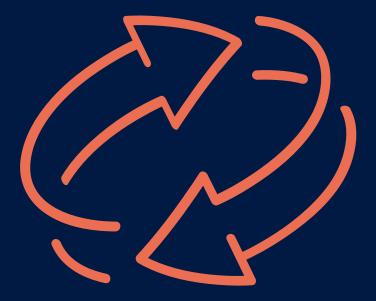**Social Policy and Research Centre**

Flip it!

Reframing issues affecting women's economic security in Seymour

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2022

Brotherhood of St Laurence
Working for an Australia free of poverty

THE SEED PROJECT

Acknowledgements

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Preface

This publication forms part of the Sustaining Economic Empowerment and Dignity for Women (SEED) Project.

The SEED Project

Funded by a major untied donation the SEED Project is a co-designed community initiative in Seymour, Victoria, that commenced in 2020. It is designed to build collective capability in the community to advance positive change to women's economic security and financial wellbeing.

A co-designed Women's Financial Wellbeing Hub provides an access and anchor point to drive this initiative in place, alongside complementary policy development, research and data-gathering to advance policy, program and practice alignment at the national level. While developed and trialled in Seymour, the initiative has a larger ambition to be scaled across the country as a flagship program for fostering women's economic security, especially among those women who face the indignities of inadequate financial resources and limited choices.

Key elements of the model

- **Place-based:** The model uses a co-design methodology to work with community to identify, design and implement responses to local conditions that act as barriers or enablers to women's economic security and financial wellbeing.

- **Underpinned by the Capabilities Approach[1] and the concept of economic dignity[2]:** The SEED model works at multiple levels— individual, community and systems—to foster individual and collective financial capability to increase real opportunities for women.

- **An intersectional gender lens to economic security and dignity:** The model proceeds from the view that economic security encompasses more than income derived from paid work, so responses must address the intersecting barriers that undermine women's financial wellbeing, such as lack of child care and transport; punitive rather than enabling employment services; lack of access to relevant training and education; a shortage of quality housing; lack of family violence support and inadequate social security.

A research-informed and evidence-based practice approach

Since early 2020, the SEED Project has developed and piloted a new approach. It centres on a Women's Financial Wellbeing Hub and provides:

- a 6-week Empowerment Pathways Program

- mentoring, leadership opportunities, tailored personal and economic support, and referrals to other relevant services

- a Community Investment Committee (CIC) to tackle locally identified barriers such as a lack of child care or insufficient flexible work opportunities

- ongoing research and policy analysis relating to women's economic security and financial wellbeing

- rigorous monitoring and evaluation frameworks to enable tracking of multidimensional needs and outcomes at individual and local levels

- early-stage development of a National Community of Policy and Practice to unite local CICs (service providers and stakeholders) in a collaborative effort to support effective practice and campaign for change.

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1   The Capabilities Approach is outlined in BSL 2023, *Submission to the Inquiry into Workforce Australia Employment Services*, BSL, Fitzroy, Vic.

2   Brown, JT 2020, *Economic dignity and financial capabilities: connecting principles and concepts*, BSL, Fitzroy, Vic.

Summary

The small town of Seymour (population 6061 in 2021) beside the Goulburn River[3] has long been an important service centre for the agricultural hinterland, which includes pastoral and wine-growing areas. It is known for its historical role as a railway junction and its proximity to the military training facility and base, Puckapunyal. Located about 1.5 hours' drive from Melbourne, Seymour is bypassed by but well connected to the Hume Freeway. Administratively, it is at the northern end of Mitchell Shire, whose main offices are located in Broadford.

Despite having a variety of retail, educational and medical facilities, community services and recreational groups, Seymour is often identified as experiencing multilayered and persistent disadvantage. The median weekly household income in considerably lower than the Victorian median, and there is a concentration of social housing, but limited local transport. Domestic violence rates in Seymour are high and access to child care facilities is limited.

Leading local sectors of employment include health care and social assistance, construction and retail, but women in Seymour face gendered barriers to economic security, including disproportionate responsibility for child care and domestic work as well as lack of accessible, flexible jobs and lower average wages.

Mitchell Shire Council and a range of community organisations are working to address service gaps and promote positive change in Seymour. There is also hope that a renewed focus on regional issues by the state and federal governments will mean increased investment in places such as Seymour.

However, a lack of focus on specific barriers to women's economic security means that plans for addressing regional inequalities can unintentionally exacerbate gender inequalities. Furthermore, a focus on 'gaps' to justify the urgency of initiatives in a town like Seymour risks undervaluing Seymour's assets and opportunities and reinforcing negative attitudes towards places—and people—experiencing disadvantage.

Adopting a gender lens and shifting focus to opportunities in place can help challenge deficit narratives, while recognising the differential impacts of programs and policies on women and men. Drawing on perspectives from women and other local stakeholders, this paper offers counternarratives of place and people that emphasise both the opportunities in place and systemic and structural barriers to opportunities, especially for women.

The study

The Flip It study was undertaken alongside the preliminary design process of the SEED model as part of our exploratory work in Seymour. This exploratory phase also included a desktop review of existing data and synthesis of insights from informal conversations with local service providers and women.

In early 2022, we interviewed 15 local women recruited through social media, referrals by local contacts, and snowballing from initial participants. We also interviewed seven community workers after reaching out to a range of organisations, groups and local service providers inviting them to participate in the study.

We sought to better understand perceptions about the town, women's experiences of living in Seymour, perceptions of what helps or hinders women's economic security, and opportunities for change. We drew on Carole Bacchi's critical social policy approach, What is the problem represented to be? (WPRB), which helped to unpack how problems are represented in Seymour, the dominant explanations for these problems and how they affect women's economic security.

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3   Parts of Seymour were badly affected by flooding in 2022, after the interviews for this study were completed.

In contrast to wider negative characterisations of Seymour as a site of persistent disadvantage, Seymour was described as an ideally located 'pretty little town' in a resource-rich area, with a good sense of community. At the same time, four overlapping problem representations were identified, with Seymour described as:

- being divided between the haves and have-nots
- missing out on investment despite the need for social infrastructure and the potential for growth
- having limited opportunities for women due to inadequate job choices, social infrastructure and services, and
- having 'old school' gender attitudes, further limiting opportunities for women and girls.

Ideal location but divided town

The liveability of Seymour was highlighted but gaps between the rich and the poor were regarded as undermining social cohesion. Thus, Seymour was frequently described as a 'divided town' between the haves and the have-nots. Locally, poverty and disadvantage tend to be perceived as concentrated 'on the hill' in an area of public housing. This concentration of disadvantage fed into the idea that the problem is an issue of welfare dependency and disengagement from services. And this was seen as the fault of individuals, rather than of policies or programs.

