

Sydney Women's Fund

PORTRAIT IV

Women of Greater Sydney

RESEARCH

wf Sydney
Women's
Fund

by
Sydney
Community
Foundation

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IF SYDNEY WERE 100 WOMEN

33 ARE AGED OVER 55

50 ARE MARRIED

61 HAVE CHILDREN

44 WERE BORN OUT OF AUSTRALIA

38 SPEAK A LANGUAGE OTHER
THAN ENGLISH AT HOME

31 HAVE A DEGREE

8 ARE AT UNIVERSITY

54 ARE IN PAID WORK

30 WORK FULL-TIME

7 EARN OVER \$100K

48 EARN LESS THAN \$34K



Image: Candice Epthorp Photography

Why take the pulse of Sydney women?

Sydney Women's Fund aims for every woman to have access to education, work, independence and belonging.

As leaders, mobilisers and agents of social change the Sydney Women's Fund Advisory Council in 2018 set themselves the task of regularly taking the pulse of Sydney women. This 2021 research is the second survey collected using a consistent methodology to measure improvements and increasing issues.

SWF's Portrait IV Research, co-designed by Sydney Women's Fund and led by Australian social researcher Dr. Rebecca Huntley with Essential Research, gives a powerful and concerning picture of the financial vulnerability of far too many Sydney women.

Underlying the struggle and divide between Sydney women is a lack of equity, with women fulfilling the role of carer, often at the cost of work and financial security, despite their education and desire to work. As can be expected, the challenges of a COVID world have exacerbated many of the struggles that Sydney women face.

The United Nation's Sustainable Development Goals (SDGs), a universal framework and call to action to end poverty, tackle inequalities and create more thriving and sustainable communities. These have been adopted as the framework for Sydney Women's Fund's evidence-based programs.

This report highlights the strengths and challenges of Sydney women of all ages, with the goal of catalysing community action. It is a call to action for policy change, investment, programs and advocacy to address these inequalities. Sydney Women's Fund will respond through programs and advocacy to offer Sydney women most in need the opportunity to build a secure, safe and comfortable life. This research encourages all women to learn, act and care about their financial wellbeing.

By identifying and funding the programs needed, we'll enable our most vulnerable women to be supported with pathways to work and belonging, and to share equitably in all Sydney offers.

Georgina Byron AM
Chair, Sydney Women's Fund Advisory Council
Deputy Chair, Sydney Community Foundation

Jane Jose OAM
CEO, Sydney Community Foundation,
Sydney Women's Fund,
Be Kind Sydney

Sustainable Development Goals

The United Nations' Sustainable Development Goals (SDGs) are a universal framework and plan to achieve a better and more sustainable future for all.



Sydney Community Foundation and Sydney Women's Fund support the United Nation's Sustainable Development Goals.

Acknowledgement of Country

We acknowledge the Traditional Owners of the land, in particular the women who have helped shape Sydney. We pay our respects to Elders past and present.

For this report we define Greater Sydney as all of the Sydney Metropolitan Area, comprising diverse communities that ring Global Sydney. This is a vast area stretching from the Hawkesbury to the Northern Beaches regions in the north, to the Blue Mountains in the west, and the Wollondilly, Campbelltown, and Sutherland regions in the south. As the name implies, it covers a 'greater' area than what most people would typically consider Sydney.

A note about the data

The research consisted of two parts. The first part was an online survey. The survey was hosted by ORU. The survey fieldwork was conducted by ORU. Data tables were prepared by ORU. The survey was in the field in July 2021. The survey fieldwork coincided with the beginning of a COVID-19 lockdown in the Greater Sydney area.

The target population for this research was the women of Sydney. The survey was completed by n=1030 respondents. The effective sample size after weighting is n=1022. This data was weighted to ABS for women in Sydney.

The survey was designed by Rebecca Huntley and Kate Whelan in conjunction with the client. The analysis of this data was conducted by Rebecca Huntley and Kate Whelan.

SPSS and Excel were used to analyse the results. Open-ended questions were analysed manually. This project repeats a survey conducted in June 2018 using the same questionnaire and project design. The sample for the 2018 project was n=1043.

