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Untapped potential:

Trends and disparities in the economic participation of migrant and refugee women in Australia

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Settlement Services International and its subsidiaries acknowledge the Traditional Custodians of the Land. We pay respect to Elders past, present and emerging and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander peoples. Ancestors have walked this country, and we acknowledge their special and unique place in our nation's historical, cultural and linguistic identity.

Untapped potential:

Trends and disparities in the economic participation of migrant and refugee women in Australia

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NATSEM, a research centre at the University of Canberra, is one of Australia's leading economic and social policy research institutes, specialising in microsimulation, economic modelling and policy evaluation. NATSEM undertakes independent and impartial research and aims to be a key contributor to social and economic policy debate and analysis in Australia and throughout the world. It does this through economic modelling of the highest quality, and supplying research consultancy services to commercial, government and not-for-profit agencies.

Settlement Services International (SSI)

SSI is a community organisation and social business that supports newcomers and other Australians to achieve their full potential. We work with people who have experienced vulnerability, including refugees, people seeking asylum and migrants from culturally and linguistically diverse (CALD) communities, to build capacity and enable them to overcome inequality.

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Foreword

Immigration has been a central feature of Australia's social, cultural and civic life and a defining element of our economic, social and cultural development. As we emerge from the pandemic which reduced immigration to a trickle, migration is once again front-of-mind as one of the levers to help recover from the pandemic and address labour and skills gaps.

Concurrently, there is increased attention to gender equity, or more correctly inequity, in Australia's economy as we emerge from the pandemic. As the most recent Intergenerational Report noted, improvements to women's economic participation are not just meaningful at an individual and societal level but could significantly increase GDP and thereby add to Australia's economic growth during our recovery from the pandemic. However, apart from some recent exceptions, relatively little attention is paid in how we improve the economic participation of migrant and refugee women, who make up an increasing part of untapped potential already in the Australian workforce.

This report, commissioned by SSI and carried out by researchers at National Centre for Social and Economic Modelling (NATSEM) at the University of Canberra, helps to shine a light on the evidence base to guide progress towards unlocking the economic potential of migrant and refugee women in Australia.

Broadly, the research indicates that refugee women and migrant women from low- and middle-income countries (i.e. non-OECD countries) are lagging behind other women in the Australian labour market, despite their relatively high level of skills, qualifications and motivation to work. Paradoxically, the research also indicates that these are the cohorts of women most likely to be underemployed and wanting to work full-time.

The findings tally with what I have seen and heard over many years from migrant and refugee women themselves who want meaningful employment that is commensurate with their skills and interests.

I trust that this report and the accompanying policy brief will generate discussions and assist decision-makers to develop a more targeted policy focus at Federal, State and Territory levels to unlock the potential of refugee and migrant women in Australia as we emerge from the pandemic.

A critical factor in unlocking this economic potential relies on a stronger government commitment to include migrant and refugee women at all stages of policy design and implementation. With a focussed policy effort and investment in targeted programs, there is every reason to believe that progress can be made to improve the economic participation and allow migrant and refugee women to reach their full potential in Australia.

Violet Roumeliotis AM
CEO, Settlement Services International

Executive summary

Background

Discussions of longer-term macroeconomic performance and prosperity are often couched in terms of the 'three Ps': population, productivity and participation (the proportion of the working age population who are in the labour force). Female participation rates in the labour market have been increasing since the 1970s, though there remains a persistent gap between male and female participation rates in Australia. Less is known regarding, and there is little existing research on, the economic participation of migrant and refugee women in this country.

Settlement Services International (SSI) commissioned the National Centre for Social and Economic Modelling (NATSEM) at the University of Canberra to fill this gap by undertaking research on the economic participation of migrant and refugee women in Australia. This report brings together information from multiple sources, including data that directly relate to migrant and refugee women and their economic participation.

Existing analyses of available data sets in the Australian context focus on the rates and types of economic participation in general, and at times participation for women. Where research addresses migration program outcomes, these tend to be 'gender blind' with little attention to how women under various visa streams are faring in terms of economic participation. There are some data available on labour market participation rates, and evidence regarding ongoing challenges and outcomes for migrant and refugee women. However existing research is patchy and does not present a clear picture of the economic participation of migrant and refugee women.

Australia has three permanent major migration streams: skilled, family and humanitarian. Each stream has vastly different entry requirements, which in turn have implications for economic participation and social integration. The skilled visa stream is highly selective and specifically geared towards economic outcomes; the family visa stream is made up primarily of spouses/partners and children of Australians and is designed to reunite families; and the humanitarian visa stream is designed primarily to provide protection and safety for people fleeing conflict and persecution.

While the skilled migration program is designed to facilitate economic integration, and female participation rates have been on the rise, other streams, especially the humanitarian stream, are typically not examined in economic terms given the primary goal is humanitarian. This means that there is great variation in the available evidence regarding the economic opportunities for migrants and refugees, especially women. This is important because robust evidence can guide progress toward the goal of stronger economic participation for migrant and refugee women.

Scope and methods

This report brings together information from a variety of sources specifically on the economic participation of migrant and refugee women. Our research included a review of the academic literature, as well as analyses of major data sources. Where available, we relied on data from authoritative sources such as the Productivity Commission (PC), the Australian Bureau of Statistics (ABS), the Australian Government Department of Social Services (DSS) and the National Centre for Longitudinal Data which manages the Beginning a New Life in Australia (BNLA) Survey and the Household, Income and Labour Dynamics in Australia (HILDA) Survey.

Key findings

- Economic participation for migrant and refugee women depends on a number of factors including country of origin, educational level and recognition of qualifications, English language proficiency and domestic or family context.
- There is a persistent marked difference between the economic trajectories of women from OECD countries, women from non-OECD countries and refugee women compared to Australian-born women.
- The migration stream is directly linked to the employment rate. Unemployment is lower – and participation higher – for skilled and family migrants than for refugees. Overseas-born women face higher unemployment rates and lower participation rates than their male counterparts across all three permanent migration streams.
- Refugee women and women born in non-OECD countries working part-time are more likely to want to work full-time than women born in Australia and women from OECD countries.
- The data suggest that cultural attitudes and gender norms have some impact on labour market participation with higher unemployment rates for women born in countries where the difference between men's and women's labour force participation rates is higher than in Australia.
- Time spent in Australia is a significant factor in improved outcomes. The longer a migrant or refugee woman has been in Australia, the more likely she is to be employed, the less likely to be unemployed and the more likely to participate in the labour force, though this is unlikely to be at a level commensurate with her skills and qualifications.
- Over a fifth of refugees work in the health care and social assistance sectors. This proportion is likely higher for refugee women, as women are highly over-represented in these sectors. Other industries in which a larger share of refugees than the general population work include manufacturing and construction.
- Women born overseas are on average better educated than Australian-born women. However, recognition of overseas qualifications and skills continues to negatively influence labour force outcomes.
- Very few Australian-born female graduates work in low-skill occupations. The proportion is notably higher for women from non-OECD and refugee source countries.
- Refugee women's participation in higher education is similar to Australian-born women's participation. Women from OECD countries participate less in higher education in Australia when compared with Australian-born women, other migrant women, and refugee women.
- Refugee women consistently rank the lowest in labour market participation when compared to other visa types. Refugee women face more barriers to inclusion in the workforce, although more research is needed to understand the drivers of this exclusion.
- Economic participation contributes to wellbeing, while improved wellbeing can also contribute to better economic participation. Migrant and refugee women, particularly from mainly non-English speaking countries, not only lag in terms of their economic participation, they are also behind Australian-born women in terms of their subjective wellbeing.
- Women working full-time with dependent children do more unpaid work than their male counterparts. That said, the number of unpaid hours worked by women is similar across overseas-born and Australian-born women.
- Like other women, the economic participation of migrant and refugee women was adversely affected by the pandemic and associated public health restrictions. Even as many have pointed to the economic impact of the Covid-19 pandemic as a 'pink collar recession', the picture specifically for migrant and refugee women remains unclear.

Consistent with the findings of previous research, this study found that labour market outcomes among migrant and refugee women improve with longer residence in Australia. However, barriers persist in preventing them from achieving their full economic potential earlier in their settlement journey and at a level that matches their skills and qualifications. How migrant and refugee women experience these barriers, and how the changing nature of the Australian economy is affecting this group, remain promising areas for future research.

1 Introduction

Australia is a migrant nation and migration continues to be central to nation building and economic prosperity.[1] Around 30% of the Australian population are born overseas, and almost half have at least one parent born overseas. Internationally, there has been a growing focus on migration and the economic integration of migrants in general, with increasing interest in the economic implications of forced migration and the economic participation of refugees (Searle and van Vuuren, 2021). Despite this, as Guo and Al Ariss (2015, p 1287) noted, 'we know little about the role of gender or gender relations in migration processes' and there is less, specifically, about migrant women[2], and in particular, refugee women[3]. Economic participation is often viewed as an indicator of integration and successful migration. However, the limited data on migrant and/or refugee women in Australia and limited analysis and synthesis of existing evidence mean that opportunities for greater understanding of how to improve outcomes for migrant and refugee women continue to be elusive.

How people come to Australia strongly influences their economic prospects once here. Global migration regimes have historically been gendered, and policies and services have predominantly targeted the needs of men (Docquier, Lowell and Marfouk, 2009). Australia's three permanent migration streams, each with distinct goals and rationales, affect the economic outcomes of migrant and refugee women very differently. The skilled, family and humanitarian streams have vastly different goals and settlement expectations which in turn have implications for economic participation and social integration.[4]

… the limited data … and limited analysis and synthesis of existing evidence mean that opportunities for greater understanding of how to improve outcomes for migrant and refugee women continue to be elusive.

The skilled visa stream is highly selective and specifically geared towards economic outcomes; the family visa stream makes a substantial contribution to the permanent residency intake and is made up primarily of spouses/partners and children of Australians and is designed to reunite families; and the humanitarian visa stream is designed to provide protection and safety for people fleeing conflict and persecution (Department of Home Affairs, 2022). There is a clear difference in the economic characteristics of the different visa streams. The skilled migration stream is designed to facilitate economic integration and female participation rates have been on the rise (Cully, 2013; Evans, Moore and Rees, 2019). Other streams, especially for humanitarian entrants, are typically not examined in economic terms – though economic participation is a desirable goal for all migrants and refugees. This means that there is great variation in economic opportunities among people who come to Australia depending on their migration stream (skilled vs family), with refugees (humanitarian stream) having the poorest economic outcomes at least in the initial years after arrival.

Women's economic participation in the Australian context has generated considerable scholarship. However, even prior to the COVID-19 pandemic, there was very little data on the economic participation of migrant and/or refugee women in Australia. Liebig (2017) observed that, unlike migrant men, the employment rate and labour force participation of migrant women in Australia is not high by international standards. The focus of existing research has largely been either on women

1 Richards (2008) provides a history of migration to Australia since 1900.

2 Most of the papers in Chiswick and Miller (2015), arguably the most comprehensive volume on the economics of migration, make little distinction between female and male migrants. The disadvantage faced by women in general in employment and wages is discussed in Cassells, Miranti, Nepal and Tanton (2009).

3 For recent research focusing on female refugees in the Australian context see Culos et al (2021) and Harmony Alliance (2019, 2021).

4 ABS Census data does not distinguish between temporary and permanent visa holders. This report does not present findings specifically on the economic participation of women on temporary visas.

in Australia (broadly defined) and/or analysis of migration program outcomes in general, and there is little in the way of disaggregated data specifically focusing on migrant and/or refugee women. Where research relevant to migrant and/or refugee women is available, it can be broadly characterised as:

- Research originating from broad national datasets with some, but limited, disaggregation of the data.
- Smaller research projects focusing on migrants with some focus on women.
- Much smaller, largely qualitative, studies focusing on the experiences of migrant and/or refugee women from specific backgrounds.

This report seeks to delve into the available data to address the research gap on the economic trajectories of migrant and refugee women by bringing together information from multiple sources. The intention is to present the data in ways that bring the different aspects of economic participation for migrant and refugee women in Australia to the fore.

