



Portrait V

Women of Greater
Sydney Research



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. 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.

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IF SYDNEY WERE 100 WOMEN

35 ARE AGED OVER 55

49 ARE MARRIED

62 HAVE CHILDREN

47 WERE BORN OUT OF AUSTRALIA

40 SPEAK A LANGUAGE OTHER
THAN ENGLISH AT HOME

36 HAVE A DEGREE¹

8 ARE AT UNIVERSITY

55 ARE IN PAID WORK

28 WORK FULL-TIME

12 EARN OVER \$100K PER YEAR

41 EARN LESS THAN \$34K PER YEAR²

The figures above are drawn from the ABS 2021 Census. The sample includes females, aged 18+ who have Greater Sydney as their usual place of residence.

¹ Includes Bachelor Degree, Graduate Diploma or Graduate Certificate or Postgraduate Degree

² Includes those with negative income or nil income

“I think I’m probably one significant life event away from moving into a car [...] like a job loss or a significant medical event that means I can’t work.

I feel burnt out by the fact that everything is so expensive. I’m in a position where I need to decide ‘Am I buying fresh fruit? Or am I paying for a train ticket?’ But there’s nothing I can do at this stage.

I don’t think it’s ever going to be feasible for a single income woman who is not [an executive] to live in Sydney.”

PETA, 38, NORTH PARRAMATTA



Why take the pulse of Sydney Women?

Sydney Women’s Fund is on a mission to empower women with access to education, work, independence, and a sense of belonging.

As champions of societal change, Sydney Women’s Fund embarked on a dynamic initiative in 2018: consistently taking the pulse of Sydney women.

The third research report in 2023 utilises a steadfast methodology, providing a comprehensive view of the evolving landscape, tracking improvements and challenges.

The SWF’s *Portrait V Research*, commissioned by Sydney Women’s Fund and led by Australian social researchers, Dr. Rebecca Huntley and Kate Whelan, paints a vivid and concerning picture of the financial vulnerability experienced by a significant number of Sydney women. These struggles are underpinned by an inequity that compels women into caregiving roles, often sacrificing work and financial stability, despite their education and career aspirations.

In alignment with the United Nations’ Sustainable Development Goals (SDGs), a global framework striving to eradicate poverty, combat inequalities, and foster thriving and sustainable communities, Sydney Women’s Fund has adopted these goals as the foundation for its evidence-based programs. This report sheds light on the challenges faced by women of all ages in Sydney, aiming to ignite collective community action. It serves as a rallying cry for increased investment, program development advocacy and policy reform, to address these disparities.

Sydney Women’s Fund responds through impactful programs and advocacy, extending opportunities to the most vulnerable women in Sydney, empowering them to forge secure, safe and fulfilling lives.

Georgina Byron AM

CHAIR, SYDNEY WOMEN’S
FUND ADVISORY COUNCIL
DEPUTY CHAIR, SYDNEY
COMMUNITY FOUNDATION

Lisa Grinham

HEAD OF SYDNEY WOMEN’S FUND

About The Data

The survey was conducted online from 8-16 November 2023. Fieldwork was conducted by The Online Research Unit (ORU) who also prepared data tables and weighting.

The target population for this research was adult women living in Greater Sydney. The survey was completed by n=1030 respondents. The effective sample size after weighting is n=1000. This data was weighted to ABS age data for women in Sydney.

The questionnaire was designed by Dr Rebecca Huntley, Kate Whelan and Holly McCarthy in conjunction with the Sydney Women's Fund. The 2023 questionnaire repeats questions from previous Portraits, with the inclusion of new topical questions.

Quantitative analysis and reporting was conducted by Kate Whelan. Open-ended questions were analysed manually.

For the first time, this project includes longitudinal analysis comparing 2023 results with those from surveys conducted in June 2018 (n=1043) and July 2021 (n=1022).

The second part of the research was 12 depth interviews with diverse women across the Sydney area. These women ranged in age from late teens to late sixties, in financial positions ranging from 'comfortable' to 'struggling'. The women came from different parts of Sydney including Western Sydney, the North Shore and Northern Beaches, the CBD and surrounds, the Inner West, the South East, and outer South West. 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 Dr Rebecca Huntley and Holly McCarthy in November 2023.

How we contribute to the Sustainable Development Goals

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

Sydney Women's Fund uses these six SDGs to inform our work in the community.



A note from Dr Rebecca Huntley

Sydney Women's Fund *Portrait V Research* explores the attitudes, experiences, aspirations and needs of diverse women living in the Greater Sydney area. It reveals how women's concerns and priorities have shifted over time and brings to life the challenges women in Sydney are facing today.

