

Women's Economic Security and Wellbeing Report 2025



Women's Economic Security and Wellbeing Report 2025

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Content warning

The contents of this document may bring up strong feelings in some readers. Be assured you are not alone, and that there are many services and support groups available to assist in dealing with these. Advice and support is available through:

- 1800RESPECT (www.1800respect.org.au) on 1800 737 732
 (24/7 telephone and online crisis support for people impacted by domestic and family violence and sexual violence)
- Lifeline (www.lifeline.org.au) on 13 11 14 (24/7 crisis support and suicide prevention)
- QLife (www.qlife.org.au) on 1800 184 527 (3pm to midnight daily LGBTIQ+ telephone and webchat peer support to discuss sexuality, identity, gender, bodies, feelings or relationships)

Acknowledgement of Country

The Queensland Government respectfully acknowledges the First Nations peoples in the State of Queensland, and acknowledges the cultural and spiritual connection that Aboriginal and Torres Strait Islander people have with the land and sea. We respectfully acknowledge Aboriginal people and Torres Strait Islander people as two unique and diverse peoples, with their own rich and distinct cultures, resilience and strengths. We specifically acknowledge the unique history and cultural heritage of Aboriginal and Torres Strait Islander people as the First Peoples of Australia. We pay our respects to Elders past and present. We are dedicated to the inclusion of cultural knowledge and values as critical factors in the development, implementation and evaluation of strategies and actions to support First Nations people.



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Foreword

Message from the Minister for Women and Women's Economic Security

I am honoured to present the first Women's Economic Security and Wellbeing Report. This report provides an important insight into the lives of women and girls in Queensland and is part of the Queensland Government's commitment to helping women thrive wherever they live.

By restoring safety in communities, reinstating health services when they're needed, returning respect for money, reimagining a place to call home, and redesigning a government that works for all, the aim is to create a stable and supportive environment where women can prosper.

The 2025 Women's Economic Security and Wellbeing Report provides a snapshot of the real gaps and the real needs hindering women's economic security and wellbeing, and also includes a number of accelerated actions that will be delivered by this Government.

Having clarity about the challenges to the wellbeing of women and girls also provides the opportunity to focus on solutions going forward. This is critically important at a time when there are record numbers of women facing homelessness, with those aged over 55 being the fastest growing cohort, and gender pay gaps leaving women vulnerable to cost-of-living pressures. These challenges also include higher rates of elder abuse and unprecedented rates of domestic violence, disproportionately impacting the safety of women and girls.

In addition to this report and the accelerated actions, we are developing the first-ever Women's Economic Security Strategy to be integrated across government addressing barriers in health, housing, safety, justice, education, employment, and training, and including consideration of the overlays for women with diverse backgrounds and experiences.

The Queensland Government's commitment to women's economic security and wellbeing is not just about addressing immediate needs but also about creating a sustainable future.

As the first Minister for Women's Economic Security, I am delighted to lead this work in partnership with women and girls across Queensland, as we champion a path of opportunity and advancement.

I invite you to join us on this journey towards a more equitable and prosperous future for all women in Queensland.

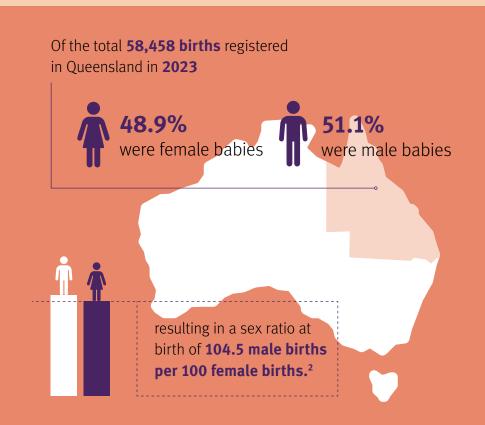
Hon Fiona Simpson MP

Minister for Women and Women's Economic Security
Minister for Aboriginal and Torres Strait Islander Partnerships
Minister for Multiculturalism

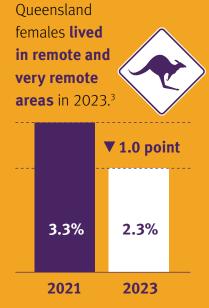
Introduction

The 2025 Women's Economic Security and Wellbeing Report (the Report) provides a snapshot of women's current financial and social wellbeing indicators and will be used to guide the development of the first-ever Queensland Women's Economic Security Strategy. The Report outlines an indicative roadmap and accelerated actions for empowering women's economic security and lays the foundation for addressing the barriers that are hindering women's economic security and wellbeing.