The second part was 10 depth interviews with Sydney women from across the south (2), north (2), east (2), west (3) and inner city (1). These women ranged in age from late teens to mid-70s, with a mix of employment status (studying, casual, part and full time, retired), socio-economic status and CALD status. There was a mix in terms of women in relationships, single, with and without dependent and adult children, renting and home-owners. The interviews were conducted by Rebecca Huntley, Angelica Ojinnaka and Cecelia Anthony in late September and early October.

“...I definitely feel like I belong to Sydney...and see myself staying here.

I feel a lot of us who are better off are kinda blind to the hardships of people in low SES communities...

I think the image of Sydney, and the people who reside here, the main focus is placed on the better half. You can just smell the privilege.

I hope more people who understand the struggles and happenings of our generation will move into positions of power to help us more.”

Isabella, North-West Suburbs, aged in her late teens speaks for her generation. Her insights present a huge challenge for Sydney and its future and wellbeing.

Portrait IV Scorecard for Sydney Women

Issues of Concern



For the women in this survey the most pressing issues they believe should be addressed are:

- Cost of living (63%)
- Housing affordability (61%)
- More funding for health (39%)
- Family violence (38%)
- Create jobs (37%)
- Reduce unemployment (37%)

Work



What we need to improve
Just 45% of women are happy with their work life.

One in three (33%) Sydney women would like to be engaged in more paid work. + 4% on 2018 survey results.

42% of women with dependent children at home said they would like to work more.

Care Responsibilities



What we need to improve
36% say caring responsibilities impacts their career adversely.

21% of women have reduced their work hours to care for someone.

More than one in three women reported that they care for someone on a regular basis, with those aged 36-55 being most likely.

Finances



What we need to improve
Cost of living is a key concern for Sydney women, with 67% worried about maintaining an adequate income to remain in Sydney.

What we can celebrate
There was small increase of 5% of women describing themselves as financially comfortable since 2018.

More than two-thirds of women are the equal or main income earner in their households.

Retirement



What we need to improve
Over half, 53% of women are either not sure or believe they will not have adequate income from their super and investments to retire comfortably in Sydney.

Women in relationships said that any feelings of security about retiring well, relied on remaining in a partnership.

What we can celebrate
48% of women plan to use their own superannuation to fund their retirement.

Equity and Discrimination



What we need to improve
62% of women in Sydney believe that there are still significant obstacles that make it harder for women to get ahead than men. +1% on 2018 survey results.

39% of women in this survey experienced some form of intolerance in the past 12 months. Sexism, ageism and racism being most common.

Housing



What we need to improve
More than 1 in 3 women in Sydney are in housing stress, paying more than 30% of their household income on housing.

61% of women selected housing affordability as one of the most pressing issues to be addressed. Second only to cost of living at 63%.

Health and Wellbeing



What we need to improve
Over half, 53% are concerned about their personal health and wellbeing.

41% feel overwhelmed by their responsibilities (work, family and social).

37% feel as though they have few choices and are stuck in their current situation.

What we can celebrate
Almost three-quarters of women in Sydney, 72% are satisfied with their life in Sydney overall. Significantly fewer, 63% are satisfied with their health.

Impact of COVID-19



Over half of women reported that the impact of the pandemic on them had been mostly negative:

- Financial impacts
- Social isolation
- Mental Health

22% said the impact had been mostly positive, through more time for family and personal projects and interests.

While 14% reported no impact.



“...The divide is not about an East West latte line... it’s about women across Sydney struggling to make ends meet or not.”

“The research strongly confirms the challenging picture of a city divided which was emerging three years ago,” says Dr. Rebecca Huntley, author of the research.

Sydney Women’s Fund Portrait III Research in 2018 presented a challenging picture of a city divided, where significant numbers of women were unable to enjoy the choices, independence and equity that they need and deserve. It showed us the extent of their concerns about their financial future, housing security, experience of discrimination and alienation from the decision-making processes that govern their lives. And yet it wasn’t all grim reading. Despite the impediments, the research showed Sydney women were, on all the whole, optimistic about the future, loved living where they were living and were contributing in all kinds of ways to the prosperity, health and happiness of their families and their communities.

