

Economic Equality and Security

Women and gender-diverse people with disabilities face entrenched pay gaps, insecure work, and financial systems that create risk. Insights from the **2025 WWDA Economic Security Survey** show urgent action is needed, but national data systems are failing to capture the full picture.

Our Survey Findings

~\$102,425

Women with disabilities aged 55+ have median superannuation balances over \$100k lower compared to women without disabilities. Using averages, the gap rises above \$160,000.

98.7%

reported barriers to finding and keeping work. The most common barriers were lack of flexible work options (74%), discrimination or ableism (63%) and physical health (60%).

41.79%

own the home they live in (outright or with a mortgage), compared to 63.7% of women in general Australian census reporting.¹

40.29%

have experienced some form of housing insecurity

17.91%

reported experiences of housing insecurity that are connected to family or domestic violence.

What We Know, and What We Don't

What national data shows:

- Women are more likely to retire into entrenched poverty due to the financial impacts of intimate partner violence, inadequate superannuation accumulation, the opportunity costs of caring, and the compounded effects of female dominated industries paying less.²
- Only 41% of Australians with disability earn wages or salary compared with 73% of people without disability.³
- Only 20% of women with disability are employed full-time compared with 48% of women without disability.⁴
- 70% of NDIS participants with intellectual disability in paid work are employed in Australian Disability Enterprises, with fewer than 1% transitioning to open employment.⁵
- The Disability Support Pension design ties payment rates to partner income, which increases exposure to coercion and financial abuse.⁶

What is missing from national data?

- **Pay and participation gaps:** National measures of the gender pay gap, labour force participation and superannuation balances are not disaggregated by both sex and disability, so the disparities between women with and without disabilities remain hidden.
- **Lack of subgroup detail:** Aggregated disability data does not reflect the diverse experiences within disability communities. The prevalence of segregated employment means outcomes for women with intellectual disability, psychosocial disability, or complex support needs are obscured when only aggregate figures are reported.

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What is missing from national data? (continued)

- **Workplace exclusion:** Data frameworks fail to capture exclusion from recruitment processes, workplace bullying linked to accommodations, or inaccessible job design.
- **Partner-based rules:** The impact of payment rates tied to partner income on financial security and safety risks is not measured.
- **Education segregation:** Education and training data does not show how segregation channels women with disability into undervalued industries.
- **Housing insecurity:** National housing and homelessness statistics do not capture how unstable housing undermines economic security and employment participation.
- **Incomplete indicators:** Baseline housing and homelessness measures show sex splits but inconsistently capture disability, leaving women with disability invisible in data on access, tenure and affordability.



1. Australian Bureau of Statistics (2021) 'Housing: Census', in Working for Women: A Strategy for Gender Equality (2024), *Australian Government*.
2. Enticott, J., Callander, E., Garad, R. and Teede, H. (6 Apr 2022) 'Women, work and the poverty trap: Time for a fair go to support health and wellbeing for Australian women', *Monash University*.
3. xxii Independent Review into the National Disability Insurance Scheme, Working Together to Deliver the NDIS Supporting Analysis, p. 69.
4. European Disability Forum. (Sep 2022). Disability and gender gaps: Addressing unequal employment of women with disabilities.
5. Australian Department of the Prime Minister and Cabinet. (2023). Working together to deliver the NDIS: Final report – Supporting analysis. *Commonwealth of Australia*. p.69
6. Parliament of Australia (19 Feb 2025). 'Petition EN7076 - End Partner Income Test in Welfare Payments', *Parliament of Australia*.