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Lady Budgets: An Explainer



The Prime Minister, Tony Abbott, again today finds himself the subject of attention following comments on a [morning TV show](#). Asked for his greatest achievement yet as the Minister for Women, the PM said that it was 'repealing the carbon tax'. He went on to say:

'As many of us know, women are particularly focused on the household budget and the repeal of the carbon tax means a \$550 a year benefit for the average family.'

Foreign Minister Julie Bishop, who [herself does not view the world](#) through the 'prism of gender', [defended the PM by saying](#) 'women's policy is everyone's policy'. She is of course correct. We would all benefit from advancing women's interests, giving substance to formal equality, ending feminised poverty and violence against women. Except that there is one thing remarkably absent from the PM's statement and indeed the government's own policies. And that is women themselves.

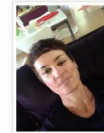
The PM's statement is a clear statement of the government view that equates women's economic standing with that of the household. This is incorrect and reinforces women's dependence at a structural level.

The seminal work of [Jan Pahl, an English sociologist](#), revealed that most economic data relies on *household* income. This is often referred also to family income. Economic data does not however reveal how income - and wealth - is distributed *within* that economic unit. Pahl was drawn to investigate this when she worked with women fleeing domestic violence. These women, receiving meagre welfare payments, told her that they had never had so much money. Even where these women had lived in wealthy households, they had little access to money.

Pahl's work and the work of her successors, reveals that often, while women may *manage* money - purchasing food and clothing children - often it is men who *control* money. There are often quite different perceptions as between men and women as to who spends and what they spend on. Men tend to over-estimate what their partners spend on themselves, for example. Additionally, even when women themselves contribute earnings to the household, they do not necessarily control the distribution of income and wealth. These decisions are often made by men.

There are a number of factors that determine how a couple distributes income and wealth

About Me



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I lecture in land law at James Cook University and I write and think about the nature of

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within the family. What is important to note is that an outsider cannot assume that there is an equal or equitable distribution of income and wealth, and that household wealth is not a good measure of individual wealth or even economic independence.

If we assume that the PM's statement is correct, and that there is an actual household saving from the repeal of the so-called carbon tax, this is as Julie Bishop points out, a gain for households - ostensibly a gain for all. But this is not a gain for women. Not even for women who are responsible for managing the household budget.

What is more important for women is in fact personal financial independence. Equating women with their *household* obscures the financial inequality that women suffer, relative to men. This is a way of presenting economic data packaged according to what Pahl described as a 'black box' where money goes in and comes out, without inquiring as to how it is distributed in the meantime.

Women continue to be paid approximately 17% less than men - either within the same job or because women take 'women's work' which is paid generally less than 'men's work'. Women are expected to be primary carers for children and to interrupt their working life to do so. [The net effect of these differences](#) is less superannuation. Along the way, it is harder for women to accrue property.

Social security is likewise skewed. Where benefits depend on household income, women may miss out on a direct allocation and therefore remain dependent on their partner for support. The single parent benefit - largely a benefit for women - was [cut by the former government](#). Without adequate child care, the possibility of finding work while the sole carer for small children is extremely difficult.

Despite government rhetoric of '[giving a fair go to get a fair go](#)', treating women as part of a household and failing to address the economic realities of women's lives simply generates a forced dependency. The government forces women to be dependent upon their spouse for their upkeep. Their dependency does not disappear, it is simply privatised and is removed from government figures.

The problem is not actually with dependence as such - despite [government discourse against 'leaners'](#). We are all dependent at some stage of our lives. The problem is that women's financial dependence is reinforced by government policy and social expectations. A saving per household arising from the carbon tax repeal fails to change this.

If the PM is indeed a 'Minister for Women' he should be considering how government policy affects women's financial independence. So long as he equates women with the household, he will fail to engage with the policies that will promote women's true equality. And this is surely what we ask of the Minister for Women. Isn't it?

**Image from Twitter via @guttertwits*

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