Three years on, and in the midst of a pandemic, the insights from the first Portrait have been confirmed, with some important shifts in sentiment to note. This 2021 research shows the strength and capacity of Sydney women and the barriers many of them face in trying to realise their aspirations and goals.

The news to celebrate is that the majority of Sydney women (72%) are satisfied with their lives overall, in particular their personal and family life. This satisfaction has, for some, been deepened by the pandemic. Many of them – (67%) - feel optimistic about the future and feel as if they can achieve the things they want (63%).

Beneath this positive outlook, however, there is a list of worries and concerns that paint a more nuanced picture of insecurity and lack of choice. For example, (41%) of Sydney women feel overwhelmed by their responsibilities. And only around half say they are happier in their life now than they were 10 years ago.

Dr. REBECCA HUNTLEY
Leading Australian Social Researcher

In terms of work, the women surveyed, across the board continue to balance the need for a decent income with the kind of flexibility they need and want to care for children and themselves.

- Portrait IV, 2021

What's stopping Sydney women from working more?

28% can't find a suitable job or opportunity



24% of employers won't offer more work or hours

22% won't have the same flexibility



13% say it will be too hard to manage, e.g. the commute too long/too much

13% of women surveyed said that responsibilities, e.g. looking after children, parents and others, prevents them from working more



LESS THAN HALF SATISFIED AT WORK

Just 45% of women in Sydney are satisfied with their work life



1 IN 3 WOMEN WANT MORE PAID WORK

A third of Sydney women would like to be engaged in more paid work



ALMOST HALF

of Sydney women with dependent children at home would like to work more

Can women afford to stay in Sydney?

Cost of living is a keen concern for the women of Sydney.

- Portrait IV, 2021

SYDNEY WOMEN'S TOP COST OF LIVING CONCERNS



41% Housing

32% Electricity or gas

32% Medical or dental



23% Insurance

20% Fresh food



ONLY 54% SATISFIED WITH FINANCES

Just over half of women in Sydney are satisfied with their finances



41% OF SYDNEY WOMEN ARE STRUGGLING

Too many women are financially struggling or just getting by



1 IN 3 WOMEN AT RISK IF RELATIONSHIP ENDS

Nearly one-third of Sydney women would be at risk financially if their relationship were to break down



67% CONCERNED ABOUT SYDNEY COST OF LIVING

Majority of women surveyed worried about maintaining adequate income to remain in Sydney

Can women afford to stay in Sydney?

“Even a simple life in Sydney, is an expensive life.”

- Survey participant, Inner West, in her 40s
Portrait IV, 2021



**64% OF WOMEN
MORE FINANCIALLY
STABLE THAN 10
YEARS AGO**

Almost two-thirds of Sydney women say that they are more financially stable now than in 2012



**47% OF HOUSEHOLD
BUDGETS**

Are managed **solely** by Sydney women **↑ 4% on 2018 results**



**OVER HALF ARE
COMFORTABLE**

56% of Sydney women describe themselves as financially comfortable
↑ 5% on 2018 results



**25% ARE SOLE
BREADWINNERS**

A quarter of Sydney women financially support their households alone



**50% ARE MAIN
INCOME EARNERS**

Half of Sydney women earn the main source of income for their household



**67% ARE
EQUAL / MAIN
BREADWINNER**

Over two-thirds of Sydney women are at least the equal if not the greater income earner in their household

Is living in Sydney worth the extra stress and effort for women?

“Life in Sydney means more to manage, more to do, more expenses, more to worry about, and yet more to love.”

- Survey participant, Inner West, in her 40s
Portrait IV, 2021



47% LEADING THE LIFE THEY WANTED

Almost half of women say they are living the life they wanted for themselves 10 years ago



63% FEEL THEY WILL ACHIEVE

the things they want in life



72% SATISFIED WITH THEIR SYDNEY LIFE

Almost 3/4 of women told us they love living where they do, and 53% are happier now than they were 10 years ago



63% SATISFIED WITH HEALTH

However, over half - 53% - still expressed concern about their personal overall health and wellbeing



41% FEEL OVERWHELMED

by their responsibilities (work, family and social)



37% FEEL STUCK

with few choices currently. 40% say they don't have time to pursue the things that interest them personally

When will women's unpaid work be counted?

