverty*. Fawcett Society, London p. 2
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- 8 *Ibid*
- 9 ABS, 2003. Cat. No. 4430.0 *Disability, Ageing and Carers*, Table 27. Canberra 2003
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- 34 Office of Economic and Statistical Research, Queensland. May 2003. *Census 2001 Bulletin No. 2. Aboriginal and Torres Strait Islander Queenslanders*.
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- 36 Migrants must wait two years before they can access most social security payments, including unemployment assistance, sickness benefits or student allowances. This waiting period does not apply to refugees and other humanitarian entrants on Permanent Protection Visas. Most new migrants are not eligible for age or disability pensions until 10 years after their arrival in Australia.
- 37 *Ibid*
- 38 ABS 2004. National Aboriginal and Torres Strait Islander Social Survey 2002, cat. no. 4714.0, Australian Bureau of Statistics, Canberra.
- 39 2003-04 Federal Government Budget.
- 40 ABS, 2003. Cat. No. 4430.0 *Disability, Ageing and Carers*, Table 27. Canberra 2003
- 41 *Women in an Ageing Australian Population*, Summary report from the Australian Longitudinal Study on Women's Health, conducted by the Universities of Newcastle and Queensland.
- 42 Harding *et al* (2001) *opcit*.
- 43 Daly, Anne and Diane Smith. 2005, 'Indicators of risk to the wellbeing of Australian Indigenous children' *Australian Review of Public Affairs*, Vol 6, No.1, pp. 39-57.