For the first time, this project includes longitudinal analysis, comparing 2023 results with those from surveys conducted in 2018 and 2021. It is important to note that the three Portraits were undertaken in three distinct periods of Australian life; pre-COVID-19 (2018), during the COVID-19 pandemic and lockdowns (2021) and Post COVID-19 restrictions (2023).

The *Portrait V Research* highlights Sydney women's concerns about the cost of living crisis, housing insecurity, climate change, discrimination and their struggles to balance work and domestic life. Despite the challenges they face, the research also shows Sydney women are, on all the whole, happy, optimistic about the future and feel safe and welcome in their communities.

While many of the women's concerns identified in previous Portrait studies remain constant, there have been some shifts too. The cost of living is now the top concern for Sydney women, 78% compared with 63% in 2021. 42% of women are also now in housing stress, an increase of +6% since 2021.

The good news is that the majority of Sydney women are feeling satisfied with their personal and family life. Almost half of the women also have 'hybrid' work arrangements, enjoying greater flexibility, reduced levels of stress and overall improvement to their mental health.

Dr Rebecca Huntley

DIRECTOR OF RESEARCH
89 DEGREES EAST

“Eight-five per cent of Sydney women agree that it is harder to live a comfortable life in Sydney than it was 10 years ago.”

Home ownership is now a pipe dream for many young women. While older women think they can stay in Sydney, they don't think their children can, so they see themselves moving out to be near their kids.”

DR REBECCA HUNTLEY



Image: Jo Yeldham

Sydney Women's Most Pressing Issues



Cost of living (78%)



Housing affordability (60%)



Improving our health system (46%)



Climate change (39%)



Family violence (34%)



Closing the gender pay gap (27%)



Portrait V: Scorecard



Housing

What we need to improve

Six in 10 women are somewhat or very concerned about housing affordability.

42% are in housing stress, an increase of 6% since 2021.

More than half (57%) of Sydney women are concerned about having stable and secure housing in their future.



Safety

What we need to improve

1 in 2 Sydney women (47%) are concerned about their own personal safety. This increased to 60% for women who rent and live alone.

21% of women said they felt unsafe using a taxi or ride-share service.

64% of women need to change their plans to feel safe, saying they never - or try to avoid - walking alone after dark.



Finance

What we need to improve

Cost of living is the top concern for Sydney women. 78% compared with 63% in 2021.

More than half (51%) described themselves as just getting by, struggling or poor.

More than a quarter (29%) have been unable to pay for a basic necessity in the past 12 months.

What we can celebrate ✓

60% of Sydney women say they are more financially stable than they were 10 years ago.



Work

What we need to improve

More than 3 in 10 Sydney women (34%) want to work more than they currently are, an increase of 5% since 2018.

42% of women have taken an action that has impacted their work to care for others, such as resigning or reducing work hours.

1 in 3 women with a hybrid work arrangement said they would resign if there was a mandated return to 'on site' work.

What we can celebrate ✓

Nearly 1 in 2 women in Sydney (48%) have 'hybrid' work arrangements. The majority (84%) of hybrid workers say they have greater flexibility and less stress.



Retirement

What we need to improve

More than half (53%) are not sure or don't believe they will have enough to live comfortably when they retire.

Nearly one in ten women are relying on their partner's super and/or investments to support them when they are older.

15% of women haven't thought about how they will fund their retirement.



Wellbeing

What we need to improve

Only 56% of women say they are satisfied with their health, down from 63% in 2021.

The most common fear among Sydney women was financial stress.

What we can celebrate ✓

More than two-thirds of women in Sydney are satisfied with their personal/family life (68%) and their life overall (67%).



Caring

What we need to improve

Most women (60%) feel that the needs of others are placed above their own.

26% of women who care for someone with a disability have resigned from work.

Almost one in five women (19%) who would like to work more say they can't due to caring for others.



Equity

What we need to improve

59% of women believe significant obstacles still make it harder for women to get ahead than men, a slight decrease from 2021 (62%).

39% of Sydney women experienced some form of intolerance in the last 12 months, with sexism, racism and ageism being the most common.

Sydney Women & Housing

Sydney women love where they live and would like to stay, however most of them are somewhat or very concerned about housing affordability. Some worry their children will never be able to afford to buy a home in Sydney and see themselves moving away to be closer to family.

Four in 10 women in Sydney (42%) are in housing stress, an increase of 6% since 2021. When we exclude women who don't pay for housing, the number of Sydney women in housing stress increases to 58%.