Women want a decent income and the flexibility to care for children and themselves.

- Portrait IV, 2021



21% OF WOMEN HAVE REDUCED THEIR WORK HOURS TO CARE FOR SOMEONE



MORE THAN 1 IN 3 CARE FOR OTHERS REGULARLY

38% of Sydney women care for someone on a regular basis



45% OF WOMEN (AGED 36-55)

of Sydney women care for someone on a regular basis



14% TAKEN SIGNIFICANT TIME OFF WORK

to care for someone



36% SAY CARING IMPACTS THEIR CAREER

Women's careers are adversely impacted by caring responsibilities

Sydney women love where they live and want to stay.

Housing cost and security was the most common thread across all the interviews. The owners consistently described themselves as 'lucky'... Even the most financially secure owners worry about the next generation's chances of owning.

- Portrait IV, 2021

**80%
AGREE IT IS
HARDER TO LIVE
IN SYDNEY THAN
10 YRS AGO**



However, 81% are satisfied with where they live

**61% WORRIED
ABOUT COST
OF HOUSING**



Second only to 'cost of living' at 63% for Sydney women



**36% OF
GREATER SYDNEY
WOMEN IN
HOUSING STRESS**

A small drop of 3% on 2018 results



**57% OF INNER
CITY WOMEN IN
HOUSING STRESS**

Over half of inner city Sydney women told us that they spend 30% of their household income on rent/mortgage



**OVER HALF
CONCERNED
ABOUT STABLE
HOUSING**

52% of Sydney women are concerned about having stable and secure housing



**23% WORK
FROM HOME**

There has unsurprisingly been a significant increase since 2018

↑ 8% on 2018 results

Can Sydney women live-well in retirement?

For older women, while they wanted to retire around 65 they saw themselves having to work for longer. That was why women like **Andrea (interviewed)** were opting for part time over full-time, even thought it meant less income they believed it would prolong their engagement and paid work, making it more sustainable.

- Portrait IV, 2021

“I have started to plan for retirement and that plan 100% means leaving Sydney.”

- Clare, Northern Suburbs, in her 60s, Portrait IV, 2021

“It’s laughable to think that you would get a job as an older person.”

- Judy, Eastern Suburbs, in her 50s, Portrait IV 2021



53% NOT PREPARED FOR RETIREMENT

Over half of women are either not sure or believe they won't have enough super / investments to live well in Sydney when they retire

A drop from 59% in 2018 results



48% PLAN TO FUND THEIR OWN RETIREMENT

Almost half of all Sydney women plan to fund their own retirement

↑ 11% on 2018 results



ONLY 7% RELYING ON A PARTNER TO RETIRE WELL

Very few Sydney women plan to use their partner's super to retire

A drop from 10% in 2018 results



54% OF WOMEN UNDER 36

Over half of Sydney women under 36 plan on funding their retirement with their own superannuation and investments

When will women be treated as equals?

“My employers aren’t the greatest. A lot of the time in hospitality you get women on visas or specifically Southeast Asian women and they get exploited. That’s very difficult to be around. I’ve been a few places that have exploited people on visas, particularly women. That’s really the worst thing.”

- Survey participant, Inner West, in her 40s
Portrait IV, 2021



MAJOR IMPACTS OF INTOLERANCE SUFFERED BY SYDNEY WOMEN

45% Mental health

37% Career

20% Income

18% Personal relationships

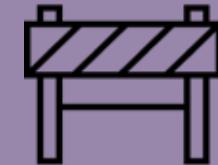


**39% OF WOMEN
EXPERIENCED
INTOLERANCE IN
PAST 12 MONTHS**



**73%
REPORTED A
NEGATIVE IMPACT
OF INTOLERANCE**

on key area of their life in the past 12 months



**HARDER
FOR WOMEN
TO GET AHEAD
THAN MEN**

62% believe that significant obstacles still make it harder for women to get ahead than men
↑ 1 % on 2018 results

**TYPES OF
INTOLERANCE
SUFFERED BY
WOMEN**

Sexism (21%), ageism (19%) and racism (13%) being the most commonly experienced

How can we retain the positive changes the pandemic brought to women's lives?