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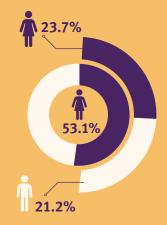
Economic Security

Economic security is at the centre of gender equality, underpinning all other elements of equality throughout women's lives. Ensuring women have equal access to education and training opportunities, to a stable income, to secure and affordable housing, and to better health outcomes benefits everyone. Queensland's economic success depends on the benefits realised from women's full economic participation and inclusion. Providing a wide range of education and training pathways for women and girls can change the course of women's lives, opening new opportunities and creating foundations for economic success.

What we know

12.6% gender pay gap on average in a full-time working week.4 15.4% of women retire with no personal income.5 The average superannuation balance gap is 19.0%6 Female participation in the **construction industry** is **15.0%**⁷

23.7% of female employees were in casual employment, compared with 21.2% for males and those females accounted for 53.1% of all casual employees. 89





In every age group, on average, females had lower superannuation balances.

Those aged 60–64 years showed the largest gap. 10

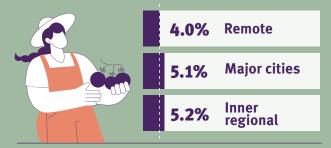
Females accounted for 58.9% of people accessing governmentfunded specialist homelessness services. 11



Females continue to be overrepresented as clerical and administrative workers, but under-represented in a range of other occupations. ¹²



Unemployment rates were lowest for women (15–64 years) in remote areas of Queensland (4.0%), compared with 5.1% in major cities and inner regional areas of Queensland (5.2%).¹³



33.9% of chief executives and managing directors in Queensland are female. ¹⁴





There are more than **120,000** women **small business owners** and operators in Queensland. ¹⁵

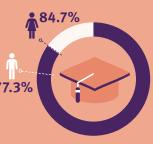
Australian women have on average \$14,000 (27%) less in their savings account than men. ²¹





Of all **government small business grant funding recipients, 52.1%** identify as women in business – higher than the women small business owner population (at 37.2%).

Female students are consistently more likely than male students to continue on to Year 12, with higher retention rates for females than for males at 84.7% and 77.3% respectively. 16 17

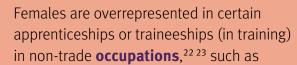


The majority of **people in poverty** in Australia are women and girls.¹⁸



One in seven females in all age groups are living under the **poverty line** in Australia. ¹⁹

Households where women are the main earner have a **higher average poverty rate** than households where men are the main earners. ²⁰



93.3%	carers and aides
84.0%	legal, social and welfare professionals
3.6%	construction trades workers
6.6%	electrotechnology and telecommunications trades workers



78.3% of **registered teachers** in Queensland are female. ²⁴

Empowering economic security:

A Women's Economic Security Strategy is being developed. An Economic Security team has been established to drive positive outcomes for Queenslanders across all economic portfolios, under the stewardship of the Treasurer, Minister for Energy and Minister for Home Ownership, the Minister for Women and Women's Economic Security, and the Minister for Finance, Trade, Employment and Training.

Work Ready Women commitment:

Practical financial assistance to support women who want to transition back into the workforce after having children, caring for family or illness. \$20 million over four years will provide up to \$5,000 to eligible women to purchase items such as workwear, tools and technology to reduce cost as a barrier to returning to work, unlocking economic security.

Future Women: Continued support for women in Queensland to participate in the Future Women Jobs Academy in 2025. The Future Women Jobs Academy provides targeted, online training, mentorship, and resources to help women gain the skills and confidence they need to return to the workforce.