Potential for growth limited by inadequate investment

Most participants noted the town's access to natural assets such as the Goulburn River as an opportunity for economic growth through activities such as tourism. But there was also the feeling that the Seymour's potential is overlooked in favour of the 'suburban-oriented' southern end of the Mitchell Shire that is perceived as a growth area. As a result, Seymour has experienced limited investment in social and physical assets. The absence of a permanent council office in the town, concern about location of services and poorly maintained facilities such as public toilets contributed to the perception of being an overlooked or forgotten town.

Limited opportunities and services affecting women's economic security

Participants identified various challenges ranging from difficulties accessing health care to limited affordable housing in the town. The issue of constrained employment opportunities was especially highlighted as a barrier to women's economic security and wellbeing. Participants noted that:

- opportunities for consistent, suitable and secure work for women are limited in Seymour
- a job further afield may not be financially worthwhile when transport and associated costs are factored in

The liveability of Seymour was highlighted but gaps between the rich and the poor were regarded as undermining social cohesion.

- job prospects for those pursuing education in fields such as health, care and education sectors are impacted by limited local training placements or employment opportunities
- there is limited access to child care, with just one long-day care centre, and
- lack of suitable transport further impedes employment for women.

'Old school' gender attitudes and inadequate services

Lack of access to childcare services reinforces traditional gender roles in Seymour, as women who may want to work are often obliged to stay home, work part-time or take on lower-paid jobs closer to home in order to look after their children.

Gender attitudes also manifest in high rates of domestic violence. This problem is exacerbated by a 'mateship culture' that undermines efforts to hold family violence perpetrators accountable; inadequate local crisis support for women experiencing violence; and a lack of affordable housing. Despite the high rate of domestic violence in Seymour, there appeared to be little effort to address men's behaviour and attitudes.

Putting on gender glasses and sharpening focus on opportunities

How we understand and talk about women's poverty and disadvantage is important because, as Canadian political scientist Carol Bacchi highlights, 'how social problems are defined shapes likely solutions' (Bacchi 2012). Problem definition is often value-laden, with implications for 'what is silenced and how people think about these issues and about their place in the world' (Bacchi & Eveline 2010).

Understanding dominant ways of seeing problems and opportunities is also important because as sociologist Loïc Wacquant (2004) puts it:

> to [...] question the obviousness and the very frames of civic debate [gives us] a chance to think the world, rather than being thought by it, to take apart and understand its mechanisms, and thus to reappropriate it intellectually and materially.

Putting on gender glasses is an essential first step to understanding factors shaping opportunities for women and girls. It also can help us better understand the differential impacts of apparently gender-neutral policies. For example, in an analysis of the impact of the federal budget measures, the National Foundation for Australian Women found that the highest benefits from the proposed tax structure will go to high income taxpayers who are predominantly men (National Foundation for Australian Women 2022).

Without a gender lens, plans for addressing regional disadvantage in a town like Seymour, such as economic development through infrastructure projects, may not expand opportunities for women and instead risk reinforcing existing disadvantage.

Moreover, while our findings in some instances align with existing knowledge about systemic barriers and challenges facing residents in Seymour, perceptions about the town as resource-rich and ideally located present opportunities to counter stigmatising narratives.

Putting on gender glasses is an essential first step to understanding factors shaping opportunities for women and girls.

We highlight some key recommendations with a view to recognising distinctive barriers for women and flipping the narrative from focusing on disadvantage to building opportunity.

Reconceptualising efforts in ways that recognise distinctive barriers for women in Seymour would include:

- adopting a gender lens to better understand the impacts of apparently gender-neutral initiatives

- building on existing initiatives to foster gender equity and inclusion

- working at local, state and federal levels to foster investment in secure affordable housing, accessible transport and quality early learning and child care

- gender-responsive services with location and hours of operation taking into account that women's greater responsibility for household tasks impacts their time and mobility

- enhanced access to domestic violence services (including men's behaviour change programs), and expansion of ongoing advocacy work and primary prevention programs to shift community attitudes that reinforce gender inequalities and violence towards women

- recognising the intersections of elements such as domestic violence and housing shortages, which contribute to gendered pathways to economic insecurity.

With the goal of women's economic security, community efforts can be focused on:

- harnessing community resources to amplify opportunities for change

- collaborative research and policy work to identify the structural and systemic causes of poverty and disadvantage, and opportunities for change at local, state and federal levels

- fostering gender equity and inclusion by incorporating a gender lens in local and regional planning

- fostering leadership from those experiencing poverty and disadvantage through existing initiatives such as Our Place and the Women's Financial Wellbeing Hub.

As relative newcomers to Seymour we offer these insights to foster new conversations about women's economic security locally.

With renewed interest in the issues at a federal level, such as the Women's Economic Equality Taskforce and the National Plan to End Violence against Women and Children, the establishment of SEED's Women's Financial Wellbeing Hub is a step towards tackling barriers to women's economic security in Seymour.

1 Introduction

Why focus on women's economic security and financial wellbeing?

The COVID-19 pandemic has exposed and exacerbated pre-existing gender inequalities at work and at home (Bowman, Mupanemunda & Wickramasinghe 2021). Australia has one of the lowest rates of women's labour force participation in the OECD and one of the highest rates of part-time employment (OECD 2017). Women account for most lower paying jobs in education and the health care and social assistance sectors (ABS 2020; Workplace Gender Equality Agency 2022). The combination of women's and men's concentrations in different industries, the undervaluation of 'women's work' and women's ongoing responsibility for the bulk of family care has led to a persistent gender pay gap (Workplace Gender Equality Agency 2021).

Among single parents, single mothers are at a greater risk of experiencing economic insecurity because they are less likely to be employed within the first five years of their youngest child's life (ABS 2020).

Women continue to be caught in the binds of poverty and insecurity, with limited choices and opportunities. And this is especially the case in regional Australia.

Regional and gender inequalities intersect

While regional disadvantage continues to attract policy attention, a focus on women is often absent (Commonwealth of Australia 2018; Department of Jobs Precincts and Regions 2022; Senate Economics References Committee 2020). Key regional policies generally emphasise economic growth based on infrastructure projects and increased investment. A recent inquiry by the federal government into regional inequality, for example, made just two recommendations: to invest in regional infrastructure; and to consult with stakeholders (Senate Economics References Committee 2020).

Even though infrastructure development and job creation are much needed in regional areas, such strategies do not sufficiently address the intersecting drivers of women's economic insecurity. In regional areas, women are more likely to experience workplace discrimination in traditionally male-dominated industries such as agriculture and mining and are more likely to take on unpaid work in the family business which in turn impacts their savings and superannuation (Australian Human Rights Commission 2017).

Recent research by the Mitchell Institute finds that 44.6% of people in inner regional Australia and 61.3% of people in outer regional Australia live in a 'childcare desert' where there are less than 0.333 places per child aged four and under (Hurley, Matthews & Pennicuik 2022). Difficulty accessing affordable child care limits women's ability to participate in the workforce, impacting income and economic security.