22% WOMEN REPORTED PANDEMIC IMPACTS MOSTLY POSITIVE



PANDEMIC POSITIVES



- More time with family
- Working from home
- More time at to focus on the things they care about
- Saving money



14% WOMEN REPORTED NO IMPACT ON THEIR LIVES DUE TO THE PANDEMIC

How will we address the negatives highlighted by the pandemic?

56% WOMEN REPORTED PANDEMIC IMPACTS MOSTLY NEGATIVE



PANDEMIC NEGATIVES



- Financial impact
- Social isolation
- Mental health
- Social and wealth inequality increased

“Anything you were before the Pandemic will be exaggerated, if it was bad before, now it has exploded.”

- Andrea, Southern Suburbs, in her 40s, Portrait IV, 2020

“Too many women are concerned about not being able to afford to stay in Sydney, loving the lifestyle it offers and most want to be near family.”

- Dr. Rebecca Huntley

Women surveyed wanted to retire around 65, but saw themselves having to work longer.

“My preference would be to retire sooner because I’m quite tired...” - Andrea, aged in her 60s

“For some women, the only option for a more financially secure future was to leave Sydney.” - Dr. Rebecca Huntley

“It’s so expensive, and if I go to the Central Coast like everyone else, I’ll be happy.” - Nicole, aged in her mid-40s

“I have started plans for retirement, and that plan is 100% predicated on leaving Sydney and 100% dependent on living a simpler, simpler life.” - Anonymous

Thank you

Special thanks to Sydney Women's Fund
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This survey and research would not be possible
without our generous Portrait IV funders



THE TURNBULL FOUNDATION

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Thank you to Australian Social Researchers
Rebecca Huntley and Kate Whelan for their generous
support of Sydney Women's Fund's Portrait research

Get involved with Sydney Women's Fund and support change and opportunity for local women and communities

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SWF prioritises working towards the above United Nation's Sustainable Development Goals.

We stand for Building Opportunity and Equity for Women and Girls

Sydney Women want meaningful work, flexibility and fair wages. Women need safety when they walk in the street no matter where they are. They want not to be faced with discrimination of any kind. Sydney Women's Fund supports and encourages women to find a strong voice and the ability to influence change in their own lives, the lives of their family and the place they call home.

Equity is the sense of belonging and safety you have when friends, and neighbours and employers see and treat you as an equal. It's knowing you are in a good place, where there is the opportunity to be the best you can be.

The struggle for women's equity continues to shock us globally. Compared to many places we think we're doing pretty well in Sydney, Australia's global city. But our latest Portrait IV Research in 2021 tells us Sydney women are well educated, tired of discrimination and want more well-paid and flexible work so they can care for themselves and their families, and stay in the city they love close to family and friends. It also tells us that its getting harder and harder for women to afford to stay.

The Portrait IV Research confirms a challenging picture of a divided city where equity, safety, opportunity to thrive and create independence are certainly not the experience of every woman. As one survey respondent said *"Even a Simple Life in Sydney is an Expensive Life."* The pandemic gave many more working women the flexibility of working from home and they liked it as its fits with the huge unpaid caring role of Sydney women. It told us the City is being priced out of the lives of many older women who do not have sufficient funds to grow old in Sydney and so face leaving those they love to retire.

The grim realities are spoken in women's voices and in the statistics showing Sydney women are worried about their financial futures, under housing stress, still experiencing discrimination at high levels and not able to easily make the savings needed for comfortable retirement without depending on a partner.

I thank all those who since 2008 have given to Sydney Women's Fund and supported its advocacy and programs to make all our lives better by strengthening the lives of women. Please play a part when you can to influence change. Together we can make Sydney a city kind to women, where all have a chance to do well and create fulfilling lives.

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CEO Sydney Women's Fund

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Full PDF research report can be downloaded at www.sydneywomensfund/portrait-2021

*The Sydney Community Foundation's Sydney Women's Fund commissioned Portrait IV research by
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Presentation content from

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