Women in Leadership: We're addressing the 67 percentage points gap in women's business leadership through targeted programs that will empower them to actualise their potential based on merit and recognition, such as continuing to deliver the Female Founders Co-Investment Fund and Accelerating Female Founders program, Mentoring for Growth, and industry-specific programs such as the Women in BIO and Health Forums.

Resources opportunities: \$500,000 to boost the number of women in operating and technical roles in the resources sector as part of a major expansion of a successful pathways program through the Queensland Minerals and Energy Academy for resources and STEM, to secure valuable skilled workers for regional Queensland. The Academy, already operating at 100 schools, will expand to a further 50 schools and new regional academy hubs to provide local, on-the-ground trainers.

Supporting social entrepreneurs:

\$600,000 will be allocated from the new Social Entrepreneurs Fund to upgrade Lovewell Café, which empowers women through employment, alongside creating an Office of Social Impact within Treasury and working with impact investors, community, faith groups, philanthropists, corporates and social enterprises to co-design a roadmap for social enterprise and impact investing in Queensland.

Strengthening vocational education:

Ensuring TAFE and Registered Training Organisations provide accessible and relevant training to prepare young workers, including women, for evolving and new industries.

Supporting teachers: Delivering a new teacher workforce strategy, reducing red tape for teachers and a \$44 million funding injection to give teachers more support in the classroom by engaging additional staff or increasing access to existing roles such as behavioural specialists.





Health and Wellbeing

Ensuring that women and girls are healthy is essential to their overall wellbeing and relies on equitable and timely access to health care when it is needed.

What we know

Females have a **life expectancy** of **84.7 years** at birth, compared with 80.5 years for males. ²⁵







Females are having fewer than two children, on average, during their reproductive life with a total fertility rate of **1.54 babies per**

1.54 babies per female in 2023. 26



The median age for females to give birth is **31.1 years.** ²⁷





Females aged 18 to 75 years were less likely than males to be sufficiently active for health benefits. ^{29 30} 54.5% females

54.5% remaies **58.9%** males





Girls aged 5–17 years are less likely to be active daily. 31

43.4% females **49.0%** males



Around **two in three** females (64.1%) participated at least **once per week in any physical activity for sport, recreation or exercise** in the previous 12 months in 2023–24³², with recreational walking the most popular activity for both males and females, followed by fitness/gym.³³



Females accounted for **57%** of Queenslanders who did **voluntary work.** ³⁴



Maternity services: A critical assessment of current staffing levels for regional maternity services has been completed. The assessment has identified where there are staffing gaps across regional maternity services. This is a crucial first step towards reinstating maternity services at Biloela and Cooktown hospitals which have been on birthing bypass since 2022.

Specialised care for mums: Delivering new perinatal mental health beds across Queensland sooner. These beds will provide specialised care for mothers and their families.

Surgery Connect: \$100 million boost has been provided to Surgery Connect to help ease the elective surgery waitlist—by working with more than 60 private partners including gynaecology services.

Change rooms: Women's participation in sport will be more accessible through more than \$4.6 million allocated for projects to upgrade sporting facilities and female change rooms at community sporting clubs.

Encouraging connection through volunteering: The Parliamentary Inquiry into volunteering has been established to examine the barriers preventing higher rates of volunteering in Queensland. The Inquiry will focus on a range of volunteering challenges including legislative and regulatory restrictions, current government support for the sector and opportunities for improvement and

diversification and will help increase flexibility to support more volunteering by women.

Breast screening services: The new BreastScreen Queensland Strategic Plan 2025–2032, aimed at improving screening rates to reduce the burden of breast cancer across Queensland, has been developed and launched. The Plan focuses on four priority areas including service delivery, client experience, workforce and advancing cancer screening through research and innovation.

In addition, a new \$1 million mobile screening van will give regional and remote communities easier access to screening services.