1.1 Scope and methods

Our research included a review of the academic literature, as well as analyses of major data sources. Where available, we relied on data from authoritative sources such as the Productivity Commission (PC), the Australian Bureau of Statistics (ABS), the Australian Government Department of Social Services (DSS) and the National Centre for Longitudinal Data which produces the Beginning a New Life in Australia (BNLA) Survey and The Household, Income and Labour Dynamics in Australia (HILDA) Survey.

Additional analysis was undertaken of ABS census data, largely from the 2016 Census (2021 Census data were not available at the time of writing), with some comparison with 2011 and 2006 data where relevant. Australian census data have always distinguished by gender, while gender sensitive sub-data are becoming increasingly available. However there continues to be very little data that distinguish between different groups of overseas-born women. While the census data continues to be the most comprehensive data available on economic participation, the data is limited to categorising groups as Australian-born and overseas-born without any further disaggregation of data which might indicate visa streams. This limitation means that there continues to be very little data that distinguish between different groups of overseas-born women.

In addition to analysis of census data, some analysis was undertaken on data gathered from the last two waves of the HILDA Survey (in 2019 and 2020).[5] Given COVID-driven disruptions at the time of data collection, where appropriate, a comparison to HILDA 2019, is also provided for other analyses that use HILDA data.

1.2 Classifications, terminology and limitations

The various terms used to describe the population of interest for this report – including *migrant women, refugee women, Culturally and Linguistically Diverse (CALD) women, or women born in mainly non-English speaking countries* – can be ambiguous, and do not necessarily convey the diversity of individual characteristics, circumstances and experiences. This is especially problematic when attempting to further disaggregate data to uncover the different trajectories of women from diverse backgrounds.

In this report, where possible, we distinguish between the Australian-born, migrants from OECD countries, migrants from other countries, and people from refugee source countries.[6] We have attempted

5 Data sources used present information on the experiences of migrant and refugee women before the advent of the Covid-19 pandemic. There is some, but limited, information that presents a 'before and after' snapshot of the conditions for migrant and refugee women.

6 OECD members include most of the economies ranked as most developed on the UN's Human Development Index. (The exceptions are generally small economies not part of the OECD and Turkey and Costa Rica, which are OECD members but not as developed as some non-members.) The OECD member countries (other than Australia) are Austria, Belgium, Canada, Chile, Colombia, Costa Rica, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Japan, (South) Korea, Latvia, Lithuania, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States. 'Refugee source countries' are defined as those countries from which, as at 2016, more than 3,000 people had arrived under humanitarian visas and for which those on humanitarian visas were over 40 per cent of the total number of arrivals. It includes Iraq, Afghanistan, Myanmar, Iran, Sudan, Syria, South Sudan, Ethiopia, Bhutan, Congo DRC and Bosnia-Herzegovina.

1 Introduction

to distinguish between migrant women and refugee women; however, classification and data limitations have allowed only broad analysis of the existing data. For example, HILDA's standard classification of migration status is based on the country of birth. In reporting HILDA data, we use the following classifications: *born in Australia, born in a mainly English-speaking country* (MESC), or *born in a mainly non-English-speaking country* (MNESC).[7] Elsewhere, particularly when reporting the findings of other studies, or where disaggregation is not possible, we refer to migrants and refugees from countries that are not mainly English-speaking as coming from *CALD backgrounds*.

The term migrant women can refer to women who have immigrated to Australia as first-generation migrants (at any age) or can also refer to second-generation migrant women (to indicate children of migrants to Australia). While a comparison with Australian-born women is made, there is no focus in this report on the experiences of second-generation migrant women.[8]

Another problematic aspect of classifications is understanding the specific challenges faced by women from highly visible racialised backgrounds and communities. Perceptions can be based solely on skin colour or religious attire. How women experience their own safety (Segrave, Wickes and Keel, 2021) and how the rest of Australian society views women from particular backgrounds will influence their participation in the economy and the broader Australian community.

We also approach economic participation in the broad sense including data on migrant and refugee women's participation in the labour force, major influences on their economic participation and outcomes of their economic participation. In this report the following standard definitions are used: the *labour force* comprises those wanting to work, either employed or unemployed. The *unemployment rate* is the unemployed as a percentage of the labour force. The *labour force participation rate* is the labour force as a percentage of the working age population. The *employment rate* is employed persons as a percentage of the working age population. The *underemployed* are those who are in employment but want to work longer hours. The *underemployment rate* is underemployed people as a percentage of the labour force.

Our research revealed that there is very little consistency across primary data sets and secondary sources. Classifications and definitions revealed broad categories which would at times focus on the migration stream and at times on country of origin – variously distinguishing between migrants from the OECD countries and those from 'non-English speaking backgrounds' and/or 'other' countries. The available data from the Australian census does not distinguish between permanent and temporary visa holders, so overseas-born women can include both women who have permanently migrated to Australia and women who are currently on temporary visas.

7 Data for migrants who were born in main English-speaking countries cover Canada, New Zealand, Ireland, the United Kingdom, United States and South Africa.

8 Australian-born children of migrants are often referred to as second-generation migrants (Law, Kõlves & de Leo, 2014). While second-generation migrant women from culturally and linguistically diverse backgrounds can and do experience barriers to employment (Messinis, 2009) data on the economic participation of second-generation migrants in Australia demonstrates convergence with patterns seen in the broader Australian-born population.

2 Insights from academic research

2.1 Research on migrant and refugee women

Much mainstream discussion on migration and the labour market is about its impact on the wages and employment outcomes of local-born workers (For example Edo, 2019; Breunig, Deutscher and Tho, 2017) even though there is ample evidence that migrants 'have not negatively impacted the wages, or participation rates of incumbent workers' (D'Souza, 2019, p 48)[9]. Although a vast body of research exists on the labour participation and outcomes for migrants in general and some growing research on the labour participation of refugees, migrant and refugee women in particular, continue to attract little systematic research.

Existing academic literature on employment among migrants in general provides a complex picture where local and transnational contexts, together with factors at the individual, familial, community and wider policy levels, interact to influence the choices made by migrants, employers and professional industry bodies, and shape their employment opportunities (Shutes and Chiatti, 2012; Robertson, 2014). The literature points to a number of factors that impact on migrants regardless of gender including '…the lack of recognition of skills, poor language proficiency' (Reyneri, 2004; Wessendorf, 2018); not having local experience, local qualifications or knowledge of the job search process (Faaliyat, Ressia and Peetz, 2021, p 55); discrimination (Creese and Wiebe, 2012; Faaliyat Ressia and Peetz, 2021, p 59); and lack of social networks (Gilmartin and Migge, 2015; Wessendorf 2018; Faaliyat, Ressia and Peetz, 2021, p 55). This literature focuses heavily on the extensive constraints experienced by migrants, with some attention on the gendered and racialised norms in the labour market and migrants' family contexts (Chun and Cranford, 2018).

There has been very little research addressing the economic participation of humanitarian entrants to Australia, even though economic participation is seen as a vital component of successful settlement and integration for refugees. Hebbani and Colic-Peisker (2012) state that economic participation '… remains a critical element of self-empowerment and interaction with the broader community, often alleviating many of the acculturative stresses associated with settlement'. There is a consensus amongst researchers and policy makers that employment pathways, qualifications and housing are considered essential to successful resettlement and integration (Smith et al., 2020, p 506). Research on the experiences of refugees indicates similar barriers to economic participation as for migrants (Due et al., 2021, p 4).

Although much of the Australian literature on the experiences of refugees overlaps with the migrant literature, it acknowledges that refugees have added burdens including the impacts of forced migration and displacement. Amongst a number of other influences, conflict and displacement along with time spent in host countries greatly impacts on health and wellbeing. Brell, Dustmann and Preston (2020, p 111) note that refugees are twice as likely as other immigrants to arrive with health issues (Brell, Dustmann and Preston, 2020, p 111) which, amongst other potential barriers, has implications for economic participation.

The literature on the economic and social experiences of migrants and refugees is growing, however the specific experiences of migrant and refugee women's economic participation is often ignored. Most studies fail to separate the experiences of all migrants and refugees, from the experiences of migrant and refugee *women*. Certainly, there is little disaggregated data specifically on migrant and refugee women's economic participation or economic trajectories. Some small-scale, largely qualitative research sheds light on some aspects of migrant and refugee women's lives, but these studies tend to focus on single communities, and economic participation is typically not the focus. While women's experiences might overlap to a certain extent with those of men, barriers to their economic participation are

9 Studies reaching similar conclusions for Australia include Brell and Dustmann (2019), Breunig, Deutscher and Tho (2017), and Productivity Commission (2006), as well as the latest *Inter-Generational Report*. A survey of the international literature by Edo (2019, p 922) concluded 'the impact of immigration on the average wage and employment of native workers is null or slightly positive'.

compounded (Hamilton, Hill and Adamson, 2021). Migrant and refugee women face multiple challenges including '…gender norms, family responsibilities including unpaid care work, the gendered nature of labour markets, specific cultural sensitivities in terms of appropriate work for women, and changing gender roles in resettlement contexts' (Due et al., 2021, p 2). Migrant and refugee women experience both added economic and social burdens, and their marginalisation is '…along both gender and ethnic lines' (Hebbani and Colic-Peisker, 2012, p 537).

Where larger studies do exist on the experiences of migrant and refugee women (Guven & Islam, 2015; Liu et al., 2019) they are usually approached as a single category rather than as groups with quite different experiences. Small, qualitative studies on the experiences of refugees and humanitarian entrants from different countries and on different visa streams demonstrates variation in experiences (for examples see Huq and Venugopal, 2021, p 132; Batainah and de Percy, 2021; Watkins, Razee and Richters, 2012, p 133). Furthermore, there is limited research on the gendered experiences of forced migration and very little which focuses on the experiences of refugee women with Australia's migration program (for exceptions see Due et al., 2021; Askola, 2017; Boucher, 2007). The available research indicates that refugee women do experience specific constraints that need to be better contextualised and understood. For example, Due et al (2021, p 2) indicate that 'When women with refugee and asylum seeker backgrounds do find work, they are more likely to do so in industries with poor pay and conditions such as aged care, cleaning and childcare'. Furthermore, the available qualitative research on the experiences of refugee women indicates that refugee and asylum-seeking women can experience further social exclusion within their ethnic community. This results in further marginalisation associated with their gender and legal status, becoming a minority within a minority.

2.2 Research on women's economic participation

The United Nations (UN Women, 2018) refers to women's economic participation within the frame of economic empowerment and view it as '...key to achieving the 2030 Agenda for Sustainable Development and achieving the Sustainable Development Goals'. They define women's economic empowerment as:

> ...central to realising women's rights and gender equality. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions.

Gender has recently become a more consistent focus in research and although female labour force participation has been growing in general, women continue to experience more barriers to employment than men (Charlesworth and Macdonald, 2017). Several factors contribute to these difficulties including family responsibilities and primary carer duties, which encourage women into part-time rather than full-time work (Marlow and McAdam, 2012; Azmat and Fujimoto, 2016, p 634). Both Australian-born women and first-generation migrant women are impacted by wider societal narratives about feminine and masculine work; however many migrant women continue to be impacted by culturally specific gender norms in addition to those found in the Australian context (Doyle and Timonen, 2010). There is a wider societal expectation that women '…will undertake primary responsibility for domestic labour and childcare' (Azmat and Fujimoto, 2016, p 634), with marked variation in the ways in which it affects different women.

Ressia, Strachan and Bailey (2017b, p 386) indicate that there are '…differences between the job-seeking experiences of different types of women, depending on whether they had children or not.' The research identifies four distinct groups of women: women

with young children who had little support; women with young children who received substantial family support; women with older children; and women without children'. When extended family support is not available, and financial constraints restrict access to paid childcare, a woman's ability to seek work is further impeded (Ressia, Strachan and Bailey, 2017b, p 386).

Disparities in employment for skilled migrants from CALD backgrounds are evident, and greater disadvantage appears to be experienced by female skilled migrants compared to males (Ressia, 2017a; Ressia, 2017b). Women with young children, limited access to formal childcare, and a lack of support from family networks, can have particularly fraught job-seeking experiences (Sang, Al-Dajani and Özbilgin, 2013; Webb, Beale and Faine, 2013). Skilled migrant women from CALD backgrounds deal with impediments while balancing family commitments with finding employment (Webb, 2015), which lead to deskilling, downward occupational mobility, and unemployment (Ressia, Strachan and Bailey, 2017a), and exacerbates gendered effects in employment outcomes.