6 in 10 women
in Sydney are concerned
about housing affordability

“Definitely [it's getting harder to live in Sydney]. Just the expense of food ... and rent ... we were lucky enough to get a house [to rent] with how it is at the moment. [...] It's just so expensive”

JUSTINE, 52

The state of housing for Sydney women



57%
are concerned
about having stable
housing in the future

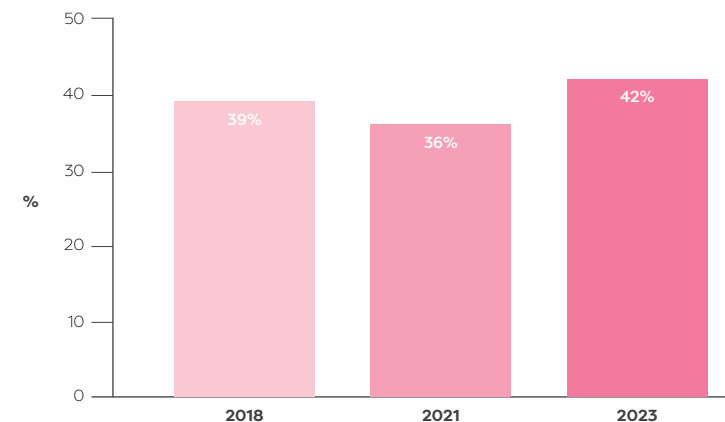


13%
say there has been a
time in the last year
they did not have
enough to pay rent or
mortgage



42%
say housing is the
most commonly
selected cost of
living concern

How Sydney women's housing stress changed over time



Sydney Women & Safety

Sydney women often feel unsafe getting around in their daily lives and take precautions that impact on their life and mobility.

Almost half of Sydney women are concerned about their personal safety, with many saying they feel unsafe waiting for public transport or walking alone at night, even in their local area. Many also adapt their plans and routines in order to feel safe.

Levels of concern about safety have increased compared to 2021 by 7%. Certain cohorts are more likely to be concerned about safety, including women who rent, and more specifically women who rent and live on their own.

47% of women
are concerned about personal safety

“There’s some train lines in Sydney I’d be a bit more nervous getting on late at night. [...] So making sure there is station staff [...] and more lighting, especially as women you want more lighting.”

LISA, 62

Sydney women adapt their plans to feel safe



64%
never or try to avoid walking alone after dark in an unknown area



51%
say they avoid public transport after dark



37%
feel unsafe walking alone at night in their local area

Sydney women feel unsafe using public or rideshare transport

21%
feel unsafe using taxis, which increases to 31% at night

14%
feel unsafe waiting for or use public transport alone



Sydney Women & Finance

2023 is the first time the majority of women are experiencing financial insecurity compared with previous Portrait research. More than half (54%) say they are dissatisfied with their finances.

With cost of living pressures increasingly taking a toll, key concerns include housing affordability, the cost of groceries and utility bills. Almost half who said they were in a relationship say they would be at risk financially if the relationship broke down.

51% of women describe themselves as 'just getting by, struggling or poor.'

Main source of Sydney women's household income

32% are equal breadwinners, up from 26% in 2018

15% are the main income earner

25% are sole breadwinners

17% are supplementary income earners

12% are not currently earning an income

Key financial concerns of Sydney women



78% believe cost of living is the top concern, up 24% from 2018

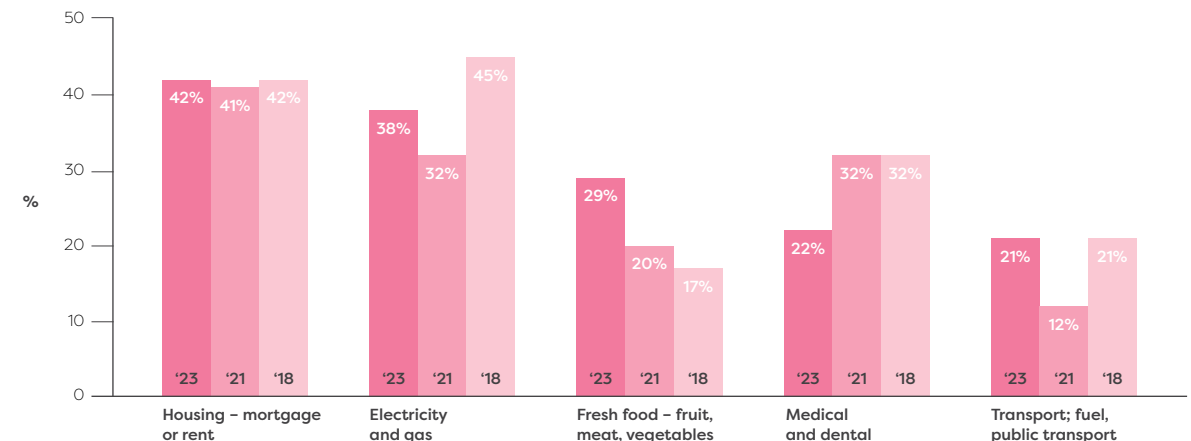


29% have been unable to pay for a necessity in the past 12 months such as food or rent