Investing in women's health services:

Continued delivery of various initiatives and services to improve education, training and skills maintenance for the women and girls' health workforce, prevention, health promotion and easier navigation of the health system, establishing alternate pathways to care and improving hospital-based services for women and girls.

Supporting victims of sexual assault:

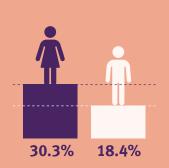
Publicly releasing information about current capacity levels for forensic medical examination kits. Improved availability of examination kits and dedicated training for clinicians will help ensure victim-survivors of sexual assault have better access to timely and high-quality health care across Queensland.

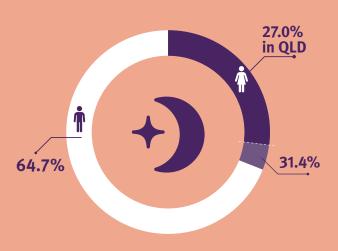
Safety and Justice

Keeping women and children safe and providing access to justice is a key contributor to gender equality. Respect, safety, security and appropriate support can ensure women are able to succeed.

What we know

About **one-third** (30.3%) of females aged 65 years and older **live alone** compared with 18.4% of males in the same age group.³⁵





27.0% of females in Queensland
reported feeling safe walking alone
in their local area after dark. Nationally,
31.4% of females reported feeling safe
walking alone in their local area after dark,
compared with 64.7% of males*.³⁶ ³⁷

*refers to national level





81.1% of **victims of stalking** were identified as female, while 85.8% of all stalking offenders were identified as male.⁴⁰



29% of clients
assisted by Specialist
Homelessness
Services in 2022–2023
listed domestic and
family violence as
a reason for seeking
assistance. Of these,
75% were female. 41





Females accounted for **67.2%** of all alleged victims of **elder abuse** reported to the Elder Abuse Helpline in 2022–23. 42 43

In Queensland, 79.2% of all applications for a domestic violence protection order are made to protect a female aggrieved. 44





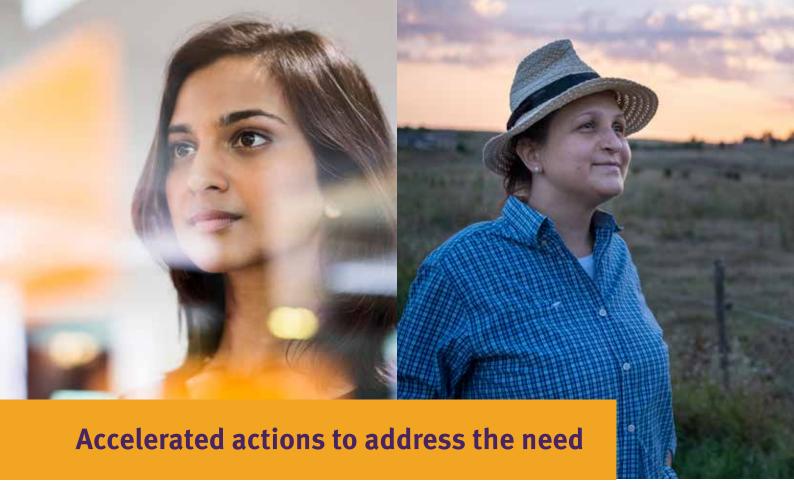


2 in 3 (67%) First
Nations people aged
15 and over who
had experienced
physical harm in
the last 12 months
reported the
perpetrator was an
intimate partner or
family member. 45





Over **7 in 10** (72%) **assault hospitalisations** involving First Nations people were due to **family violence.** 46



Supporting justice for victims of sexual

assault: Releasing information about current capacity levels for forensic medical examination kits and ensuring victim-survivors of sexual assault have access to timely and high-quality health care. Queensland Health maintains approximately six-months' supply of examination kits, and dedicated training has been provided to 573 clinicians.

A review of Queensland's DNA testing operation is being undertaken to address systemic failure, led by forensic biologist Dr Kirsty Wright, to assess progress of reforms and examine the progress of the testing of samples related to historic cases.

Providing \$6 million to bolster the capacity of the Director of Public Prosecutions to reduce DNA backlog.