Focusing on migrant women in the Australian context, Harmony Alliance (2019, p 2) describes the benefits of increasing migrant women's economic participation:

> Participating actively in the workforce increases self-confidence and facilitates a sense of belonging. For migrant women, the workplace also provides an opportunity to practise English, develop an understanding of norms and cultural practices in Australia, build local networks, and increase standing in the community. Employment affects financial security. It can help to reduce a woman's isolation and to build independence. This is particularly important, as it can decrease vulnerability to family and domestic violence.

Employment participation is described as very important to migrant women and the results of a survey conducted by Harmony Alliance (2018, p14) indicates that 'getting or keeping a job' was their second highest concern, with almost half reporting worrying about it (Harmony Alliance, 2018, p 14). The highest concern was 'money/savings for the future', which is of course also linked to employment.

Women refugees face even greater challenges in finding work, as a significant proportion have low or no education and many have experiences of significant trauma in their lives.

Women refugees face even greater challenges in finding work, as a significant proportion have low or no education and many have experiences of significant trauma that can impact their daily lives (Deloitte Access Economics, 2019, p 7). Women refugees may be particularly prone to losing self-confidence after rejections in the labour market (Arian, Gavranovic and Venner, (2021, p 7). Khawaja and Hebbani (2018) emphasised the importance of English proficiency in determining whether refugees found work.

3 The migration context in Australia

Australia is historically a nation of migrants and understanding the economic trajectories for migrant women in Australia can mean delving into history. Over the past century, net overseas migration (the grey bars in Figure 1) has made a large, although variable, contribution to Australia's population growth. Immigration has tended to accelerate during economic booms and drop off when economic conditions deteriorate (such as the 1930s, the 1970s)[10] with a sharp drop in 2020 due to the pandemic.

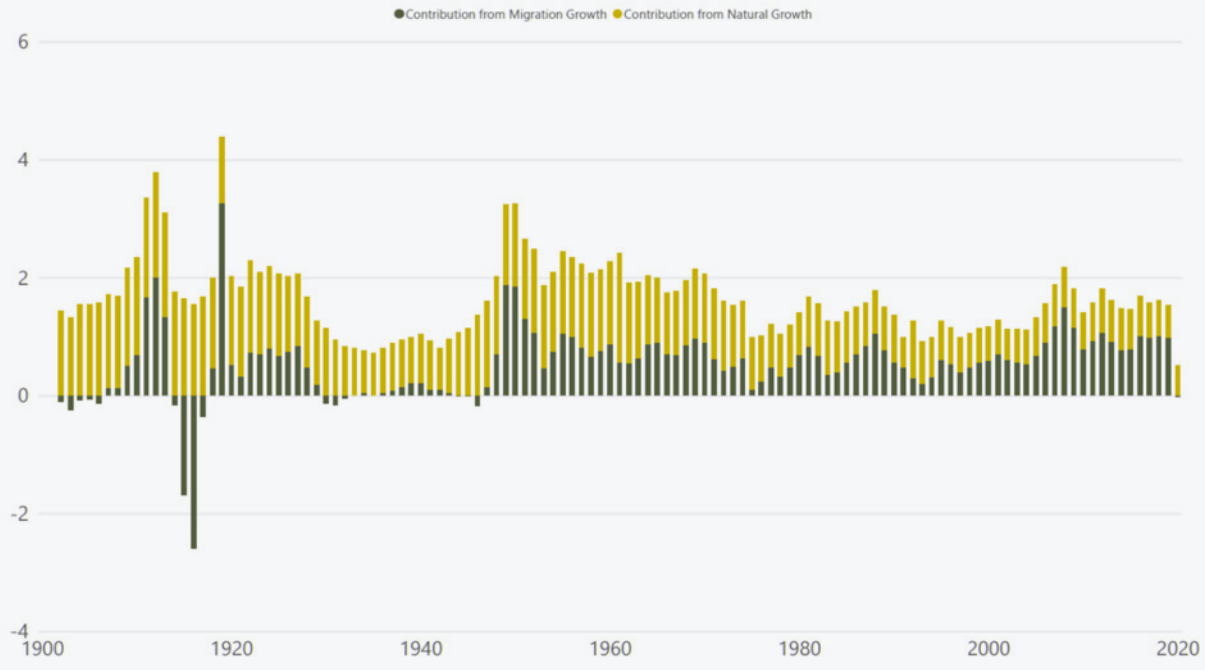
3.1 Broad migration trends

Migrant women's experiences in Australia are interlinked with the policy of multiculturalism and the ways in which the immigration program has expanded. Specific immigration policies have changed over the years, affecting how and when women arrived in Australia.

In recent years, women have constituted a slight minority of migrants under the skills visa stream (most *primary* skilled visa applicants were male, while most *secondary* skilled visa applicants were female). Under the humanitarian stream, female migrants tend to slightly outnumber males (Department of Home Affairs, 2022. *Australian Migration Statistics, 2020–21*. Tables 1.2 and 3.1).

Changes in the immigration program under the Howard Government (from 1996 onwards) focused on attracting skilled migrants to fill specific skill shortages (Cameron, Farivar and Dantas, 2019). The shift in Australian immigration policy from family and humanitarian to skilled migrant intakes (Jupp, 2004) has resulted in higher employment rates and employment for skilled migrants, but more so for migrants who are English-speaking (Hawthorne, 2007).

Figure 1.
Components of population growth (% of annual population growth)
Source: Richards (2008, pp 386-387) and ABS.



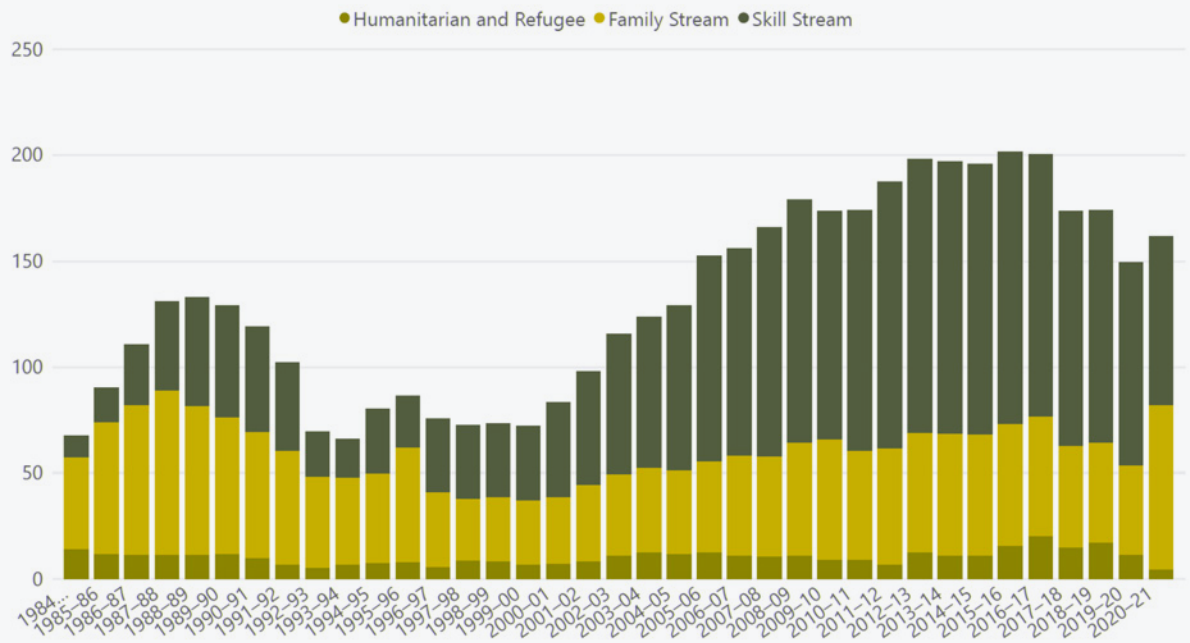
10 This 'endogeneity' of net migration is discussed in Cully (2012).

The current selection process requires skilled migrants to satisfy a points-based system based on skills, age, English language proficiency, qualifications and occupation[11]. The applicant's occupation must also be listed as 'in demand'. It has been noted that 'One of the most significant developments in the dynamics of migration to Australia... has been the growth in temporary migration' where many entrants arrived on either a student or Temporary Work (Skilled) (subclass 457) visas. Unlike other parts of the migration program, temporary migration does not have quotas and is driven by market needs (Phillips and Simon-Davies, 2017).

New pathways to permanent residency, which opened in 2005, led to an increase in international student numbers (Treasury and DHA, 2018, p 4): 'Australia's migrants increasingly first enter the country on temporary visas before transitioning to permanent residency. Permanent migrants are also increasingly coming through skilled pathways, including employer sponsored pathways' (Treasury and DHA, 2018, p 1).

Together these various reforms have led to a much greater diversity in the sources of migrants and an increasing proportion of migrants arriving under the skills stream (Figures 2 and 3).

Figure 2.
Evolution of Australia's permanent migration intake (thousands of persons)
Source: Treasury and DHA (2018, p 18), and Department of Home Affairs: Historical Migration Statistics—released January 2022.

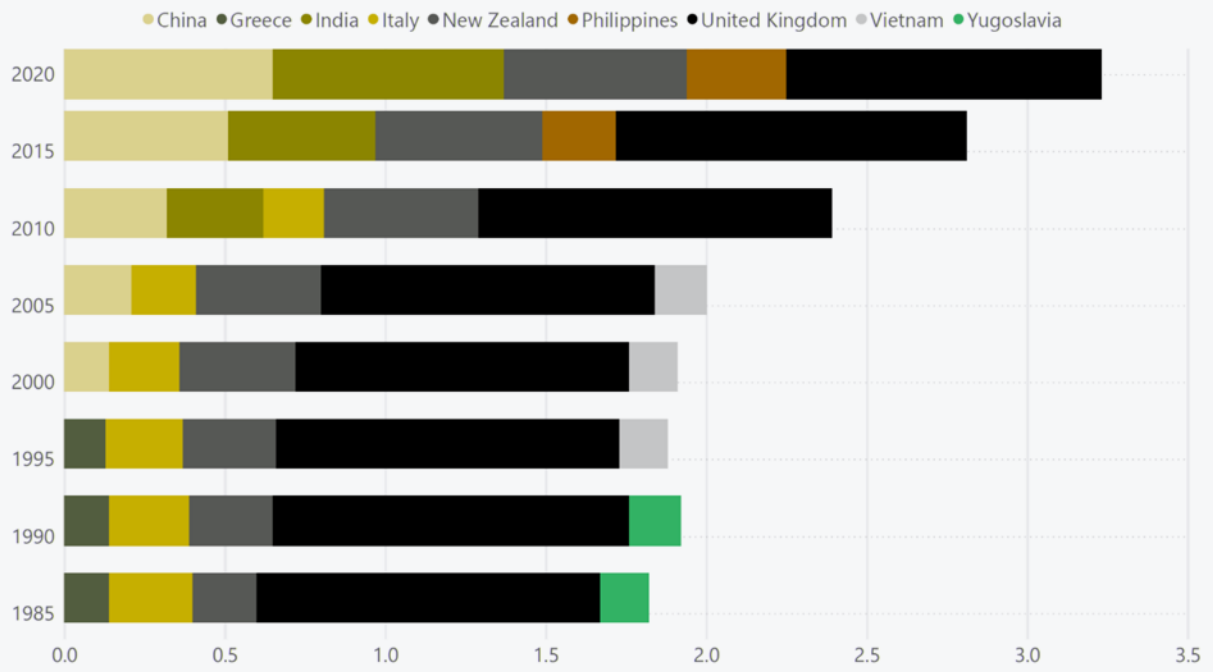


11 Australian Government, Department of Home Affairs

3 The migration context in Australia

Figure 3.
Top five overseas countries of birth for Australian residents (millions of persons)

Source: Australian Parliamentary Library & Australian Bureau of Statistics. Census data is used until 2016. ABS Migration, Australia was used for the year 2020. Data for the year 2020 was taken at 30 June 2020.