Moreover, the presence of jobs, even in female-dominated roles, does not always translate to decent work or income for women. Due to gendered patterns of unpaid care, employment may not be suitable if the hours or location clash with childcare responsibilities (Bowman & Wickramasinghe 2020).

How we understand and talk about women's poverty and disadvantage is important

To better address regional and gender inequalities, we need to carefully examine the nature of these inequalities and how they are framed. How poverty is framed in policy and public discourses has a profound impact on experiences of disadvantage, especially for women (Murphy et al. 2011).

Policies and programs are developed and implemented to respond to social issues. As Canadian political scientist Carol Bacchi observes, how social problems are defined shapes likely solutions (Bacchi 2012). Problem definition is often value-laden, with important implications for 'what is silenced and how people think about these issues and about their place in the world' (Bacchi & Eveline 2010). Thus, to understand the impacts of programs and policies addressing poverty and disadvantage, it is important to examine what the problem that they target is understood to be and how these understandings have become dominant.

In Australia, a focus on individual behaviour as the cause of poverty has remained influential, despite widespread recognition of the role of structural inequalities in limiting opportunities. Murphy et al. (2011) and others (Peel 2003; Thornton, Bowman & Mallett 2020) note, for instance, that the 'deserving and undeserving' narrative of poverty is deeply entrenched. Those deemed deserving of assistance include those who experience poverty and disadvantage 'through no fault of their own' while those deemed 'undeserving' are judged harshly and considered in need of hassle rather than help (Peterie et al. 2022).

This deserving and undeserving framing—popular with the media—reinforces negative community attitudes and stigmatising perceptions of people in receipt of income support, with the exception, perhaps, of age pensioners and carers (Murphy et al. 2011). Such negative attitudes can reflect and reinforce place-based stigma, especially where disadvantage is concentrated in place. (Jacobs et al. 2011; Murphy et al. 2011; Rosser & Lishomwa 2015; Tanton, Peel & Vidyattama 2018). This framing also feeds into economic arguments against investments in social supports.

The deserving/undeserving binary has particular implications for women. For example, single mothers still encounter policies and programs that are tinged with moralistic attitudes judging them as undeserving of support; and yet the gendered nature of disadvantage is obscured by the 'cloak of gender neutrality' (Bowman & Maker 2015). Social security reforms have progressively obscured mothering responsibilities. When the Widows Pension was introduced in 1943, legislation covered not only war widows but also working age sole mothers who had lost a male breadwinner either through death, desertion or detention and

due to childcare responsibilities could not be expected to participate in employment (Daniels 2009; Thornton, Bowman & Mallett 2020).

However, reforms in the social security system have seen an increase in participation rules and non-compliance penalties that affect mothers, underpinned by the idea that connecting people to any job will eliminate welfare dependency. Active labour market programs have focused on work first rather than on supporting people into sustainable employment (Boese, van Kooy & Bowman 2021). For women who have caring responsibilities, this often means casual, low-paid work which provides negligible economic security (Bowman & Wickramasinghe 2020; Cook & Noblet 2012).

Thus, while employment might help to improve women's economic security, significant barriers to labour force participation remain. Rather than accepting the dominant problematisation, we argue in this paper that a critical social policy perspective enables an unpacking of the issues—and their representations—to inform more responsive policies and programs.

Scope of the paper

The paper is structured as follows: first we sketch the context and introduce the study. We then present some insights drawn from 22 interviews with local women and other community stakeholders in Seymour to examine perceptions about Seymour as a town, opportunities for economic security and key challenges for women.

The study highlights the importance of regional and gender lenses because gender-neutral narratives fail to take account of gendered differences in the systemic and structural causes of poverty and disadvantage. Without identifying specific barriers to women's economic security, plans for addressing regional inequalities in a town like Seymour risk overlooking interventions that will tackle those barriers and challenges. We conclude with some suggestions for putting on gender glasses and flipping the focus from deficit thinking to opportunity.

2 The study

Drawing on perspectives of local women and community workers, the Flip It! study sought to better understand the narratives about Seymour as a town and the people who live there and how narratives can create or limit opportunities for women living there.

Context

On Taungurung Country, Seymour is known for its proximity to the military training facility and base, Puckapunyal, and is surrounded by pastoral and wine-growing areas as well as the Tallarook state forest and ranges (Travel Victoria 2022).

Location and population

Seymour is located at the northern end of Mitchell Shire in Victoria. The shire was formed from the amalgamation of all or parts of the former shires of Kilmore, Wallan, Broadford, Pyalong, McIvor and the rural city of Seymour (Victorian places 2015a). It is now Victoria's fastest-growing interface municipality (Mitchell Shire Council 2021). The shire's council chambers, and administration offices are located in Broadford, with service centres in Kilmore, Wallan and Seymour.

Figure 1 Location of Seymour within the Mitchell Shire in central Victoria

Source: By Australia_Victoria_location_map.svg: NordNordWest *derivative work: Cassowary (talk) – Australia_Victoria_location_map.svg, under licence CC BY-SA 3.0, *https://commons.wikimedia.org/w/index.php?curid=13332153*

As a railway and regional hub, Seymour was a thriving town in the early part of the 20th century. Following World War II there was a severe accommodation shortage leading to investment in public housing. By 1976 the Housing Commission had built 940 houses in the area (mostly in Seymour township) or 46% of the local housing stock (Victorian places 2015b). With employment from the railways, defence and regional government offices, the town continued to thrive until the 1990s, when population began to decline. Seymour became a rural city in 1993 but was amalgamated with nearby shires to form Mitchell Shire the following year (Victorian places 2015b). Despite the Mitchell Shire's growth, Seymour has a small, fairly stable population, at 6,061 in 2021, and like many regional towns, the residents are on average older (45 years) than the state average (38 years) (ABS 2021).

Socioeconomic context

Well-connected to the Hume Highway, Seymour's location at a 90-minute drive from metropolitan Melbourne presents economic opportunities, but also obstacles.

Construction, healthcare and social assistance and retail are the largest employment sectors in Seymour (ABS 2021). Services in the town include one government school serving P–12, one private school for students up to Year 10, a campus of a vocational education provider (GOTAFE), a local library, four major supermarkets, a local hospital and a range of employment services providers, community groups and not-for-profit organisations. Residents also have access to one long-day care centre and at least two family day carers in the town.

However, Seymour is often characterised as a town with persistently high levels of disadvantage, reflecting the town's concentration of social housing, and above-average proportion of early school leavers and low-income households (Informed decisions 2011; Mitchell Shire 2012). Indeed, the Jesuit Social Services' 2021 *Dropping off the edge* report identifies Seymour as one of the 20 most disadvantaged locations in Victoria (Tanton et al. 2021). In December 2021 in the SA2 regions of Seymour and Seymour Region, there were 525 people in receipt of the Disability Support Pension, 548 people on JobSeeker Payment, 172 on Carer Payment and 134 in receipt of Parenting Payment Single (Department of Social Services 2021).

