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## NATIONAL COUNCIL OF JEWISH WOMEN OF AUSTRALIA SUBMISSION on STRIKING THE BALANCE

The National Council of Jewish Women of Australia (NCJWA) is an affiliate of the Australian Women's Coalition (AWC), a peak body of national women's NGOs, which is presenting a submission on the HREOC discussion paper Striking the Balance on behalf of its affiliates. Individual women's NGOs will also present responses to specific points in the Striking the Balance paper.

This NCJWA submission primarily presents generalised responses which include responses to several questions arising from the HREOC discussion paper. NCJWA responses are based upon information and outcomes of NCJWA's major project Superwomen: A Contextual Study of Jewish Sandwich Generation Women Balancing Inter-generational Family Responsibilities in Multicultural Australia (enclosed), and also upon anecdotal, impressionistic and observed evidence drawn from NCJWA members and the broader Jewish and general community.

1. It is still generally presumed that men are their family's principal breadwinners and that a man's paid work obligations takes priority over his family responsibilities. It is likewise generally assumed that the woman will assume all the unpaid family work and responsibilities which may interfere with the man's paid work.

"I have yet to hear a man ask for advice on how to combine marriage and a career" - Gloria Steinem.

- 2. Particular Groups balancing Work and Family Responsibilities include:
- i. Recent migrant and refugee women, especially those from Africa and the Middle East: Women in this category are often unskilled or underqualified, lack English language, and are unable or unfamiliar with negotiating favourable workplace conditions. The financial needs of their families forces women in this group into low-paid part-time and casual work, where they are vulnerable to exploitation, have minimal job security, and working hours which conflict with family responsibilities.

Moreover many come from countries and cultures where although women may be permitted to work outside the home, work in the home and with children are regarded as solely women's responsibility, with home duties (even meal preparation or serving) and routine child care being proscribed for men. Further, the women often lack extended family members e.g. grandparents or community networks to assist with family responsibilities.

This is largely a generational problem which eases in the second and subsequent generation, but will continue to affect new immigrants of non-English speaking backgrounds. Cultural awareness and consciousness-raising programs for both men and women may assist.

ii. Professional/academic/corporate group: Women in this category continue to be particularly vulnerable to intensification of work demands i.e. unpaid overtime, in order to 'prove their competence', gain promotion, and maintain a career path. They are the most likely to be disadvantaged economically and in their careers by interruptions to their participation in paid work due to their unpaid work and caring responsibilities.

However, it is men in this category who are most likely to share in unpaid housework roles; a small but growing minority are assuming the role of househusbands; and the combined family income from paid work is likely to provide the cost of outsourcing routine home duties e.g. cleaning, laundry, gardening.

It is noteworthy that the subcontracting of home-associated work is usually to non-professional women on a lower-paid casual basis. Moreover the intensification of men and women's professional work often results in the outsourcing of care for preschool and school-age children, and for the growth of the retirement village/special accommodation industries to replace family responsibility for elderly parents/relatives.

- iii. Women in paid/unpaid work in a family business. This is a largely ignored group. It is generally assumed that women in this group can arrange their working hours to satisfactorily fulfil their family responsibilities, but for many women whose family businesses depend for survival on the woman's work, such flexibility is not always possible.
- iv. Lone parents: The government's industrial relations policy requires single mothers to return to work when their child reaches school age, with recently-introduced exemptions for lone mothers of children with disabilities or in exceptional circumstances. Irrespective of the paid work arrangements, there is no exemption for the family responsibilities of women with dependent school-age children.
- 3. Gender equality requires not so much equal sharing of paid and unpaid work, but arrangements that promote equality of opportunities, choices, recognition, and consideration.
  - 4. Family-friendly workplace arrangements benefiting women and men include:
  - i. onsite childcare facilities that cater for parents' working hours
  - ii. onsite after-school facilities for school-age children during parents' work hours
  - iii. paid and unpaid maternity/paternity leave without loss of job security, level, or financial benefits
  - iv. paid leave for either parent when a child is ill
  - v. flexible work hours to include late workday start/early finish without penalty to allow children to be taken to and collected from school, essential appointments
  - vi. work-based onsite support groups to assist e.g. with collective shopping, transport, babysitting, eldercare
  - vii. paid leave for either men or women when an elderly parent is ill
  - viii. paid compassionate leave for both women and men
  - ix. flexible paid holiday leave compatible with school holiday periods