3.2 Geographical distribution

Studies on where migrants and refugees settle have consistently shown that they have tended to settle disproportionately in the larger capital cities (Miranti, Nepal and McNamara, 2010, p 11; Hugo, 2011, p 6). In 2006, 83% of recent arrivals lived there, compared with 61% of the Australian-born population (Productivity Commission, 2016, p 137). In Sydney and Melbourne, migrants and refugees accounted for almost 40% of the population in 2016 (Treasury and DHA, 2018, p 12). This phenomenon is usually explained as a process where newcomers settle in areas where extended family and members of their own ethnic and/or religious community already live.[12] This can ease the settlement process and studies suggest that living close to members of the same ethnic community increases chances of finding work, as hiring often occurs through social networks (see Rajendran et al., 2020 for Australia and Brell, Dustmann and Preston, 2020, p 115 for international evidence). This pattern is observed in many economies, though there are concerns it may slow local language acquisition, especially for women (OECD, 2021, p 14). It can also be a problem if these locations have high rates of unemployment (Treasury and DHA, 2018, p 47).

3.3 Discrimination in the labour market

We agree with Colic-Peisker and Tilbury (2007, p17) who found that discrimination has generally been difficult to measure, especially as it relates to economic opportunities and labour market participation. There is some evidence of racial discrimination within Australian labour markets (Kosny, Santos and Reid, 2017, p 485) albeit affecting people from a variety of backgrounds differently. For example, Booth, Leigh and Varganova (2012) found that job applicants with non-Anglo-Saxon sounding names got fewer responses to written applications for job interviews. The effect was strongest for names suggesting a Chinese or Middle Eastern ancestry. The effect was somewhat weaker for women than men. In a different study, Abdelkerim and Grace (2012, p 110) argued that African immigrants faced discrimination, which they partly blamed on adverse media coverage.

Although migrant and refugee women will also experience discrimination based on culture and race, gender norms act as another layer of discrimination. Research indicates that 'female migrants are more likely to experience combinations of discrimination, marginalisation in the labour market, and lack of power to refuse adverse working conditions' (Liu et al., 2019, p 2). Migrant women are often in jobs historically relegated to 'women's work' including cleaning (Dyer et al., 2010), childcare (Ressia, Strachan and Bailey, 2018), or in other lower-skill jobs not matching their skill level and experiences pre-migration (Remennick, 2005). Some migrant women may work in industries that match their skills, but they are employed at a lower skill level than equivalently qualified men (Raghuram, 2008). In addition to the ways that refugee women experience similar disadvantages to migrant women, Due and colleagues (2021, p 13) found that refugee women require further assistance and greater sensitivity to aspects of the workplace environment and culture. They note that cultural safety (the ability to practice one's own culture without discrimination), and knowledge, and competency regarding mental health are often missing in employment contexts which disadvantage refugee women and their ability to participate.

12 There are also concentrations of migrants in the inner city and near universities (Productivity Commission 2016, p 138).

4 The impact of the COVID-19 pandemic and public health restrictions

The quantitative data in this report are largely drawn from census data produced by the Australian Bureau of Statistics to generate a snapshot of the economic trajectories of migrant and refugee women prior to the Covid-19 pandemic. While this data remain important (especially as they have remained generally consistent) the pandemic has highlighted additional vulnerabilities that were not clearly visible before as there has been a lack of focus on migrant and refugee women in research studies.

Australia is facing its first period of negative net migration since World War II (CEDA, 2021, p 10) and even though international border restrictions have been wound back, migration is likely to be below pre-Covid-19 rates (Coates, Sherrell and Mackey, 2021, p 6) for some time. The economic and social ramifications of the pandemic will continue to resonate but the impact has not been uniformly distributed. The humanitarian intake was largely suspended (Spinks, 2020) while many in precarious employment became at risk of unemployment (van Kooy, 2020).

The negative economic impact of the Covid-19 pandemic is ongoing and well documented. The downturn has impacted sectors differently and Wood, Griffiths and Crowley (2021) note that the Covid-19 recession impacted women more than men. At its lowest level in 2020, 8% of women had lost their jobs compared to 5% of men. Women's total hours worked were down 13% compared to 9% for men; (ABS, *Labour Force*). Women also bore the brunt of the increase in unpaid work, such as teaching children at home.

Even as many have pointed to the economic impact of the pandemic as a 'pink collar recession' (Dawson, 2020), the picture specifically for migrant and refugee women remains unclear. Since migrant and refugee women are over-represented in hospitality, health care and social assistance (i.e., 'essential workers'), but under-represented in retail and the arts (which were heavily affected by lockdowns), the net impact on this group of women is unknown (see Section 5.3 below for information on industry and occupation). Frontline service providers report a dim picture of the impact of the pandemic especially on migrant and refugee women who are on various forms of temporary visas (skilled, family, student and humanitarian) as these were all excluded from Australian government income support (e.g., JobKeeper and JobSeeker) (InTouch Multicultural Centre Against Family Violence, 2020; van Kooy, 2020).

While effects on employment are unclear, various studies by a variety of frontline service providers as well as academic research points to various social impacts of the pandemic, including a failure to support CALD communities with vaccinations (Weng, Mansouri & Vergani, 2021); the mental health impact on migrant women (Harmony Alliance, 2021) and issues of domestic violence and safety (Segrave, Wickes and Keel, 2021).

The economic and social ramifications of the pandemic will continue to resonate but the impact has not been uniformly distributed. The humanitarian intake was largely suspended while many in precarious employment became at risk of unemployment.

5 Aspects of migrant and refugee women's economic participation

This section compares the economic participation and engagement of migrants and refugees with that of the Australian-born population across a range of dimensions. Unlike most earlier studies, it focuses on the experiences of women.

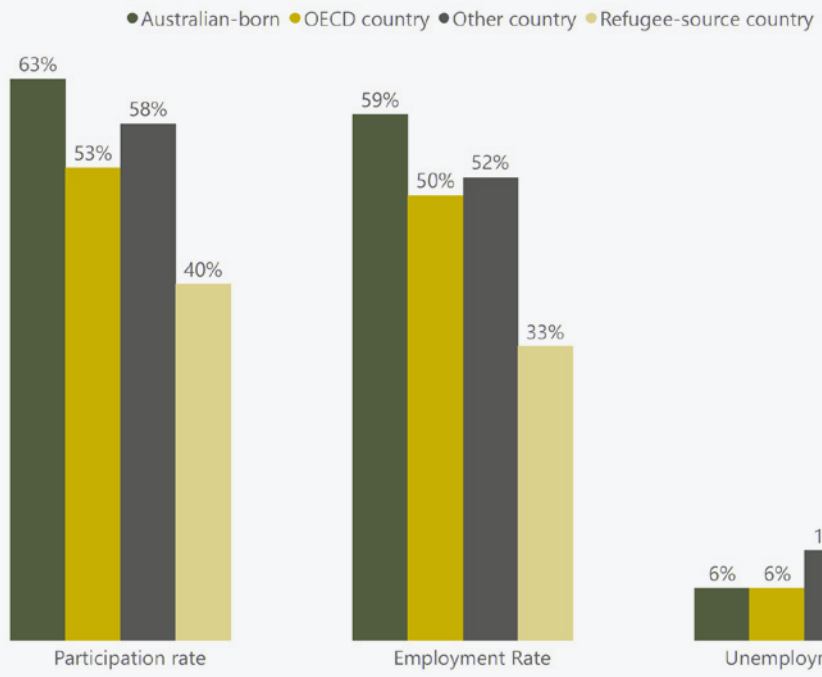
As noted above, women constitute a minority of skilled stream migrants but a majority of migrants in the family stream and refugees in the humanitarian stream. This could be due to how skills deemed to be in short supply are defined by Australia, or due to inferior education provided to women and girls in the source countries (Iredale, 2005).

5.1 Labour market

Analysis of data from the 2016 Census in Figure 4 shows that:

- The proportion of overseas-born women (across all categories of country of birth) who have jobs is lower than the proportion of Australian-born women.
- Among overseas-born women the proportion who have jobs is much lower for those from refugee-source countries.
- The unemployment rate for migrant women from OECD countries is about the same as that for Australian-born women. It is higher for women from other countries and much higher for women from refugee-source countries.
- The participation rate (i.e., the proportion of working-age people in the labour force) is much lower for women from refugee-source countries.

Figure 4.
Female labour market indicators by country of birth (2016)
Source: derived from Australian Bureau of Statistics 2016 Census.
Less than 2% of census returns did not state country of birth.



5 Aspects of migrant and refugee women's economic participation

Figure 5.
Trends in female unemployment rate by country of birth
Source: derived from Australian Bureau of Statistics 2006, 2011 and 2016 Census.

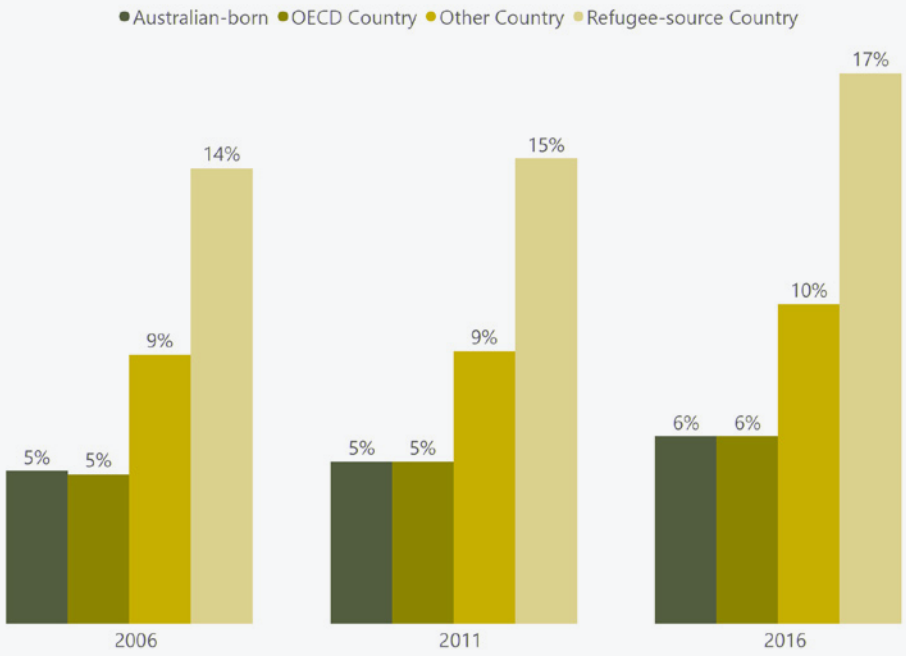
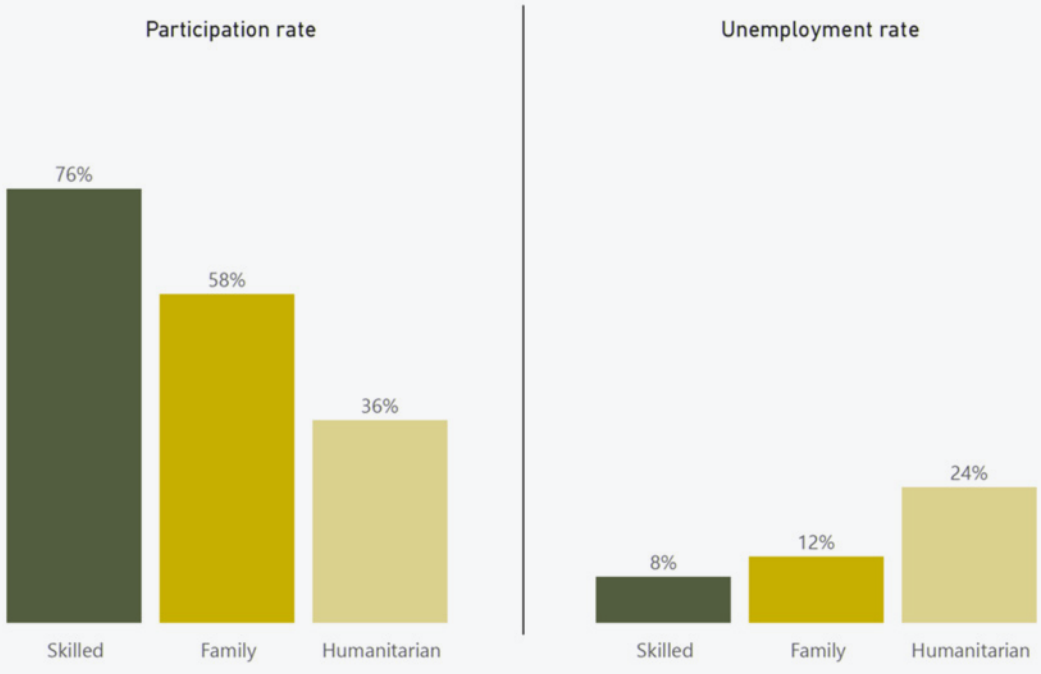


Figure 6.
Female unemployment and participation rates by visa stream (2016)
Source: derived from Australian Bureau of Statistics (2018), table 11.