Expanding support for victims of domestic and family violence: Investing in services including doubling funding to DVConnect's Womensline and Mensline and

establishment of a Townsville based North Queensland hub. In addition \$31.25 million has been allocated to boost locally based domestic and family violence service support, helping more Queenslanders in need.

Rehabilitating perpetrators: Delivering programs to address offending behaviour, support reintegration into the community, and reduce reoffending, including through end-to-end case management.

Supporting local services: Expansion of the Beyond DV Hope Hub recovery centres to three additional sites and \$150,000 for the Miracle Mums movement will be used to provide peer support and workshops for women who have been affected by domestic and family violence in Redcliffe and Moreton Bay.

\$450,000 has been allocated to Rosies to expand its outreach services across inner-city Brisbane.

Increasing legal assistance and supporting access to justice for victims of domestic and family violence:

More than \$666 million in State and Commonwealth funding for 30 organisations to provide legal assistance to some of the most vulnerable and disadvantaged around the State, including victims of domestic and family violence, Aboriginal and Torres Strait Islander peoples and rural communities. This includes nine specialised Women's Legal Services.

Domestic and Family Violence support workers will be rolled out in police stations across Queensland and delivery of Domestic and Family Violence specialist courts and upgrades to court facilities will continue to keep women and children safe at court.

The court-based Domestic Violence Perpetrator Diversion Scheme will be established in one location in 2025 to provide an earlier opportunity for engagement with intervention. This initiative will increase accountability for persons using violence and ensure the safety of victim-survivors.

Supporting and listening to the voices of victims of domestic and family violence:

A working group with victims of domestic and family violence is being established to identify system gaps and support critical steps to enhance victims' safety. \$40 million has been allocated to establish a Victims Advocate Service to help victims navigate the justice system and provide support through the justice process and \$1 million over four years will be invested into DV Safe Phone.

Holding perpetrators to account: Rolling out 500 GPS electronic monitoring devices to hold the most serious domestic violence offenders to account.

Addressing elder abuse: A Parliamentary Inquiry has been established to investigate the impacts of elder abuse in Queensland, including how it can be prevented and reduced.

Preventing homelessness and making housing a priority: The Housing Ministerial Taskforce Cabinet Committee was established to drive initiatives including amendments to the State's planning framework to unlock church and charity land for more community housing.

Investing in housing and homelessness support services: 34 new completed social and affordable housing units will be delivered in Chermside, in partnership with community housing provider Brisbane Housing Company and Queensland Investment Corporation (QIC).

After-hours outreach homeless services will also be boosted to help Queenslanders who are sleeping rough access accommodation and a 20% uplift in funding to specialist homeless services is guaranteed across the next four years to ensure services can meet critical demand.

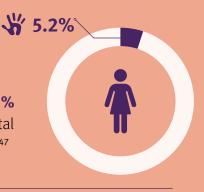
Emergency accommodation for vulnerable women and children will be boosted with delivery of 10 new and replaced domestic and family violence shelters.

Aboriginal and Torres Strait Islander Women and Girls

For gender equality to be achieved, outcomes for Aboriginal and Torres Strait Islander women and girls must be improved. We are focussed on empowering Aboriginal and Torres Strait Islander women and girls through social, cultural and economic support that creates opportunities for them to connect with their culture and pursue their aspirations. We recognise the importance of greater economic empowerment of Indigenous communities due to historical disadvantage. With economic empowerment comes self-determination and enhanced opportunities for generations now and into the future.

What we know

Aboriginal and
Torres Strait
Islander females
make up about 5.2%
of Queensland's total
female population.47



Aboriginal and Torres Strait Islander females were more likely than Aboriginal and Torres Strait Islander males to **continue on to Year 12.** 48 49

66.1% females **61.2%** males





Aboriginal and Torres Strait Islander females comprise 12.7% (or 13,237) of all people residing in **public rental housing** and 49.3% (or 4,784) of all people residing in state-owned and managed Aboriginal and Torres Strait Islander housing.^{50 51}



Aboriginal and Torres Strait Islander females accounted for **11.1%** of female **victims of sexual assault** and were at least **twice** as likely to be reported as a **victim of a sexual offence** in 2023–24 as non-Indigenous females. ⁵²

Targeted approach to Closing the Gap:

Directing increased funds to support meaningful projects that will result in measurable outcomes and reduce disadvantage, particularly in discrete First Nations communities where basic amenities are often limited.