Moreover, the Mitchell region has been described as a health services 'black hole', and transport from Seymour to services in other regions is limited (VCOSS 2018). Post-secondary education and employment opportunities are concentrated in Melbourne or other cities, which reinforces the socioeconomic divide between those with the means to leave and those who remain in Seymour (Dufty-Jones et al. 2014). In the Mitchell Institute assessment of childcare access in Australia, Seymour region is one of the areas classified as a childcare desert (Hurley, Matthews & Pennicuik 2022). Despite the high incidence of domestic violence in Seymour, access to local crisis support is low, with the closest family violence hub located in Shepparton (Mitchell Shire Council 2019a). VCOSS (2018) observed that services in the broader Goulburn Valley region are 'heavily weighted towards tertiary end support'.

Well-connected to the Hume Highway, Seymour's location at a 90-minute drive from metropolitan Melbourne presents economic opportunities, but also obstacles.

Women's economic security

Consistent with trends across Australia, disadvantage in Seymour is gendered, with women experiencing:

- high rates of domestic violence. In 2018, the incidence of domestic violence (2,275.2 per 100,000 people) was almost double the state average (1,242.4 per 100,000) (Mitchell Shire Council 2019a)

- lower labour force participation rates. According to the 2021 Census, the number of men (847) in Seymour working full-time was nearly twice that of women (467) and more women (18%) worked part-time compared to men (11%) (ABS 2021)

- overrepresentation in lower income levels and underrepresentation at higher levels. In the 2021 census 40% of women in Seymour who reported an income earned below $500 per week, compared to 32% of men. Meanwhile, 8% of women earned above $1500 per week, compared to 16% of men (Australian Bureau of Statistics 2021). While data on the numbers of income support recipients by gender are not publicly available at SA2 level, national patterns suggest that most recipients in Seymour are women

- an unequal responsibility for child care and unpaid domestic work. Some 24% of women in Seymour performed unpaid childcare work, compared to only 16% of men (ABS 2021). Furthermore, 13% of women compared to 3.5% of men performed unpaid domestic work for 30 or more hours per week. This reflects the gendered division of paid and unpaid labour (ABS 2021)

- a highly gender-segregated labour market, with women making up the majority of workers in community and personal care services and clerical and administrative occupations (ABS 2021). Women are more likely to be paid at minimum rates in feminised industries, where award rates are already lower than in industries that employ a greater share of men (Broadway & Wilkins 2017).

Efforts by the Seymour community to bring positive change have included the Seymour Revitalisation Initiative that aims to 'unlock' the town's potential and ensure it is best placed for the future' (Regional Development Victoria 2019) and the recent partnership proposal for a Seymour community wellbeing hub[4], the goal of which is to expand access to integrated health and mental health support.

To understand how people perceive opportunities for improving women's economic security in Seymour we conducted qualitative interviews with local women and other selected community stakeholders (service providers and community organisations).

Recruitment

All women aged over 18 years living in Seymour and its surroundings were eligible to participate. We reached local women by advertising the study on Facebook, distributing flyers directly to women or through service providers in Seymour, and by 'snowballing' from the initial interviews. We did not control for a strictly representative group. The women received $50 prepaid gift cards as compensation for their participation.

Recruitment of other community stakeholders was done by purposively contacting service providers, employers and community groups with a presence in Seymour.

Data collection occurred from February to May 2022.

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4   The Seymour Community Wellbeing Hub project is led by a partnership between Mitchell Shire Council, Seymour Health, Goulburn Valley Health and Nexus Primary Health.

Sample characteristics

The sample comprised local women and other community stakeholders (community groups and service providers).

Local women

We interviewed 15 local women aged between 27 and 67 years from a range of backgrounds. To avoid stigmatising individuals, we did not seek detailed information about their financial circumstances.

Two of the women were born in Seymour and had lived in Seymour all their lives, while the rest had lived in Seymour between 10 months and 23 years.

Most of the study participants were within the 31 to 40 and over 50 years age brackets. More than half were married or in a relationship with children. Just over half reported being unemployed or casually employed.

Table 1 Characteristics of women participants interviewed

Demographic characteristic	No. of women
Age in years	
20–30	1
31–40	7
41–50	2
50 +	5
Family/marital status	
Single with no children	1
Married or in a relationship with children	8
Single mothers	4
Other (widowed, grandmothers)	2
Employment status	
Permanently employed part-time	5
Unemployed or casually employed	8
Retired	2
Total	**15**

Other stakeholders

We interviewed seven other people drawn from service providers and community groups in Seymour with knowledge and expertise on issues ranging from community and health services to employment services.[5] All but one of these had university degrees. Half had worked in Seymour for more than five years.

Semi-structured interviews

Interviews were conducted by phone or online at an agreed, convenient time and place. Prior to the interview a plain language information statement and consent form were provided. With consent the interviews were recorded.

Interviews with local women

Interviews with local women were structured to tease out what life is like for women in Seymour. Participants were asked to share the positive and challenging aspects of living in Seymour. To understand their circumstances, we also asked about their marital status, parental status, caring responsibilities and employment status.

They were also asked about their perceptions of poverty and disadvantage, and explanations for poverty in Seymour, including issues affecting women's economic security and financial wellbeing. Interviewees were asked about goals and aspirations and what they thought enabled or constrained the achievement of these goals.

Interviews with other community stakeholders

Interviews with community stakeholders were structured as follows. First, we asked for an overview about their organisation and role. We then explored their views on the positive and challenging aspects of life for women in Seymour. Participants were asked to share insights on key issues affecting women's economic security and financial wellbeing in Seymour, and their explanations for the persistence of poverty and disadvantage in Seymour. They were asked what

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5   Names of organisations and roles of individuals interviewed are not included to ensure confidentiality

they see as the barriers to women achieving their goals, and what they perceive as the solutions. We also asked about their employment history and education background to better understand how different people might frame issues.

Data analysis

Interviews were transcribed verbatim; then the researchers closely read the de-identified transcripts to identify emerging themes. We drew on Carole Bacchi's *What is the problem represented to be* (WPR) questions (Bacchi 2012) to code the transcripts. While Bacchi's approach is primarily focused on policies, it can be useful for highlighting the role of assumptions in program initiatives and the common narratives that frame understanding of social issues. The approach has seven guiding questions which can be applied in data analysis:

1. What is the 'problem' (for example, of 'problem gamblers', 'drug use/abuse', 'gender inequality', 'domestic violence', 'global warming', 'sexual harassment') represented to be in a specific policy or policy proposal?