Lower labour force participation and higher unemployment for overseas-born women have been noted by a number of studies, such as Harmony Alliance (2019, pp 3-4). There are similar patterns among men, but the differences are starker among women.[13] The higher unemployment rate for women from other countries (Figure 5) is a well-established phenomenon, as is the much higher unemployment rate for women from refugee-source countries. Miranti, Nepal and McNamara (2010, pp 15-16) reported that migrant women from mainly non-English speaking countries who do work are more likely than other women to work full-time.

Comparing by visa stream, Figure 6 shows that the unemployment rate is lower – and participation higher – for the skilled visa holders than for refugees, but this is what we would expect given that skilled visa holders meet stringent labour market selection criteria to enter Australia.

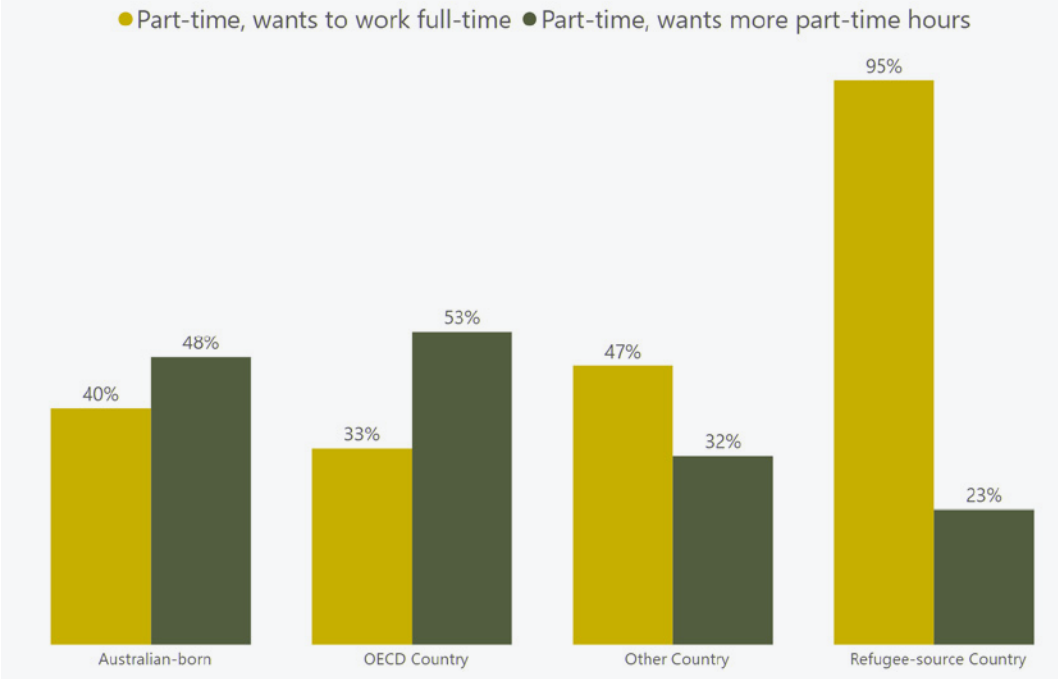
5.2 Underemployment

The ABS Education and Work Surveys report on underemployment for migrant and refugee women by country of birth. Underemployment, defined in this survey as *those who work part-time, would like to work more hours than they currently do and are available to do so*, is an issue for migrant and refugee women.

Figure 7 shows the proportion of female part-time workers that indicated they want more part-time hours and/or wanted to work full-time. The data show that refugee women and women born in non-OECD countries working part-time are more likely to want to work full-time than women born in Australia and women from OECD countries (who are more likely to want more part-time hours). For refugee women the results are very striking, with almost all part-time workers (95%) wanting to work full time – much higher than other groups.

Figure 7.
Rates of underemployment among part-time female workers by country of birth

Source: ABS Education and Work Surveys 2019. The survey's 'standard definition' option for underemployment was used. The population includes participants aged 15+. The data for refugee source countries has a standard error ranging from 0% to 25% and should be interpreted with caution.



13 The 2021 Census included a 'non-binary sex' category as well as 'male' and 'female', but this was not featured in earlier years.

5 Aspects of migrant and refugee women's economic participation

The latest two waves of HILDA data (conducted in 2019 and 2020) reflect a similar pattern, with a higher proportion of migrant women, particularly those from the mainly non-English speaking countries, experiencing underemployment compared with Australian-born women and women born in MESC.[14]

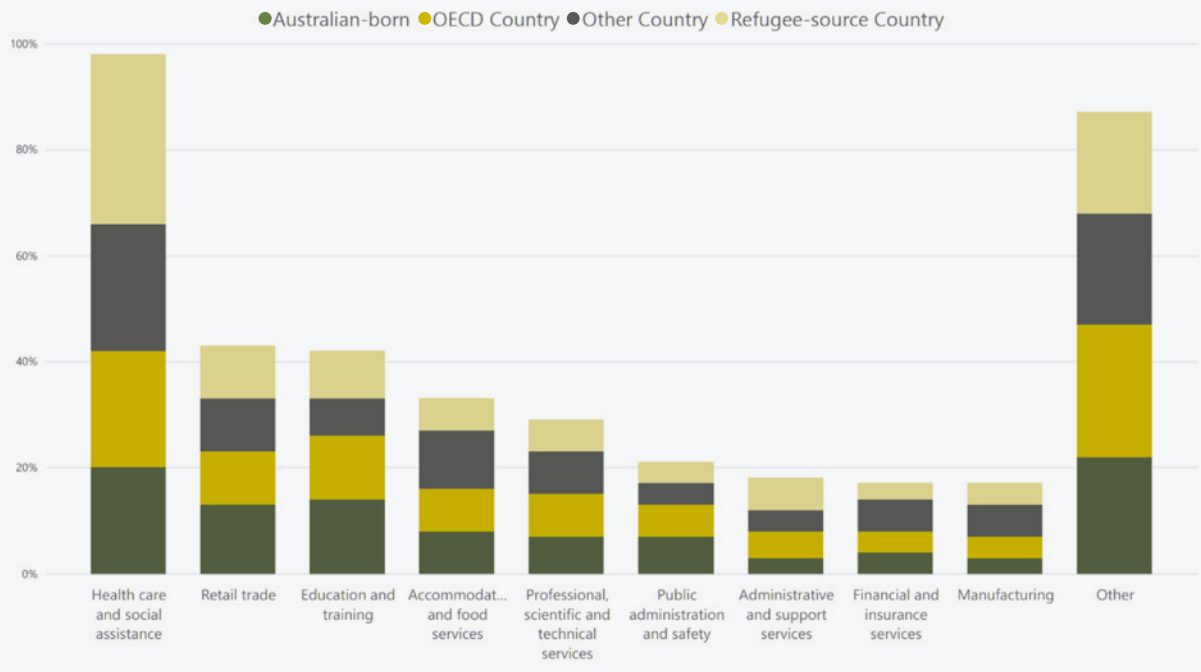
5.3 Employment by industry and occupation

Women born overseas form a large and growing proportion of the workforce in the highly feminised childcare and aged care sectors, despite in many cases being overqualified (Hamilton, Hill and Adamson, 2021). There is marked gender segregation in occupations for the Australian-born as well for migrants (Wood, Griffiths and Crowley, 2021).

Areas where overseas-born women (and especially those from outside the OECD) are underrepresented (compared to Australian-born women) include teaching and the arts. A similar pattern was observed in the 2006 and 2011 Census, which points to a persistence in the gendered opportunities for economic participation.

Over a fifth of refugees (and the proportion is likely higher for women refugees) work in the health care and social assistance industry. Other industries in which a larger share of refugees than the general population work include manufacturing and construction (Deloitte Access Economics, 2019, p 12) (see Figure 8 below).

Figure 8. Female employment by industry and country of birth (2016)
Source: ABS 2071.0; derived from ABS 2016 Census.



14 HILDA Wave 20 data was collected August 2020-February 2021; HILDA Wave 19 data was collected July 2019-February 2020. Underemployment is defined slightly differently for HILDA data compared with the ABS Education and Work Surveys.

5.4 Changes in labour force engagement over time

Overseas-born women increased their labour force participation in recent decades, but by less than Australian-born women (Figure 9). The Productivity Commission (2016, pp 153-158) mainly attributes this to poorer English language skills.

5.5 Job Satisfaction and feelings towards employment opportunities

The most recent set of HILDA Wave 2020 data shows that the majority of women aged 25-64 are satisfied with their employment opportunities (see Figure 10). The percentage of women migrants from MNESC (mainly non-English speaking countries) who reported being satisfied with their current job was lower than the Australian-born or migrants from MNESC (see Figure 10). HILDA 2020 shows that men from MNESC (83%) have a higher proportion of being satisfied with their current job than women from MNESC (80%).

Figure 9. Female participation rate by country of birth

Source: derived from Australian Bureau of Statistics 2006, 2011 and 2016 Census.

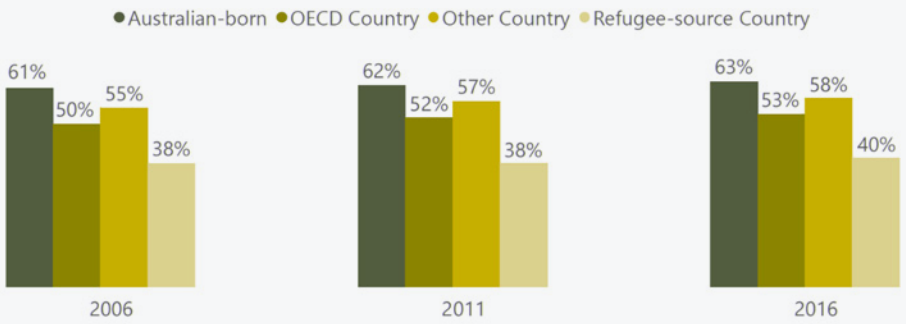


Figure 10. Female satisfaction with employment opportunities and with current job by country of birth (% 'Satisfied')

Note: Only women >=25 years included. Satisfaction defined as a score of 7-10 on a 1-10 scale.