Expansion of Aboriginal and Torres Strait Islander Family Wellbeing Services:

\$2 million to improve the social and emotional wellbeing of Aboriginal and Torres Strait Islander peoples through First Nations Social and

Emotional Wellbeing grants to six community organisations across the state.

Home ownership/housing pathways:

Increasing opportunities for Aboriginal and Torres Strait Islander peoples to own their home through a Rent-to-Buy model launched under a new Palm Island Home Ownership Scheme and work underway to open new housing pathways in Queensland's remote Indigenous communities.

Aboriginal and Torres Strait Islander females had lower life expectancy than non-Indigenous females. 76.6 years Aboriginal **83.8** years and Torres Strait Islander females 83.8 years non-Indigenous females. 53 Aboriginal and Torres Strait Islander females were less likely than their male counterparts to be unemployed with an unemployment rate of 12.4%, compared with 14.3%.54 12.4% 14.3%

Multiculturalism

We know there is much to be learned from the experiences of diverse women. By celebrating the cultural practices of all multicultural communities and enabling the full participation of these communities in Queensland's way of life and social fabric, we are empowering women from diverse backgrounds to achieve economic security.

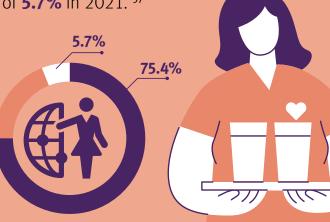






21.3% of females aged 15–64 years who were born overseas have no superannuation coverage. 56

Overseas born working age women had a relatively high **labour force participation** rate **(75.4%)**, and an unemployment rate of **5.7%** in 2021. ⁵⁷



Investing in the work of multicultural communities: The \$5 million Multicultural Connect grants program will fund upgrades for new community halls, meeting spaces or sporting facilities for multicultural community groups.

Continuing support for the Strengthening Multicultural Queensland program through funding grants for community-led projects, including some specific initiatives that create opportunities for women and girls from culturally and linguistically diverse backgrounds.

Investing in multicultural leadership:

An additional \$1.5 million has been allocated to the Ethnic Communities Council of Queensland to provide practical services to Queensland's diverse multicultural communities.

Language Services: Continue to support accessible service delivery across government by reviewing the provision of language services, including updating the Standing Offer Arrangement for Provision of Language Services (Interpreting and Translating), and the Queensland Language Services Policy and Guidelines, as per the Multicultural Action Plan 2024-27.



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- **50.** Queensland Department of Housing, @30 June 2024, unpublished data.
- 51. Data includes customers who identify as Aboriginal and/ or Torres Strait Islander and who are represented as such in RESIDE.
- **52.** Queensland Police Service, data current as at July 2024.
- **53.** Australian Bureau of Statistics, 2023, Aboriginal and Torres Strait Islander life expectancy, 2020–2022, 'Table 1.4 Life Tables for Aboriginal and Torres Strait Islander Australians, Queensland, 2020–2022'.
- 54. Australian Bureau of Statistics 2022 2021 Census of Population and Housing, 'Queensland (State/Territory), Aboriginal and Torres Strait Islander Peoples Profile, Table I19 Selected labour force, education and migration characteristics by Indigenous status by sex'.
- **55.** Australian Bureau of Statistics, 2022, 2021 Census of Population and Housing, 'Queensland (State/Territory), General Community Profile Table G01 Selected Person Characteristics by sex'.
- **56.** Australian Bureau of Statistics, 2022, Survey of Income and Housing, Australia, 2019–20, customised data.
- **57.** Australian Bureau of Statistics, 2022, Census of Population and Housing, data generated using ABS TableBuilder.



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