2. What presuppositions or assumptions underpin this representation of the 'problem'?

3. How has this representation of the 'problem' come about?

4. What is left unproblematic in this problem representation? Where are the silences? Can the 'problem' be thought about differently?

5. What effects are produced by this representation of the 'problem'?

6. How/where has this representation of the 'problem' been produced, disseminated and defended? How has it been (or could it be) questioned, disrupted and replaced?

The seventh question in Bacchi's approach asks the researcher to situate themselves in relation to the problem. As a research team, we recognised that our position as outsiders could impact on the participants' willingness to openly share their experiences, and assumptions about the study context could shape our interpretations of the findings.

By applying the *What is the problem represented to be* framework, numerous thematic codes were derived from the initial coding framework which was refined with further reading until the research team arrived at a conclusion about the relevant codes, main themes of the analysis and the key findings presented in the next section. Our analytic strategy was also informed by insights from team members with field-based contextual understanding.

Limitations

This study was a small component of the overall SEED Project. The interview sample was small and focused on Seymour, Victoria, and not designed to be statistically representative. Nevertheless, the findings provide insight into how poverty, disadvantage and opportunity are understood in Seymour, and how these understandings might inform a developing research, policy and practice agenda in relation to women's economic security in other areas.

Ethics

Ethics approval was granted by BSL's NHMRC accredited Human Research Ethics Committee (Approval# 20211213).

As a research team, we recognised that our position as outsiders could impact on the participants' willingness to openly share their experiences.

3   Key findings

In our interviews, participants talked about their experience living and working in Seymour. From these discussions we identified four representations framing perspectives about Seymour as a place, barriers to opportunities and the impacts of those barriers for women:

- a positive perception of the town for the lifestyle it offers, while also noting pockets of disadvantage and a divide between the haves and have-nots
- recognition of opportunities for economic growth based on its location and natural surroundings, alongside acknowledgement of historical marginalisation of social housing neighbourhoods and geographic distance as structural factors that are seen to block investment in services and infrastructure
- recognition that limited services, including lack of transport and child care, create barriers to opportunities for women
- a perception by some that 'old school' gender attitudes intersect with limited support services to compound the barriers for women and undermine efforts to address the problem of domestic violence.

These representations were not easily associated with particular groups and were often expressed in combination.

'A pretty little town'

Those who chose to live or work in Seymour valued the sense of community, its small town feel and proximity to Melbourne. For example, a new resident, Deborah[6], cited 'location and lifestyle' as motivation for moving to Seymour, explaining that while several retail stores and supermarkets make the town busy, it still retains a relaxed country town feel. Another resident, Susan, who had recently relocated to Seymour from a major city, described the town as 'the best of both worlds' because it has a small-town ambience, yet residents can drive to the city in under two hours.

Seymour's proximity to nature was also frequently mentioned as a key aspect of the town's liveability. Zena, a long-term resident, commented:

> *I love the climate. The climate is warmer up this way. There's a nice walk, you know, the Goulburn River ... it's a lovely walking track along there. I've got some friends from up this way. There are wide open spaces; it's not probably as built up as some of the other towns within the Mitchell Shire. Yeah, I really love it and I'm quite happy that we moved to Seymour.*

A resident who had recently relocated to Seymour from a major city described the town as 'the best of both worlds' because it has a small-town ambience, yet residents can drive to the city in under two hours.

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6   All names used are pseudonyms.

Lauren, who had worked in community services in Seymour for over two years, similarly observed:

> *There's so much more [in Seymour] to offer than people realise … I think it's actually quite an asset to this whole shire and it's very undervalued … It's on the river. It's really beautiful, it's a very pretty kind of town actually, compared to the other towns in the shire.*

Indeed, another community services worker perceived that Seymour will be 'one of the greatest towns in the world in 50 years' if the opportunities created by its location and environment are fulfilled.

Divided between the haves and the have-nots

Despite these positive perceptions, a common observation was that Seymour was divided between the 'haves' and the 'have-nots', with the railway line acting as a physical boundary somewhat demarcating where the poor and the affluent live. As one service provider put it, there's a 'big divide between rich and poor', which is reflected in the quality of homes and how the residents live:

> *There are certain streets where the houses are very run-down and old. And, you know, I guess everything in that area becomes run-down and old with it. So, like right down to the cars and how the streets are maintained, whereas when you get into the more … affluent streets in Seymour, there's these big, beautiful homes with well-manicured gardens and, you know, they've got their expensive cars parked outside … It's almost as if people let which area they live in—or which street they live in, I should say— dictate how, you know, they live.*

Interestingly, while this interviewee acknowledged the divide between the rich and poor, they seemed to suggest that a lack of maintenance was a personal choice rather than reflecting social and economic inequalities.

Contrasts between the affluent and the poor are also represented by the schools, lifestyle and community groups associated by interviewees with the different demographic groups. Given this context, the prevailing attitude on either side was that those from the opposite group were 'not worth dealing with'. Instead, as another interviewee explained, 'everyone stays on their own side of the train line' and the pride that people have in Seymour may be felt 'at the individual level but perhaps not at the collective'. Moreover, this divide, in the view of one community worker, has sometimes influenced access to opportunities such as employment and education for those from the perceived 'bad' streets:

> *We saw young people being turned away from [facility] just because of where they sit within the location of the community.*

'Up the hill': stigma and disadvantage

When speaking about disadvantage in Seymour and some of the challenges in the town most women referred to the public housing estate, locally known as 'up on the hill' or the 'housing commission area'.

For example, Brenda who had lived in Seymour for nearly thirteen years felt that Seymour is a generally happy place except that the 'Housing Commission area has its issues and problems'. She highlighted income insecurity, unemployment and general disorder as some of the issues affecting the social housing area.

Community workers spoke about social housing as an indicator of vulnerability, reflecting broader narratives about public housing and stigma (Sisson & Chatterjee 2020). For instance, one of them said Seymour has often been perceived as 'quite a complex demographic and town with a high level of vulnerability' because it has the most social housing in the shire. Having a social housing estate in the town, she went on to say, comes with 'entrenched complexities' such as high rates of family violence. In this view, social housing occupants were understood as requiring additional support including health services, family violence support, education and employment opportunities to address barriers to their economic security and to their wellbeing.

However, it also seemed that the public housing estate is associated with social stigma, and with social problems. For instance, some women, including those who had not been to the area, described the estate as 'a bit of a rough area' and reported issues such as general disorder, crime and drug use. They linked an overall reputation of Seymour as an undesirable place to live to this area, often through hearsay:

If something happened, people say, 'Oh, was it up on the hill?' It's literally known as the Commission area. And it is a bit of a rough area. I think even last year, there was a lady mauled by a dog, and everyone was like,' Was it up on the hill?' 'Did that dog come from up on the hill?'