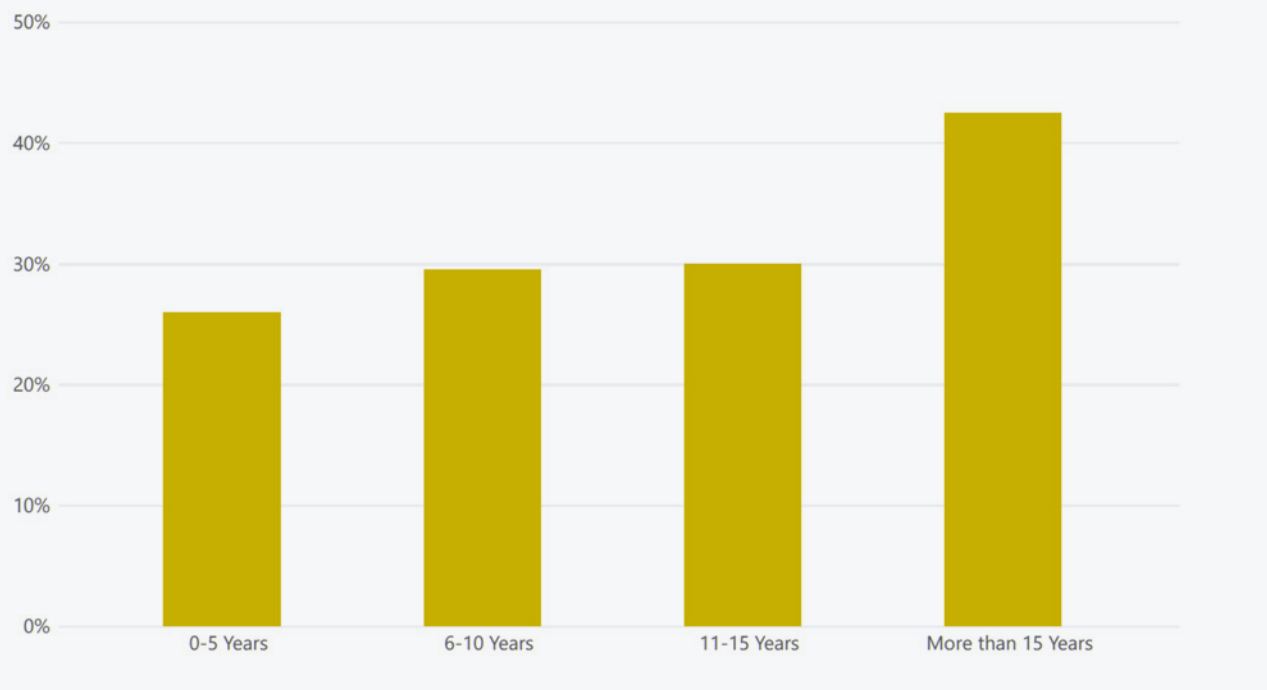
5 Aspects of migrant and refugee women's economic participation

Time in country appears to be an important factor in participation rates for women as well as increase in job satisfaction. A Harmony Alliance survey of migrant women's self-reported job satisfaction revealed higher levels of job satisfaction for migrant women who had been in Australia longer (see Figure 11). In contrast, Ong and Shah (2012, p 130) found that job satisfaction for Australian-born workers grows over time, but this was not found for migrant women; education seems to matter more in determining satisfaction among migrant women.

Abdelkerim and Grace (2012) provide an example of how meaningful employment for migrants and refugees can be hampered by limited access to appropriate jobs, and poor pay and conditions, and that these problems can affect women more severely than men. Additionally, Tian, Wang and Chia (2018) reported that skilled migrants (men and women) are less satisfied with their jobs on average than Australian-born workers as they felt their skills were not being utilised. Other studies highlight how limited opportunity can push migrants and refugees into finding the work that is available, rather than what might be satisfying (Ziersch et al., 2020; Webb, 2015).

Female migrants report less job satisfaction on average than do males, according to a regression analysis by Rajendran et al (2020, p 40); it has also been noted that globally migrants tend to be less happy than those who are local born (Helliwell et al 2021, p 36). Kifle, Kler and Shankar (2016) found that recent migrants tended to be less satisfied with their jobs than were Australian-born workers, but the difference erodes over time.

Figure 11.
Female migrants' self-reported job satisfaction by time living in Australia (% 'Satisfied')
Source: Harmony Alliance (2019) Women's Voices Survey.



6 Factors influencing women's economic participation

6.1 Length of residence in Australia

The longer a migrant or refugee woman has been in Australia, the more likely she is to be employed, the less likely to be unemployed and the more likely to participate in the labour force (see Table A). However, it is important to note that this is unlikely to be at a level commensurate with her skills and qualifications (see section 6.5).

Table A:
Female migrants aged 50-59 years, by year of arrival in Australia (%, 2016)

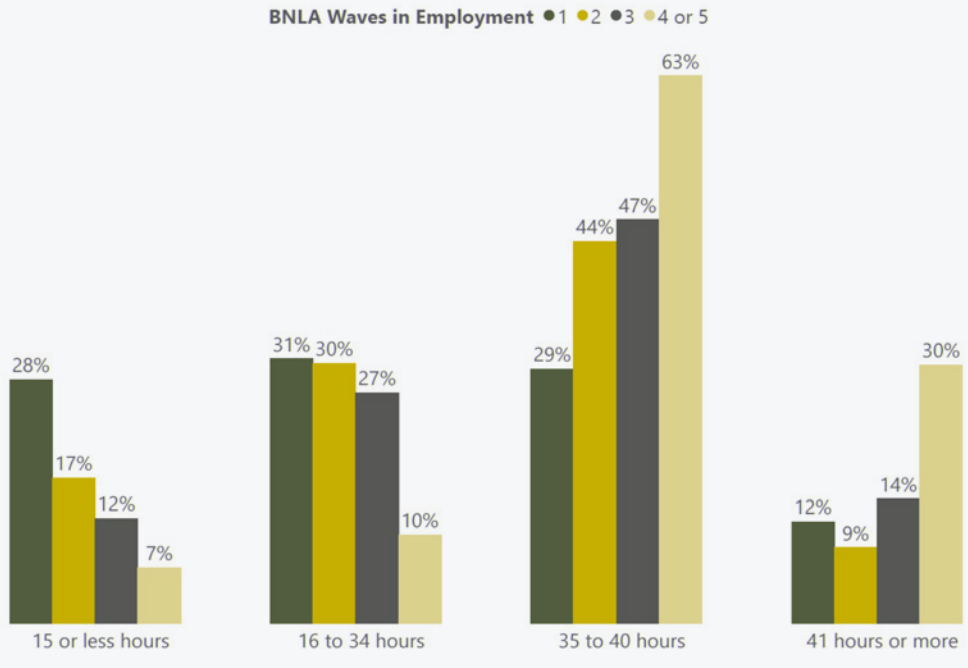
	1975 or earlier	1976 to 2005	2006 or later
Employment rate	69	66	53
Unemployment rate	4.5	6.0	10.9
Participation rate	73	71	59

Source: derived from Australian Bureau of Statistics 2016 Census

As with migrants, many studies of refugees point to length of residence as being linked to increased labour market participation (Chin and Cortes, 2015, Brell, Dustmann and Preston, 2020, pp 101-105; Correa-Velez, Barnett and Gifford, 2013; Hugo, 2011, p 74). However, research conducted by Due and colleagues (2021, p 4) indicates that the employment rate for refugee women significantly lags behind that of refugee men.

This finding is consistent with data from Building a New Life in Australia (BNLA; National Centre for Longitudinal Data, 2020), one of the largest recurring surveys focussed on humanitarian entrants in Australia. The data from BNLA highlights that respondents employed for longer were likely to be working more hours when compared to respondents who hadn't been employed for as long (see Figure 12). These findings from BNLA are supported by an earlier landmark analysis of the economic participation of refugees, which also found that

Figure 12.
Hours worked per week by humanitarian entrants in BNLA wave 5 (2018), by number of waves of BNLA in employment



Source: derived from National Centre for Longitudinal Data (Australia), & Australia. Dept. of Social Services. (2020). Building a New Life in Australia, the Longitudinal Study of Humanitarian Migrants: Wave 5 update - addendum to the Wave 3 report. Dept. of Social Services. Note: the number of waves in employment is defined as the number of times respondents were employed at the time of interview. Restricted to respondents who participated in all five waves and who were 18 to 64 years of age in wave 5. There was a total of 78 employed wave 5 respondents who were employed at four interviews, and 29 respondents who were employed at all five interviews. BNLA Wave 1 was released in 2014, with subsequent waves being released each year until the latest wave (wave 5) was released in 2018.

participation rates lift with longer residency in Australia (Hugo, 2014). Refugees typically work hard to improve their employability. Over a third of refugees are actively engaged in education and training – double the proportion of the broader population – and their children converge to the participation rates of the general population (Deloitte Access Economics, 2019, pp 7-9).

Refugees typically work hard to improve their employability. Over a third of refugees are actively engaged in education and training – double the proportion of the broader population.

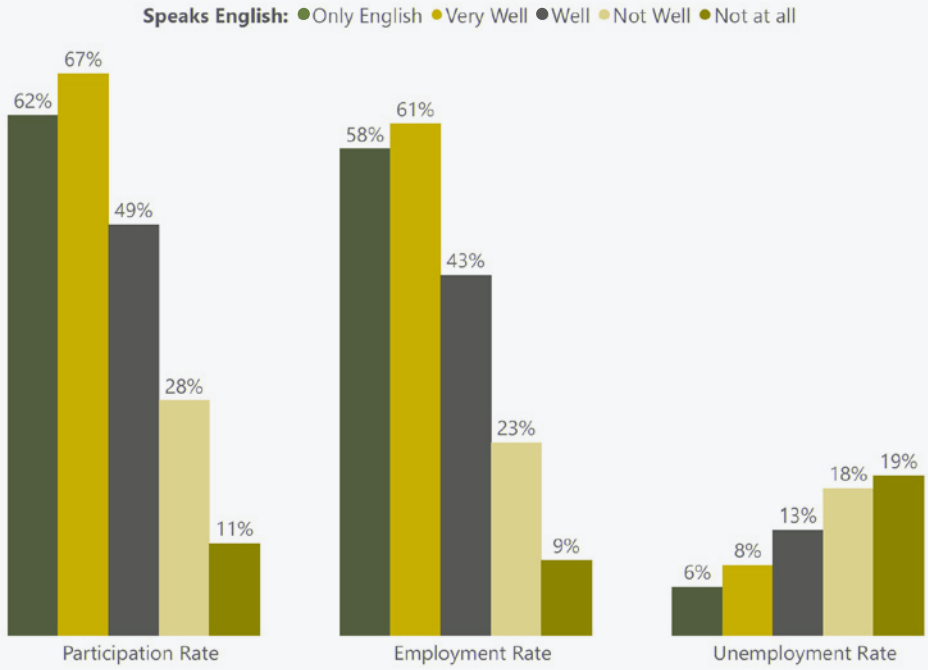
6.2 English language proficiency

International research indicates that the main barrier to employment among refugees is low proficiency in the local language (Brell, Dustmann and Preston, 2020, pp 112-114). Figure 13 illustrates that English language proficiency also matters a lot in the Australian labour market.

Miranti, Nepal and McNamara (2010, p 14) concluded that while migrant women from mainly English-speaking countries have similar labour participation rates to Australian-born women, those from the non-English speaking countries with poorer English language skills (which includes many refugees) are significantly lower.

As Table B shows, the importance of English language fluency is a particular issue for women who have come to Australia through the humanitarian stream, since a higher proportion of women in the humanitarian stream do not speak English at all or not well (compared to men). Women who have come to Australia through the family stream also have, on average, slightly

Figure 13.
Female labour market indicators by English language proficiency (2016)
Source: derived from Australian Bureau of Statistics 2016 Census. Less than 1% of census returns did not state English language proficiency.



poorer English language skills than men (See Table B). Meanwhile, the selective nature of the skilled migration stream (which has an English language requirement) is borne out in the much higher proportion of women and men who are fluent in English.

Table B:
Female English fluency by visa stream (% of total people in category, 2016)

English Proficiency	Skilled	Family	Humanitarian
Speaks only English	31	23	5
Speaks other and …			
English very well	43	31	30
English well	20	26	27
English not well	5	15	24
English not at all	1	5	11
Not stated	1	1	2
Total	100	100	100

Source: derived from Australian Bureau of Statistics (2018), table 8.

6.3 Education

Women born overseas are on average better educated than Australian-born women (Figure 14). Unsurprisingly, those entering under the skilled stream are better educated than women in family stream or the humanitarian stream (Figure 15).

Research indicates that among 18 to 23-year-olds, immigrants from non-English speaking countries are more likely to continue with further study than either other migrants or the Australian-born (Parasnis and Swan, 2020). Tani, Heaton and Chan (2013) found that migrants with degrees from English-speaking countries received higher wages than migrants with equivalent qualifications from other countries.

As with employment indicators, data from BNLA suggests that with longer length of residency, the more likely refugee women are to be engaged in study. Women's participation in education also overtakes refugee men's over time (NCLD, 2020).

Figure 14.
Female education level by country of birth (2016)
Source: derived from Australian Bureau of Statistics 2016 Census.