## 5. Unpaid Work

The HREOC discussion paper refers to various aspects of unpaid work, but the focus is primarily on unpaid housework, care of children, and full-time caring for frail elderly and disabled dependents. The paper acknowledged that it is mainly women who are engaged in unpaid house work and responsibilities for dependent family members.

Less attention is given to women with intergenerational responsibilities for children and adults who are not dependents and do not live with them. They include

i. Sandwich women i.e. women with responsibilities simultaneously for young and/or adult children not necessarily living at home and for elderly parents/relatives who may live independently. The NCJWA Superwomen study found that the intergenerational demands on sandwich women had a multi-layered and cumulative effect: it affected their ability to access or continue in paid work, restricted their paid work to part-time or occasional employment, reduced their finances and retirement security, generated feelings of inadequacy, affected their physical health and emotional well-being, and limited their social life. Nevertheless there was often satisfaction and increased self-esteem from successfully balancing their roles and responsibilities.

The sandwich women reported that they had the primary caring role and responsibility for their children and family elders. The expectation particularly of the elderly was that this was their daughter's (or daughter-in-law's) responsibility, and there was perceived and expressed resistance to anyone else providing the necessary care and assistance. Many sandwich women received little practical help or support from their husbands (or other family members) although in some cases it strengthened the relationship between family members. At the same time, many women in the study were unaware of existing services that might assist them, or considered themselves ineligible for financial or support services. This suggests that information about, and availability of, government and community services should target women in the sandwich (40-60) age group.

The eldercare responsibilities of sandwich women in the NCJWA study were shaped indirectly by Jewish cultural traditions and directly by Jewish community attitudes and expectations of children's, particularly daughter's, responsibilities for elderly family members, often accentuated if the elders were Holocaust survivors. External factors such as cultural and community expectations about women's intergenerational responsibilities have salience for other culturally and linguistically diverse groups in Australian society.

Indicators suggest that within two decades, 30% of the Australian population will be over 60 years of age. Although the elderly will live longer and the proportion of healthy aged will increase, there will also be an increase in those with dementia and illnesses which require fulltime or constant professional care, thereby negatively affecting the ability and willingness of children to care for some elderly parents. Moreover, with declining marriage and birth rates, the numbers of sandwich women will also decline, and unmarried women may be reluctant or unwilling to undertake responsibility for ageing parents.

Cultural traditions and expectations are modified by successive generations of living in Australia, so the cultural pressures on women to maintain their responsibilities of care for elderly parents can also be expected to decline.

It may therefore be hypothesised that the overall effect of the ageing population will be recourse to professional and institutional care for an increasing proportion of the elderly.

ii. Grandparents. Grandparenting issues have been addressed by the AWC and its affiliates. Grandparents, in particular grandmothers, are a major source of indirect support for non-dependent couple and single parents balancing paid work and family responsibilities. The grandmother's support usually involves some level of unpaid housework for her adult children who are in paid employment e.g. cooking meals, shopping, supervising cleaners, waiting for tradesmen, supplementing finances and/or responsibility for non-dependent grandchildren on a regular or occasional basis e.g. childminding, transporting to school and out-of-school activities, holiday outings, medical/dental/other appointments, providing meals, childminding and afterschool

The unpaid work of grandmothers is a form of outsourcing work without pay. Nevertheless it is particularly important for employed lone mothers, and for women and men whose paid work commitments impact adversely on their family responsibilities. Migrant families often use family reunion immigration policy for the immigration of grandparents, especially grandmothers, whose role is to care for their grandchildren enabling both parents to enter and retain paid work, even though it may negatively affect the grandparent's integration into Australian society.