Further, hearsay about the history of the estate and the categories of people 'sent' to occupy social housing, seemingly shaped by broader perceptions of public housing (Warr 2005), reinforce narratives about 'up on the hill' as dangerous and undesirable. Embellished versions of these stories are circulated as new people come into town. Donna shared what she had been told about the social housing area when she arrived in Seymour in 2014:

I was told that Puckapunyal [the Army] used to put their people there in the houses. Then I was told it became a Housing Commission area and [then] people were offered to be able to buy the homes, which some of them did. I'm being told that now it's the prison; when someone comes out of prison, they send them there … I'm told that area is not a good area to go. It's a dangerous area and you shouldn't go there.

Mackenzie, who had lived in Seymour for 20 years and bought a house in the public housing neighbourhood, disputed this broad view of the area as dangerous, saying 'they [others] don't like our streets much but I don't have a problem [living there]'. Nevertheless, these representations have shaped not only narratives about social housing occupants but also perceptions about low-income households generally. While representations about people were not necessarily gendered, a few women associated both single mothers and individuals who were drug-affected with the 'look' of disadvantage in Seymour. For instance, Donna said when explaining what shaped her perceptions about Seymour as an undesirable place to live:

But yes, that made me … that's the things I was hearing or seeing people that look like they're drug-affected. Seeing women, they look like they're single mothers.

In the discussions with both women and community workers, unemployment and poverty were characterised as a problem of welfare dependency.

Characterisations of welfare dependency

The welfare dependency narrative was expressed by several women who correlated unemployment, social welfare and living in social housing. They perceived most unemployed people to be living 'up on the hill' and as deliberately choosing not to work, because they have the 'mindset' that they can 'take what they can' in the form of income support. For example, when discussing unemployment in Seymour, Elizabeth said:

While representations about people were not necessarily gendered, a few women associated both single mothers and individuals who were drug-affected with the 'look' of disadvantage in Seymour.

I think it [unemployment] is a generational thing, too. I think these people [the unemployed] have lived this way because their parents lived that way. And their parents' parents lived that way. Yeah, it's sort of almost 'I'd rather have a baby and be on benefits than get work'. Does that make sense? It's a lack of education and not wanting to better themselves.

This view was also conveyed in discussions with community workers. One community worker in Seymour referred to a 'generational welfare mindset' and cycle of worklessness as a barrier to people in Seymour taking up employment opportunities:

And so, they then don't get a job because their mum and dad are not working 'cos their parents didn't work. You know what I mean? It just becomes a big cycle of no-one goes to work. And they all live in a house and combine their payments and are able to survive that way. And then you know, little Jack, who's just turned 18 [will go], 'Oh no I can't go to work because mum and dad will take the money.'

These interviewees therefore perceived unemployment and reliance on income support as a reflection of lack of individual effort and drive, with most unemployed people on social welfare portrayed as underserving of such support. These perceptions reflect broader narratives of deservingness and deservingness.

The 'have-nots' cast as disengaged and lacking in trust

Another characterisation of public housing tenants and people experiencing disadvantage was that they are disengaged from community life and the service system. For example, Alex, who had lived in Seymour for over ten years, stated matter-of-factly that families on low-income were rarely involved in community activities. Lack of engagement was seen to be concentrated 'on the hill'.

A community services worker expressed frustration over what she said is a persistent lack of interest and unwillingness by social housing residents to participate in programs and opportunities, including free activities, despite concerted efforts from different organisations to involve them:

We have the Office of Housing, and you can offer those [programs] free to them and they will not come. It's just [that] they're not interested, and I understand it. I've seen that there are generations of people in that type of housing who won't take up the offers because they're not interested. So, over the years we've felt that we've banged our heads against the wall trying to get them involved.

However, this blanket characterisation of people as disengaged inadvertently minimised the factors that can constrain participation and access to services including the actions of institutions. For example, Josephine, a single mother of three living in public housing reported encountering negative attitudes from service providers, which then damaged her confidence and trust:

I was trapped in the cycle of domestic violence for a very long time. And I linked in with [a] service in Seymour, and the worker completely destroyed my trust, made it hard for me to want to link in with people … they made me feel like I was an idiot.

Others reported feeling excluded because of aspects such as the limited choices of schools in the town, and inadequate support services for children with special needs. Moreover, factors such as difficulty accessing childcare, and transport challenges were extensively discussed as persistent issues limiting participation in work and community life.

A perception that Seymour is missing out

Interviewees highlighted inadequate and uncoordinated services as challenges that residents have long experienced in the town. The persistence of these challenges was viewed as a reflection of how Seymour has been 'forgotten' and is not prioritised for social and physical infrastructure investments compared to other areas in the shire. For instance, Monica, who had retired to Seymour ten years ago, remarked:

> *I think Seymour has been left out of the equation. We are a bit forgotten. I think council also put us on the back burner a bit, they put other places before us because they see the other places have more growth […] we're at the back of the burner when the funds are coming.*

A social services worker who had been in Seymour for two years expressed a similar view:

> *I've noticed a very big focus in the southern end of the shire. They will admit that because that's their growth area. So, there's not a lot left for Seymour.*

The lack of a permanent council office in the town and poorly maintained public facilities were also mentioned by several women as evidence of a neglected town.

Two community services workers suggested that Seymour's neglect is a historical issue going back to the allocation of social housing to households with high needs in the 1970s without the infrastructure to support them. Available services have since been 'playing catch up' with the residents' range of needs as social housing is increasingly taken up by low-income households and income support recipients. In their view, families settled in Seymour's social housing are 'almost set up to fail'.

Neglect of the town, according to several women and some community workers, also stems from Seymour's location. Being further from the Melbourne metropolitan area, Seymour in their view is not perceived as a 'growth area' like towns nearer to the city such as Broadford. At the same time, they said, Seymour is considered by decision makers as close enough to other centres for investment in local community and health services to be rationalised as unnecessary. One community services worker explained:

> *Seymour is in a strange spot where it's a little bit too far out to commute, but it's kind of close enough [to Melbourne and Shepparton service hubs] that there's no point building the big resources here.*

Seymour is therefore caught on the periphery of service systems:

> *Where the health and community services exist in Shepparton, the edge of them just touches Seymour and then where the community health service system exists in Melbourne, the edge of that sort of touches Seymour, so it's almost like a satellite service system from two separate hubs, because it's right on the outside.*

The continued lack of attention to Seymour in turn has impacted opportunities for residents and particularly for women.

Limited opportunities that constrain women's economic security

Some women pointed out amenities such as the public library and swimming pool and local programs such as playgroups, to highlight the strengths of the community. Nevertheless, the following issues were commonly identified:

- limited suitable employment opportunities
- poor local access to allied health, mental health, and specialised medical care for women (including no maternity services) and children
- scarcity of place-based domestic violence services
- few support services for women with children with disabilities
- inadequate support for aged care
- limited recreation opportunities for children and families
- transport challenges

- housing
- inadequate childcare facilities.