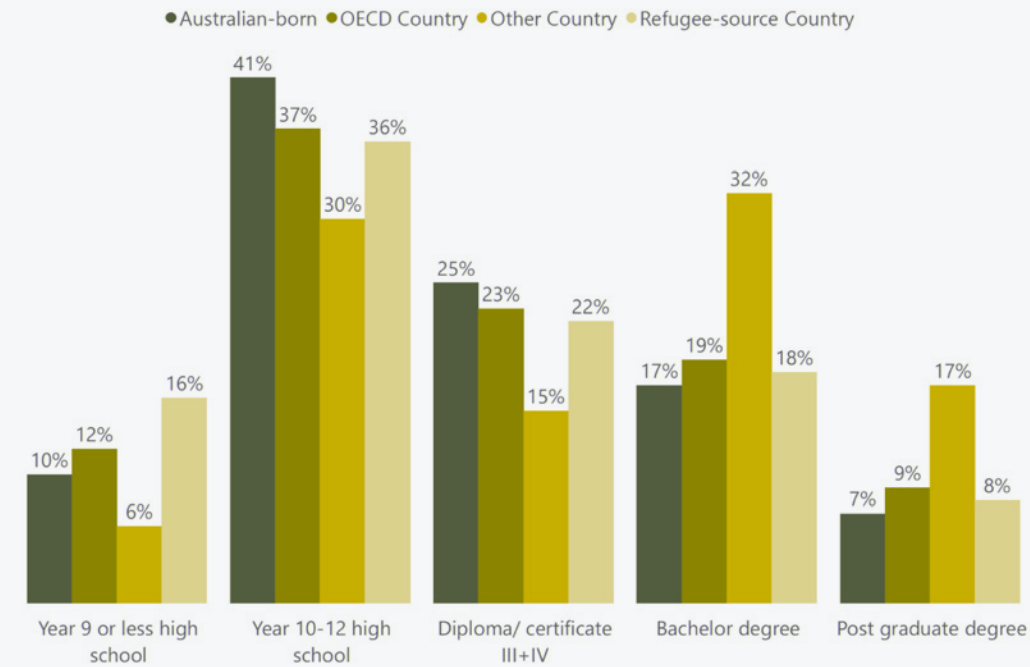


Figure 15.
Migrants' education level by visa stream and gender (thousands of persons, 2016)
Source: derived from Australian Bureau of Statistics (2018), table 5.

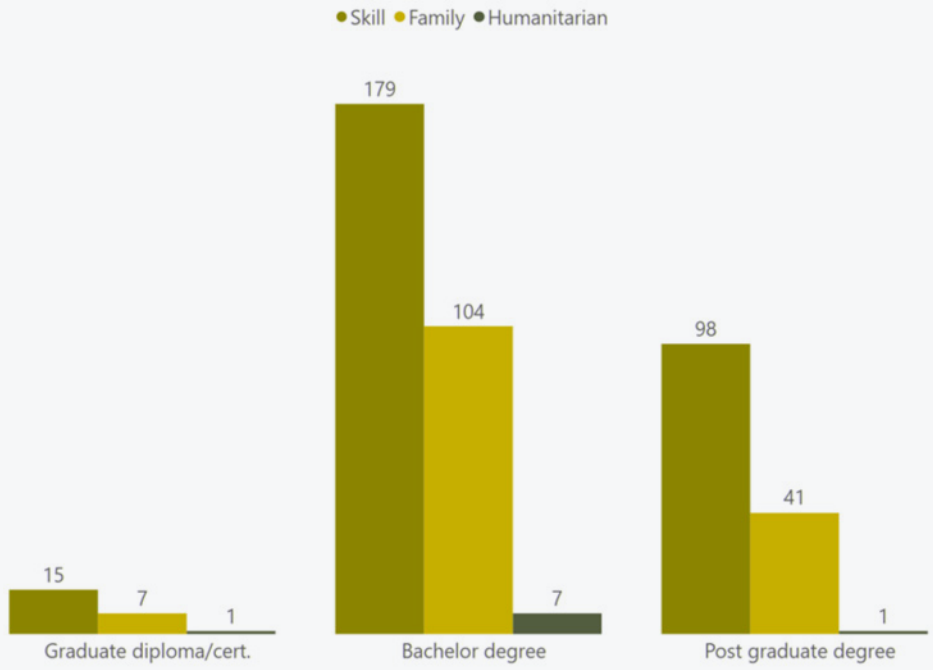
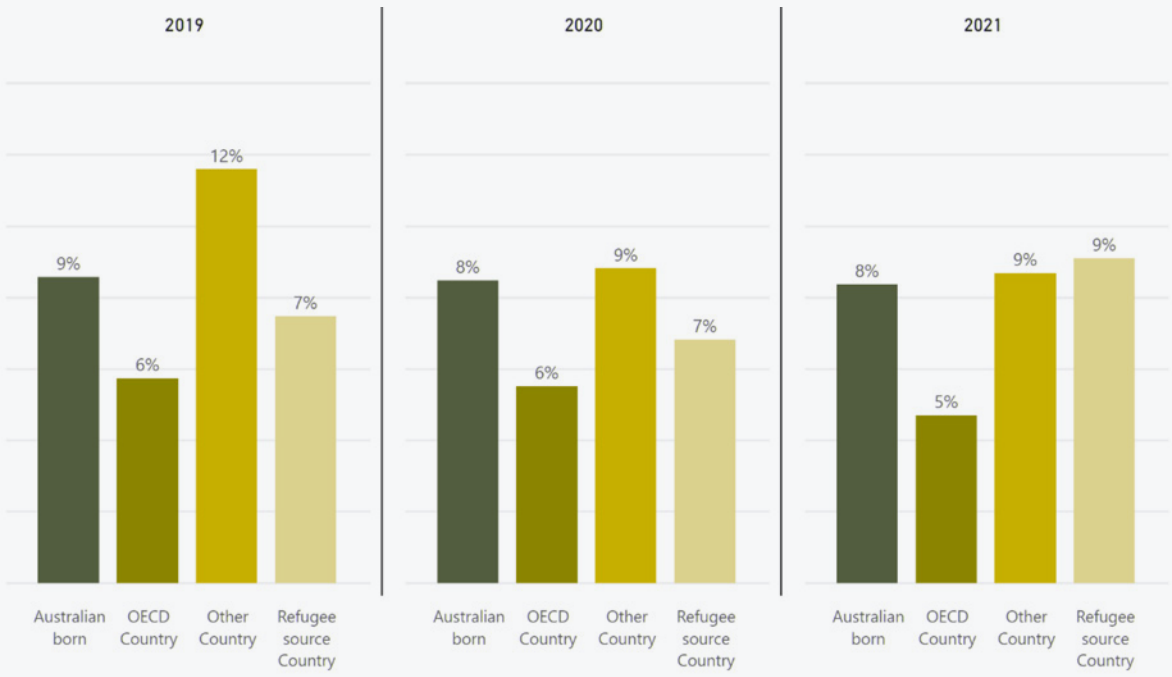


Figure 16.
Female higher education participation rates by country of birth
Source: ABS Education & Work Surveys 2019, 2020 and 2021. Standard error rates for refugee source countries are between 25% and +50% and should be interpreted with caution.



Data from the ABS Education and Work Survey (2019) show comparative rates of enrolment in Australian higher education for women. Women from OECD countries participate less in Australian higher education (5% in 2021) when compared with Australian-born women (8%), other migrant women (9%), and refugee-source country women (9%) (see Figure 16).

6.4 Recognition of prior learning and qualifications

There is a well-established issue in Australia with migrants and refugees having their overseas education, qualifications and experience recognised (Tani, 2018). The Productivity Commission (2016, pp 9, 161) reported that in 2012-13 around 30% of highly qualified migrants regarded themselves as over-qualified for their jobs, compared to 22% of the Australian-born population. Miranti, Nepal and McNamara (2010, pp 17-18) reported migrants are more likely to be working in less skilled occupations than their qualifications warrant. The Productivity Commission (2016, p 181) regarded Australia's skills assessment and recognition scheme as 'complex, time-consuming and bureaucratic'. Reid (2012, p 120) noted that that almost half of migrants in the Longitudinal Survey of Immigrants to Australia (LSIA) reported using their skills only sometimes, rarely or never. Deloitte Access Economics (2018, p 12) estimated that about half of migrants to Queensland were not using their skills and experience, that over a quarter of skilled migrants and refugees entering Queensland (27%) were in jobs unsuited to their qualifications, and that a quarter couldn't get their qualifications recognised at all. Fifty-eight percent of these 'underutilised' workers were women.

CEDA (2021, p 11) argued this skills mismatch is costing the Australian economy around $250 million a year. This is a similar order of magnitude to Deloitte Access Economics' (2018, p 18) estimate that it was costing the Queensland economy about a tenth of that each year. CEDA (2021, pp 43-45) suggested outmoded occupational classifications (such as not recognising 'data scientist' as a job) used by the Department of Education, Skills and Employment may be exacerbating this problem. Chapman and Iredale (1993) and Deloitte Access Economics (2018) suggested the problem may be worse for women than for men.

Indeed, Census data (Table C) show that very few Australian-born female graduates work in low-skill occupations. The proportion is higher for women born overseas, especially those from non-OECD countries and refugee source countries.

Table C:
Female occupation of university graduates by birthplace (%, 2016)

	Australian-born women	Women from:		
		OECD countries	Other countries	Refugee-source countries
Managers	13	14	9	8
Professionals	63	56	45	51
Technicians and trades	2	2	3	4
Community & personal services	6	8	11	13
Clerical and administrative	11	13	18	14
Sales	3	4	8	6
Machinery operators & drivers	0	0	1	1
Labourers	1	2	5	4
Total	100	100	100	100

Source: derived from Australian Bureau of Statistics 2016 Census

6.5 Gender roles and unpaid work

Australian-born women, migrant women and refugee women are all impacted by wider societal narratives about feminine and masculine work. There is a wider societal expectation that domestic labour and childcare are 'women's work' and an expectation that women '…will undertake primary responsibility for domestic labour and childcare' (Azmat and Fujimoto, 2016, p634). However, many migrant and refugee women are affected by additional, culturally specific gender norms.

Table D compares the labour market experiences of migrant women born in countries where the difference between labour force participation rates of women relative to men is *higher than in Australia* (such as Italy and the Philippines) and *much higher than in Australia* (such as in the countries in the Middle East and the Indian sub-continent).[15] It suggests that migrants and refugees retain some of the cultural norms that result in lower participation rates after they settle in Australia. Furthermore, women from countries where the cultural norm is for fewer women in the workforce also seem to have more difficulty in finding work in Australia.

Table D:
Female labour market indicators by country of birth (%, 2016)

	Australian-born women	Women born in countries where the gap between female and male labour force participation is:	
		Higher than in Australia[16]	Much higher than in Australia[17]
Unemployment rate	5.9	7.0	12.9
Participation rate	63	55	58

Source: derived from Australian Bureau of Statistics 2016 Census

Women with dependent children and working full-time work fewer hours in paid work on average per week than full-time men with dependents (See Figure 17). However, they are still doing the lion's share of the unpaid work, which covers child-rearing, housework, household errands and outdoor tasks. HILDA Wave 20 data shows that women employed full-time with dependent children from mainly non-English speaking countries spend on average 35 hours per week in unpaid work, while men working full-time spend only 25 hours per week on unpaid work (data not shown). This may reflect the lower social support experienced by this group of migrants (such as grandparents' assistance to look after children) in recent years. That said, the latest HILDA data from 2019 and 2020 shows that the number of unpaid hours worked by women with dependent children is similar across overseas-born irrespective of whether they were born in a mainly English-speaking or mainly non-English speaking country and Australian-born women (Fig. 17).