The economic security of retired grandparents is often decreased by the need to financially subsidise an adult child particularly after divorce, when an ex-spouse may evade child maintenance, when maintenance is inadequate, or the non-custodial exspouse is left impoverished by child maintenance obligations. The effects of the current family law system in regard to property distribution and child maintenance is in some cases inequitable and may need review, with cases possibly being dealt with on an individual basis. This may be an area in which men could make more use of the family responsibilities provisions of the Sex Discrimination Act.

Although government policy aims to encourage older Australians to remain in or return to the workforce, it is unlikely that retirees over 65 will regain employment. Moreover, declining birth and marriage rates indicate decrease in the proportion of grandparents in the Australian population. Consideration might be given to establishing a Grandparenting Scheme, bringing together working parents without grandparents with retirees willing to provide grandparenting care, possibly for a foster care payment to cover their financial costs and a small wage.

## 6. Unpaid Voluntary Work:

In the 1970s and early 1980s, there was considerable debate about the decline of community-mindedness. Today there are several large and a plethora of smaller voluntary organizations on which Australian federal and state governments rely to provide a wide range of services, social networks, recreation, and a sense of community.

Voluntary, i.e. unpaid caring work, is one of the ways in which individuals and the society develop social cohesion. It contributes not only to the nation's social capital but also to the national economy. If the cost of volunteers' labour and the services they provide to clients were quantified, it is estimated that the national GDP would be considerably increased.

The delivery of services by NGOs relies on volunteers of whom the overwhelming majority are women. In the 1970s and earlier, many volunteers in community service NGOs were women in the 30 to 50 age groups who were in paid work or full-time housewives. Today most volunteers are unemployed older women ranging from 50+ to the 90 age group, but their numbers are shrinking due to deaths and infirmities. All voluntary NGOs struggle to attract younger volunteers and are concerned about the continuity of the volunteer sector, whereas younger women maintain that their paid work (which not infrequently includes voluntary involvement in professional organizations), family responsibilities and leisure needs prevent volunteer work in voluntary community service organizations.

The difficulty of younger women (and men) in balancing paid work with volunteering may be due less to time constraints than to decline in the 'culture of volunteering', even among ethnic and religious groups whose traditions and cultures stress voluntary work for group maintenance and well-being.

First, the 'culture of volunteering' should be promoted by strategies whereby children and young adults learn and internalise the value of voluntary work for others and the benefits to volunteers in terms of personal development, satisfaction, selfesteem — that 'helping others is helping oneself'. (Ida Nudel).

Secondly, volunteering should be promoted as a generational, age and gender neutral activity. Children should be encouraged to perform voluntary service activities and both men and women of all ages should set an example of volunteering for children to emulate.

Thirdly, volunteering would be promoted if voluntary work were regarded by NGOs, employers and government as training or retraining for entry/re-entry to the paid workforce and/or as unpaid casual or part-time employment, rather than as an activity undertaken during spare time. Many volunteers spend as many hours in voluntary work as do people in paid employment, and their work performance is at the high quality professional standard required by employers. A system for certification of the work duration, standard and tasks achieved by a volunteer should be included in the individual's CV and should be taken into account for a paid position.

Fourthly, when considering applicants for employment or promotion, employers should regard voluntary work (even without certification) as work experience and evidence of the employee's broader community involvements and initiative.

Fifthly, incentives should be provided to encourage more employers to contribute to community development and welfare programs, possibly through the existing partnerships initiatives, and also to establish voluntary community work projects in which employees participate in the workplace.

In conclusion, NCJWA thanks the Sex Discrimination Unit of HREOC for the opportunity to be involved in the consultation process by presenting this submission.

Mrs Robyn Lenn OAM National President NCJW of Australia

Dr Geulah Solomon OAM Immediate Past National President and

National Status of Women Chairman

NCJW of Australia