18% have worried about feeding their family frequently or very frequently

Sydney women's top cost of living concerns



Sydney Women & Work

The 2023 research shows that more than one third (34%) of Sydney women are underemployed. Some of the key reasons they gave for not working more included caring for others, inability to find suitable opportunities and not being able to have the same flexibility.

On the topic of flexibility, one of the silver linings from COVID-19 was the introduction of better hybrid working conditions.

Almost one in two women (48%) have hybrid working conditions and say the flexibility has helped reduce stress. The vast majority of women also said their employers would be flexible if they needed to take time off for personal reasons.

34% of women
want to work more than they currently do

“Soon I’ll be asking for a four-day work week as my parents are getting older and need more support.”

HELEN, 48

Key issues facing Sydney women at work



42%
have taken an action that has impacted their work to care for others



48%
who want to work less, can't due to financial reasons



34%
would resign if they didn't have flexible work

What's stopping Sydney women from working more?

26%
can't find a suitable job or opportunity

24%
wouldn't have the same flexibility

20%
employer won't offer them more hours

19%
are caring for others, either children or parents

16%
say it would be too hard to manage

Sydney Women & Retirement

Despite significant cost of living concerns in 2023, Sydney women's attitudes and expectations about their retirement and superannuation remain largely unchanged compared to 2018 and 2021.

Almost half of Sydney women expect to fund their retirement with their own superannuation. This is the most common means of supporting oneself in retirement across all age brackets.

Despite their reliance on superannuation, more than half don't think they will have enough to live on comfortably or are unsure.

53% of women
don't think they will have enough to retire comfortably

"If I could, I would retire tomorrow so I don't ever have to work. I don't really plan financially for [retirement].

I kind of think 'Oh one day I'll have a superannuation [balance].'"

—THERESA, 32

How will Sydney women fund their retirement?



48%
will rely on superannuation



15%
haven't really thought about how they will fund retirement



53%
don't think they will have enough

Sydney women who were more likely to rely on a partner in retirement

32%
women who were raising children full time or who have dependent children (19%)

24%
women who are recent migrants from non-English speaking countries

19%
women who care for someone with a disability

Sydney Women & Wellbeing

While three-quarters of Sydney women say they feel safe and welcome in their community, less than half of Sydney women feel they have control over the culture of their community (43%).

Despite being mostly satisfied with their community and where they live, only a third of Sydney women (34%) feel like a valued member of their community. Just 37% said they feel they have the ability to affect change or make improvements in their local community.

In the wake of the Voice to Parliament referendum, 65% said that Aboriginal and Torres Strait Islander people are better off when they get to make decisions about their own lives.

47% of women say they feel overwhelmed and that the needs of others are placed above their own – rising to 64% in young women.

“[I feel a sense of community] a little bit. Not as much as what it used to be. People are just busy and don’t have time for anyone else. They’ve got their own problems. Everyone just seems to be in a rush now.”

JUSTINE, 51

How do Sydney women feel about their health and wellbeing?



56% are satisfied with their health, compared with 63% in 2021



59% are happy with their social life



68% are satisfied with their personal/family life

How do Sydney women feel about their community?

Nearly half of Sydney women (49%) feel there are people in their community they could call on for help if they needed it. This increases to 57% for older women. Three-quarters of women say they feel part of a safe and welcoming community and 49% say they will remain a member of their local community for some time to come.

Sydney Women & Caring

Women continue to try to balance working with caring for a family, whether children, ageing parents, or both. This unpaid labour often means financial sacrifice or uncertainty and passing up career opportunities.

Almost one quarter of Sydney women had cut their hours in order to care for others, while almost one in five Sydney women have taken a significant amount of time off to care for others.

How caring for others affects Sydney women's careers

	2023	2021	2018
TOTAL who reported taking time off	42%	36%	40%
Reduced work hours	24%	21%	23%
Taken significant amount of time off	17%	14%	18%
Resigned from job	9%	8%	10%
Turned down a promotion	4%	5%	5%



82% agree the pursuit of equality has left women with having to juggle work, caring and domestic tasks.

Sydney Women & Climate



27% say that in Sydney climate change has impacted their decision to have children. This increases to 49% for women under 36 years.