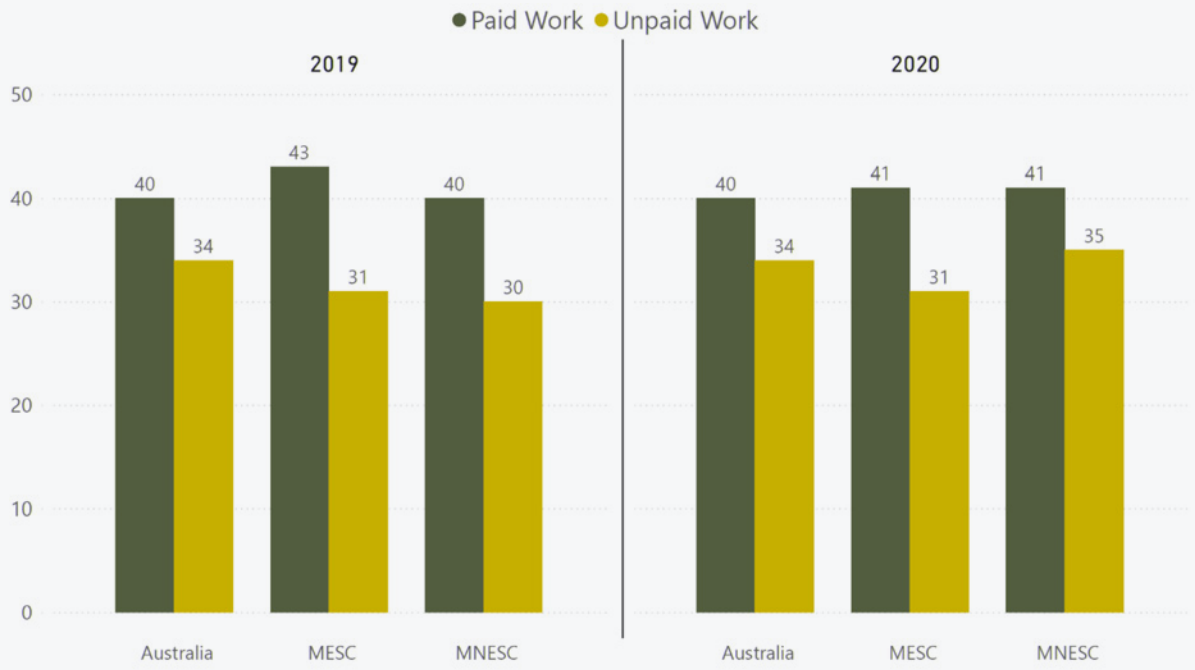
15 International data on labour force participation used for this classification was sourced from the World Bank.

16 Italy, Japan, Malaysia, Philippines.

17 Afghanistan, India, Iran, Iraq, Pakistan, Sri Lanka.

Figure 17.
Average weekly hours spent on paid and unpaid work by females, by country of birth

Source: HILDA waves 19 and 20 (conducted in 2019 and 2020). Population restricted to full-time 25–64-year-olds living with households with dependent children.



7 Outcomes of Economic Participation

7.1 Income

According to Watts (2019, pp 107-108), 'there are differing opinions on whether migrants to Australia earn more or less than the native born, but the best evidence shows that, typically, migrants earn higher wages'. One possible reason is that migrants who decide to leave their home countries to seek opportunities elsewhere have more than average ambition and drive. Watts argued this income differential distinguishes migrants to Australia from migrants to many comparable countries. We note this outcome may be due to Australia's highly selective skilled migration program, which makes up about 60-70% of the total annual permanent intake. The experience of migrants appears to differ depending on their English language proficiency. Some studies show that those from English-speaking countries have similar earnings to the Australian-born. Those from other countries, which would include most refugees, typically earn less (Miranti, Nepal and McNamara, 2010, p 21).

Migrants, and particularly refugees, are quite entrepreneurial, perhaps more so than the general population, and many start their own small businesses (Deloitte Access Economics, 2019, p 15; Shergold, Benson and Piper, 2019, p 43; Rametse et al., 2018). Hugo (2014, p 45) noted that refugees and their children accounted for a majority of Australian billionaires. The ABS (2019) show that while refugees have little investment income, they have disproportionately high business income. Entrepreneurial activities can be a way to circumvent the barriers to economic participation that constrain participation in other parts of the labour force (Huq and Venugopal, 2020; van Kooy, 2016).

The 2016 census indicated that the median weekly income of women migrants from OECD countries was similar to that of Australian-born women. But for women from non-OECD countries incomes were typically lower, and much lower for women from refugee-source countries. A major reason for this is that women from refugee-source countries are under-represented in higher paid occupations such as managers and over-represented in lower paid occupations such as personal service providers and labourers (see Section 5.3 above). The same pattern was observed in the 2006 and 2011 census.

7.2 Wealth

Doiron and Guttmann (2009) use 2002 HILDA data to show that even after many years in Australia, migrants tend to have lower average wealth than Australian-born households, supporting an earlier study by Headey, Marks and Wooden (2005). The differences are not, however, large. Bauer and colleagues (2011), also using HILDA, reported that immigrants to Australia had about 95% of the average wealth of their Australian-born counterparts.

Miranti, Nepal and McNamara (2010, p 23) used HILDA Wave 6 data to conclude that migrants had on average more property assets but also more property debt, perhaps a reflection of their concentration in the larger cities where property prices are higher, and fewer financial assets. The Productivity Commission (2016, pp 4, 134) attributed this to a combination of having less time to accumulate superannuation balances and remitting money to family overseas.

The amount migrants and refugees, particularly women, can save is often restricted by their lower incomes (see above) and the extent to which they may be a major source of income for family members overseas. Evidence is mixed on whether migrants have a lower or higher saving rate than Australian born households with a comparable income. Gatina (2014) concluded that migrant households saved less. Islam, Parasnis and Fausten (2013) argued that migrants had a similar saving rate but accumulated less wealth because their incomes are lower.

7.3 Subjective wellbeing

The previous sections have focussed largely on objective dimensions of economic participation. This section will expand on the potential implications of and interplay between economic participation and broader aspects of wellbeing. Wellbeing includes physical and mental health, economic wellbeing, social wellbeing and liveability, rather than only economic aspects (Miranti et al., 2021). Economic participation contributes to wellbeing, while improved wellbeing can also contribute to better economic participation.

A common measure of overall wellbeing is life satisfaction. The image of Australia as a country of opportunity is captured in HILDA data, with a large majority of women aged 25 years or over being satisfied with their life (irrespective of their country of birth (Fig 18). However, the proportions of those who are less satisfied (scores 4-6 in life satisfaction scale) are the highest among women migrants born in mainly non-English speaking countries.

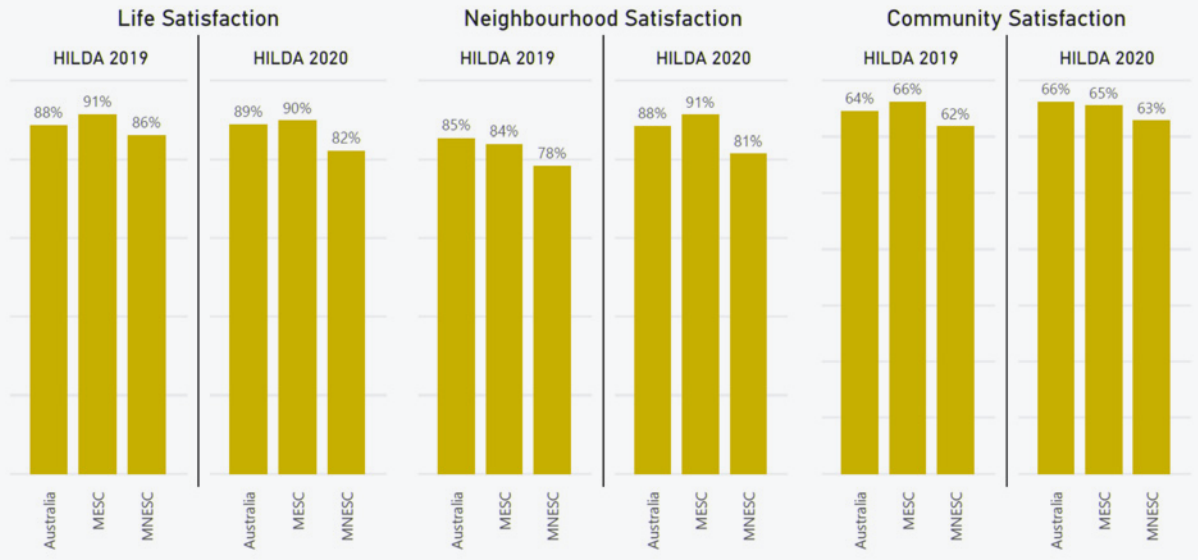
Similarly, the proportion of women born in MNESC aged 25 years or over who are 'satisfied' with their neighbourhood is generally lower than their Australian-born and MESC migrant counterparts, as indicated in Figure 18.

HILDA 2020 data also indicate that the proportion of women born in MNESC aged 25 years or over who are satisfied in being part of their local community (63%) is lower than women born in MESC (65%) and Australian-born women (66%) (see Figure 18).

More broadly, research suggests that while most migrants, including those who are born in mainly non-English speaking countries, have positive feelings about being part of their local community, many of them express somewhat subdued feelings regarding this concept. This may link to the relatively lower presence of social capital among this group compared to the Australian-born population (Almohamed, Vyas and Zhang, 2017) or migrants from mainly English-speaking countries. This argument is in line with Colic-Peisker (2009) who found that social support in addition to job satisfaction and financial satisfaction were the strongest determinants of life satisfaction among recent arrivals of three refugee populations (ex-Yugoslavs, Africans, and Middle East people) in Western Australia.

Figure 18. Female satisfaction with various aspects of life by country of birth (% "Satisfied")

Note: Only women >/=25 years included. Satisfaction defined as a score of 7-10 on a 1-10 scale. Neighbourhood satisfaction was defined as satisfaction to the neighbourhood we live in. Community satisfaction was defined as one feeling a part of their local community.



What does this mean for migrant or refugee women? For migrants, personal wellbeing and satisfaction is the essential element of settlement, as the settlement process covers multiple domains (although from the lens of governments, successful settlement has been evaluated mostly in terms of social and economic participation) (Khoo, 2012).

While the analysis of the statistical correlation between economic participation and wellbeing is beyond the scope of this report, we could observe that migrant and refugee women, particularly from mainly non-English speaking countries, not only lag in terms of their economic participation, but they also lag Australian-born women and women born in mainly English-speaking countries with respect to subjective wellbeing.

… migrant and refugee women, particularly from mainly non-English speaking countries, not only lag in terms of their economic participation, but they also lag Australian-born women and women born in mainly English-speaking countries with respect to subjective wellbeing.

8 Conclusions

Economic participation for migrant and refugee women is seen as an imperative, both at the international level, where women's economic empowerment is linked to the Sustainable Development Goals, and at the national level, where Australian immigration policies are focused on the successful integration of migrants and refugees. Many of the challenges facing women in their pursuit of economic participation and in turn economic wellbeing are shared by all women, yet migrant and refugee women have added burdens that are yet to be explored in full.

This report brings together information from a variety of sources on aspects of the economic participation of migrant and refugee women. We report on data collected on migrant and refugee women's levels of participation in the labour market, what influences their economic participation broadly defined and outcomes of economic participation. We found that while information about the experiences of migrant and refugee women is slowly coming to light and gender-specific migration data on economic participation is increasing, there continues to be very little data which distinguish between different groups of women. The ABS Census data continues to be the most comprehensive data available on economic participation, but this data does not distinguish between permanent and temporary visa holders. This limitation reduces the ability of researchers to use available data to shed more light on the economic prospects and trajectories of migrant and refugee women.

Consistent with the findings of previous research, this study found that labour market outcomes among migrant and refugee women improve with longer residence in Australia. However barriers persist in preventing them from achieving their full economic potential earlier in their settlement journey and at a level that matches their skills and qualifications.

Research for this report highlights a number of areas that should be considered for further investigation including:

- The link between participation in higher education for migrant and refugee women and employment trajectories.
- The need for gender sensitive settlement programs for migrant and refugee women.
- The changing employment landscape in the aftermath of the Covid-19 pandemic and opportunities for participation in non-traditional sectors including the gig economy, particularly as new data from the 2021 Census becomes available.
- Community-focused initiatives to ameliorate barriers to employment for vulnerable women.
- Employment dynamics in historically female dominated industries.
- Further research into discriminatory practices linked to cultural safety (the ability to practice one's own culture without discrimination).
- The recognition of qualifications.
- Language proficiency for migrant and refugee women.

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