

Submission to the Economic Reform Roundtable

From Zonta Australia

Date: 22nd July 2025

Re: A Gender-Responsive Approach to Economic Reform — Building a Better World for Women and Girls

Zonta Australia commends the Government for convening this Economic Reform Roundtable. We welcome this rare opportunity to pursue economic reform that is both fiscally responsible and socially just. To build a better world for women and girls, we must embed gender equity, care and housing affordability at the heart of economic planning.

Productivity: Housing, Care, and Participation

Women's full economic participation depends on structural reform to both the care economy and housing market. Barriers such as unpaid care, insecure housing and undervalued work continue to limit women's workforce engagement and lifelong earnings. This aligns with Sustainable Development Goals (SDGs) 5 (Gender Equality), 8 (Decent Work and Economic Growth) and 10 (Reduced Inequalities).

We recommend:

- A comprehensive care economy strategy aligned with W20 and G20 priorities;
- Investment in affordable, safe, high-quality childcare and aged care;
- Paid parental leave and flexible work to support carers;
- Systemic action on the undervaluation of feminised sectors;
- Immediate investment in affordable housing, without which women cannot safely participate in economic life; and
- Accelerate action to eliminate the gender pay gap across the economy.

Economic Resilience: Gender, Ageing, and Climate

Resilience must be inclusive. The worsening housing crisis among older women — the “missing middle” — is a national emergency. These women fall through policy gaps, too poor to buy or rent safely, yet ineligible for social housing. These priorities support SDGs 1 (No Poverty), 11 (Sustainable Cities and Communities), and 13 (Climate Action).

**BUILD A BETTER WORLD
FOR WOMEN AND GIRLS**

We recommend:

- Urgent investment in affordable and modest housing stock
- Urgent consideration of innovative housing stock that better suits women to age in place
- Secure employment pathways for migrant and refugee women
- Gender-inclusive climate resilience planning, informed by the upcoming COP31 Gender Statement

Budget Sustainability: Reform for Equity and Impact

Australia's tax system contributes to housing inequality. Concessions like negative gearing and capital gains tax discounts artificially impact prices, reduce affordability and generally benefit higher-income earners — mostly men. Meanwhile, older women renters are living in poverty and spending over 50% of their pensions on rent. Addressing structural inequities through fiscal reform is consistent with SDGs 1, 5, and 10.

We recommend:

- A root-and-branch review of housing-related tax settings;
- Gender-responsive budgeting across all fiscal policies;
- Public investment in social and community housing to address market failure; and
- Reforms to ensure intergenerational fairness and reduce economic penalties for unpaid carers and young workers.

Conclusion

Without decisive action, Australia is headed toward deepening inequality and economic instability with women being disadvantaged due to an outdated economic model that supports inherent disadvantages. Now is the time for economic reform to build an inclusive, productive future. Zonta Australia urges the Government to seize this moment — and ensure that economic reform supports the dignity, safety, and opportunity of all women and girls.

Bridget Mather PSM

Chair: Zonta Australia Committee

E:mail: admin@zontaaustralia.org.au

Mobile: +61 418710643

Web: www.zontaaustralia.org.au