The majority of Sydney women, around three-quarters of participants, are worried about climate change and events such as bushfires, floods, heatwaves and droughts. Women who described themselves as struggling or poor are more likely to feel stressed or anxious thinking about extreme weather.

Almost two-thirds of Sydney women (63%) believe climate change will make parts of Sydney unsuitable or uncomfortable to live in.

77% of women with dependent children worry about the life their children will lead in the future due to climate change.

Sydney Women & Equity

While most Sydney women agree that we all benefit from a society that is fair to all genders, many also agree that the pursuit of equality has left women trying to juggle both work and domestic tasks and responsibilities.

59% believe that significant obstacles still make it harder for women to get ahead than men, a 3% drop from 2021.

Over the past 12 months, 39% of Sydney women experienced some form of intolerance or discrimination.

93% of women say domestic work should be shared equally.

“Women... really want to continue [their] careers, but also want to be [there for their kids]’. Men just keep going, doing whatever they were doing before.”

LASSIE, 44

Key forms of intolerance experienced by Sydney women



20% have experienced sexism



17% have experienced ageism



14% have experienced racism

Those more likely to agree Sydney women face significant obstacles when it comes to equity

74% of women who live with a disability

65% of single women

60% of women who care for someone with a disability

Sydney Women & Life in the City

While the majority of women surveyed love Sydney, many worry that they may not be able to continue living in the city due to cost of living pressures.

Women are either struggling themselves, or worried about the impact of rising costs on their loved ones and people in their community. Many feel that while they may be able to afford stay in Sydney, their children might not.

Even amongst those who describe their financial situation as comfortable or very comfortable, the vast majority believe it is harder to live in Sydney than it used to be.

85% of women agree or strongly agree it is harder to live a comfortable life in Sydney than it was 10 years ago.

“I think it’s getting harder to live in Sydney. Everywhere you go, you seem to have to pay for something.”

LISA, 51

Challenges expressed by women living in Sydney



25% of women say better public transport was needed



15% say better quality of and access to childcare



37% say more funding for health was needed

What do women need for a happy, secure life?

In the depth interviews women shared what they needed to live a more secure and happy life in Sydney. Recurring themes included more green spaces, better lighting in public places and around public transport, investment in mental health and better access to GPs and healthcare. Many women also said the cost of living crisis needed to be tackled by the government, saying having lower taxes, more money and affordable housing would go a long way in making their lives in Sydney easier.

About Sydney Women's Fund

Sydney Women's Fund is dedicated to improving the lives of Sydney women and families. The Fund identifies, co-designs and invests in innovative grassroots interventions to increase women's and girls' ability to determine their own futures.

Mission

To advocate and support Sydney women and families in greatest need.

Vision

A Sydney where all women and families can thrive.

Values:

Brave:

We step up, support and lead by example to make Sydney a strong and just community.

Kind:

We are compassionate and aim to help the most vulnerable in our community.

Collaborative:

We establish, build and maintain partnerships to achieve our goals.

Trusted:

We are accountable, financially responsible and strive for equity in all we do.

Who We Are

Sydney Women's Fund Advisory Council

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Head of Sydney Women's Fund
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Operations & Donor Manager
Nicola Conville,
Communications Manager
Roshni Anand,
Finance Manager



Get Involved

Since 2008, Sydney Women's Fund has provided vital and life-changing support to vulnerable women and families across Sydney. With your investment, we can reach more women and families, building a safer and fairer Sydney. Make a tax-deductible donation, whether you are an individual, family, company, sporting or cultural group.

Here are some of the ways you can invest in Sydney Women's Fund:

Regular giving:

Give regularly to the Sydney Women's Fund Giving Circle. Be part of a group of like-minded donors who are passionate about empowering women and families in Sydney.

Major gifts:

We invite major donors, trusts and foundations to collaborate with us. Your gift will help ensure that Sydney Women's Fund can invest in effective programs for the time it takes to achieve real and lasting change. We can accept gifts from Private Ancillary Funds and other DGR2 grant making Foundations.

Bequests:

Consider leaving a gift in your Will to Sydney Women's Fund. Your gift has the potential to change the lives of women and families for generations to come, leaving a legacy you and your family can be proud of.

Corporates:

Encourage your people to make regular donations to support Sydney Women's Fund through your company's workplace giving program. Show your people you care by matching their donations dollar for dollar.



**Contact Lisa Grinham,
Head of Sydney Women's Fund
on lisa@sydcf.org.au or call
02 8030 7050 to find out how
you can invest in the women
and families of Sydney.**

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THE
SNOW
FOUNDATION



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Download the full research at
www.sydneywomensfund.org.au