Below we highlight the issues perceived as key barriers to opportunities for women's economic security.

Employment choices for women are limited

When women were asked about employment, contradictory views emerged from the discussions. Some women and community workers perceived the town to have plenty of job opportunities particularly in the hospitality and retail industries, reflecting the local economy. For example, Tessa, who was looking to set up her own business and held multiple casual jobs, commented:

> *There's plenty of work in the wineries heading out towards even Nagambie. There are truck-driving jobs. You can get a job driving for a delivery company through Seymour, they come on quite regularly. I know [business] is always looking for reliable staff. On base on Puckapunyal there are always roles in customer service, [and] you can get security jobs. What else have we got ... there's loads of hospitality work.*

Others noted emerging employment opportunities in food manufacturing, such as at the Nestlé factory in Broadford.

But other women and most of the community workers felt that opportunities for consistent, suitable and secure work for women are limited in Seymour. Melanie, who was currently unemployed but said she usually took up seasonal event jobs in other towns, felt that women have to travel outside Seymour to find work, especially when unrelated to hospitality and retail:

> *I myself have been in hospitality and retail in this area, and the majority of the people I know have to do the hard yards to [travel to] the city, or at the very least the outskirts of the city.*

Yet a job further afield may not be financially worthwhile when transport and associated costs are factored into their expenses. Moreover,

for those pursuing education in care and social assistance, prospects are restricted by unavailability of care facilities during on-the-job training and ongoing employment.

These conflicting views highlight the importance of enabling conditions for women's employment, such as child care. In the absence of these conditions, opportunities are constrained for women, even if jobs appear to be available.

Long commutes and poor connectivity create barriers to employment

While Seymour is served by local buses and a train to Melbourne, access to services within the town and poor transport connections beyond it are significant barriers to employment.

Without a car, you're stuck

Interviewees emphasised the importance of private transport, especially for women living out of town or looking for opportunities outside town. As one community services worker observed:

> *Let's say they [jobseeker] are 20 minutes out of town, they've got no car ... I don't know what we're going to do unless they happen to live next door to a farm where they're prepared to go to work.*

For working women with caring responsibilities, available public transport options and schedules made juggling roles very difficult. For some, it meant prioritising their family's needs over work. For example, one woman had given up a better paid job in the city for a local one because she felt the long early morning commute would negatively impact her young family:

> *For me, I made the decision because I've got young children, that [commuting to the city] doesn't work for us. When I still had my job [in the city], I decided to leave that position. Travelling to the city at 4.30 am, and then getting home at seven o'clock wasn't going to work for our family. So that's why I took the lower paying job where I'm at.*

Uncoordinated bus and train schedules also make trip chaining difficult for other women:

> *I also find it a bit silly, but it's just a personal observation that the buses and trains don't coordinate themselves. When you get off the train, it's about 4 km to go into the town and the buses don't coordinate, so how the hell do you get there?*

Mothers noted the bus schedule is also not aligned with the school hours. For Emma, living in a hilly part of the town without a car of her own, conflicting bus and school schedules meant often having to borrow a car from family in the afternoon to avoid a long walk home for her and her children.

Inadequate childcare services limit opportunities

When prompted about barriers to women's economic security, nearly all participants identified limited childcare facilities, especially offering the long day care required by women working long shifts or full-time. While Seymour has several childcare services, there is just one long day care centre, which according to participants, has 'a massive waitlist'. It can take up to a year to get a child into the facility, as Mariana explained.

> *… trying to get my youngest into any form of childcare … for her, there wasn't enough. The waitlist is longer than I've ever seen … There is only one day-care centre in Seymour, and it has a massive waitlist.*

One community services worker expressed dismay that the town continues to have one long day care facility while other towns in the shire with a similar demographic profile have up to three. This was a primary barrier to women's employment in Seymour:

> *There's only one long day care setting. They often have very high long waiting lists. And it's [facility] not that big, it's not huge. Lack of child care definitely impacts on employment opportunities, no doubt.*

The community worker also noted that before and after-school care services have only recently been introduced.

Lack of access to child care restricts women's ability to participate in community life. For example, Agatha, a stay-at-home mother of three children aged seven, four and two years, said she was not part of any social groups in the town but could participate if child care was provided.

While a few interviewees referred to unofficial plans for a second long day care facility, most participants were not aware of these plans. In fact, one woman commented that a long waiting list at the childcare centre is 'just a normal parental issue that you come up against every year', suggesting that she had resigned herself to living with the problem.

Several women observed that in the absence of adequate childcare services, it is the mothers (not the fathers) who often make sacrifices such as working part-time, taking a lower paying job, or forgoing career advancement. Some women shared some of these sacrifices. For example, Christina, who was mother of a two-year old and was working part-time, had negotiated her working days based on the days offered by the day-care centre instead of the days she preferred to work.

For women such as Anna who work outside Seymour, there is the risk of incurring additional expenses in late fees or a speeding ticket in the rush to pick up their children on time:

> *Day care is open 7 am till 5.30. If you finish [work] at 5, it can be a bit of a rush to get there by 5.30 to pick up the children. Probably having that little bit earlier and later really helps when you're trying to travel to and from work. Because you get charged $50 at 5.31 and an extra $10 a minute. You do risk the chance of getting a speeding ticket to get to the child care …There's a lot of travel involved [from] where we are to go anywhere.*

Even though flexible work arrangements such as working from home had helped address the problem, there did not seem to be enough suitable jobs for women in Seymour.

'Very 1960s': gender and domestic violence

These barriers to employment reinforce the prevalence of 'old school' gender attitudes, as a community worker observed:

> *In Seymour, predominantly the child care does fall back on the women. There are a lot of … I guess I would say stay-at-home mums, but they're not stay-at-home mums because they can't work, it's because child care is either unavailable or unaffordable or inaccessible.*

Gender attitudes (including rigid gender roles) also manifest in high rates of domestic violence. Almost all community workers and several women identified domestic violence as an issue for women, with one community worker noting that social norms around masculinity are a key contributor to family violence in Seymour:

> *It's a very complex problem around family violence and it's not one that we're going to be able to solve instantaneously … we also have issues around masculinity still … we also have a lack of some of those perpetrator accountability [programs].*

Another community worker observed that in a small town 'people turn a blind eye to what their friends do'; therefore, men accused of perpetrating domestic violence are unlikely to be held to account by other men (usually their mates). This culture of mateship can make it hard for women to leave their abusive partners and establish new lives in the town.

For women who manage to leave, starting a new life in Seymour is also a challenge when they can't find affordable housing, as noted by Marlene, a community worker:

> *There is this other lady, she had to move [after DV incident], she's got four children [but] she's only got one with her [now] and she's living in a one-bedroom flat with her mother. There is nowhere for her to go. She can't afford anything, you know.*

Moreover, assistance for women experiencing violence, including crisis support and emergency accommodation, is not always available within Seymour; so sometimes women have to travel elsewhere for services. Concern about isolation and travel expenses deterred women such as Gabby, who experienced domestic violence and moved in with a family member in Seymour, from accepting support elsewhere:

> *I didn't take [DV services] because what they offered to me were actually not based in Seymour, and I had no support in the nearby areas of where they were wanting to place me, and I didn't have a current licence at the time. So, I couldn't sort of take up those services. And I didn't want to be catching public transport because I didn't feel safe and comfortable. So, I didn't take up the services.*

Some community workers further reported a gap in culturally appropriate family violence services. Thus, domestic violence was understood as a symptom of broader structural issues.

The narratives from women and workers in Seymour highlighted in our findings depict intersecting and at times conflicting understandings of the place and of disadvantage. Seymour is perceived to have significant yet unfulfilled potential; and participants often attributed poverty and disadvantage to individual circumstances despite exhibiting an awareness of structural barriers.

> **In a small town 'people turn a blind eye to what their friends do'; therefore, men accused of perpetrating domestic violence are unlikely to be held to account by other men (usually their mates).**

4 Flipping narratives to identify opportunities for women

This study explored perceptions about Seymour, women's experiences of living in Seymour, perceptions of what helps or hinders women's economic security, and opportunities for change. Our analysis uncovered four overlapping and sometimes contradictory representations of people and disadvantage in Seymour.

Seymour is regarded positively because of its size, location and the lifestyle it offers residents. The town is perceived to have promising opportunities for economic growth based on the resources and assets of place such as the Goulburn River, parks and open spaces, and a good road and railway network. Some participants noted the potential for job creation in food manufacturing given the area's productive agricultural land. This view is largely consistent with the regional growth plans that have identified Seymour's location and natural environment as fundamental strengths and opportunities for 'significant change' (Department of Environment Land Water and Planning 2014).

Indeed, Seymour has a range of place-based interventions from government and the community (Mitchell Shire Council 2019b; 2020; Regional Development Victoria 2019) leveraging existing opportunities to bring positive change. Our Place, for example, is making significant progress to promote positive education in Seymour and other locations by partnering with the local school to deliver early childhood education and care on the school campus.[7] The skateboarding initiative, Gnarly Neighbours, is supporting the wellbeing of children from low-income households and building community connections. The Seymour Community Wellbeing Hub when implemented will expand residents' access to integrated health care services.

From gender-neutral to gender-sensitive

On the other hand, participants highlighted a range of significant and recurrent challenges impacting on the town's potential, opportunities and residents' wellbeing in Seymour. Issues of limited and precarious jobs, inadequate childcare facilities, transport challenges, housing and domestic violence are acknowledged as posing barriers for women. While these issues have also been identified by others (Tanton et al. 2021) among the factors shaping regional disadvantage, the particular challenges facing women and how the issues intersect have been overlooked.

The close interactions between poor access to services for women, limited employment options, inadequate housing and domestic violence in the cases highlighted in our study underscore the need to incorporate a gender lens in localised efforts to increase their relevance for women. Reconceptualising efforts in ways that recognise unique barriers for women in Seymour would include:

• adopting a gender lens to better understand the impacts of apparently gender-neutral initiatives

• building on existing initiatives to foster gender equity and inclusion

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7   OurPlace is an initiative of the Colman Education Foundation and in Seymour is supported by Seymour College, Kids First Australia, Mitchell Shire Council, the Department of Education and Training and the Department of Families Fairness and Housing. See <https://ourplace.org.au/our-sites/seymour/>.

- working at local, state and federal levels to foster investment in secure affordable housing, accessible transport and quality early learning and child care
- gender-responsive services with location and hours of operation taking into account that women's greater responsibility for household tasks impacts their time and mobility
- enhanced access to domestic violence services (including men's behaviour change programs), and expansion of ongoing advocacy, and primary prevention programs to shift community attitudes that reinforce gender inequalities and violence towards women
- recognising the intersections of elements such as domestic violence and housing shortages, which contribute to gendered pathways to economic insecurity.

Challenging the behavioural narratives that obscure barriers for women

The people we spoke with tended to recognise structural and systemic constraints facing women while at the same time they subscribed to behavioural explanations which focus on individual responsibility for their circumstances. For instance, nearly all participants noted public transport in Seymour is limited to within a certain radius and the bus schedule does not always align with the train. Without a reliable method for women to travel to work, education, child care, services or social networks, accessing these key enablers of economic security can be challenging. However, not participating in the labour force or unemployment was also attributed by some people to a lack of motivation and welfare dependency mindset, especially among social housing residents.

As previous studies have shown, certain policy positions reinforce particular attitudes towards people experiencing poverty (Peel 2003; Schofield & Butterworth 2018). Thus, residents in public housing neighbourhoods often experience vilification because these are 'usually seen, not as a symptom of social inequity, but as a contributory

factor that heightens social disadvantage, commonly viewed as havens for crime and sites for policy interventions that reinforce cultures of welfare dependency' (Jacobs et al. 2011). The focus on the behaviour and character of social housing residents to explain disadvantage conceals real barriers to opportunities such as lack of transport and childcare services. Moreover, experiences of women highlighted in our findings indicate that the disparaging treatment and assumptions made about public housing tenants can cause them to feel excluded and to withdraw from services and from the broader community. This perpetuates the narrative of disengagement, and the perception of a fractured community.

With the goal of women's economic security, community efforts towards flipping the narrative from deficit-blame to opportunity in Seymour can be focused on:

- harnessing community resources to amplify opportunities for change
- collaborative research and policy work to identify the structural and systemic causes of poverty and disadvantage and opportunities for change at local, state and federal levels
- fostering gender equity and inclusion by incorporating a gender lens in local and regional planning to recognise the differential impacts of programs and policies on women and men's financial wellbeing
- fostering leadership from those experiencing poverty and disadvantage through existing initiatives such as Our Place and the Women's Financial Wellbeing Hub.

The time is right to make changes, given the establishment of the Women's Financial Wellbeing Hub in Seymour, and the federal government's commitment to addressing gender inequalities as evidenced by the Women's Economic Equality Taskforce and the National Plan to End Violence against Women and Children. As relative newcomers to Seymour we offer these insights to foster new conversations about women's economic security locally.

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Flip it!

Reframing issues affecting women's economic security in Seymour

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2022

The Flip It study drew on interviews with women and community workers to understand their perceptions about the town, experiences of living in Seymour, perceptions of what helps or hinders women's economic security, and opportunities for change. It provides insights about adopting a gender lens and flipping the narrative from focusing on disadvantage to building opportunity.