THE UNIVERSITY OF MELBOURNE

The Policy Lab

Report

Gender and sexual orientation as determinants of economic outcomes for queer women: A public policy response

2020

Mary Ntalianis

Contents

This report was completed as part of the Executive Internship, The University of Melbourne as a contribution to The Future of Women @ Work series.

Mary Ntalianis is a Master of Public Policy and Management student
maryntalianis13@gmail.com

Executive Summary

Gender and sexual orientation are determinants of economic outcomes as they shape the ways that queer women participate in the labour-market and make decisions about how labour is divided in the home. Despite there being a steady increase in research on discrimination and oppression on the basis of gender or sexual orientation individually, less is known about the combined effects that social inequalities have on economic well-being. The widespread misconception of lesbian affluence continues to permeate academic literature with many studies on the economic lives of queer women often finding positive economic outcomes or a 'wage premium' for lesbian women. These findings are confounding as they are often presented alongside a breadth of research on the vast socioeconomic inequalities that are rooted in heteronormativity and economic neoliberalism. The existing research, then, is contradictory, limited by its engagement with normative methodologies, and overly-focused on queer women as individuals, ignoring the larger context of the family and domestic arrangements as equally important determinants of economic well-being.

This study will attempt to bridge this gap by considering both the economic and domestic lives of queer women, as two interdependent spheres. By analysing various markers of economic well-being, this study will critically engage with various research findings on gender, sexual orientation and economic outcomes. Part one of this study will consider labour-market outcomes for queer women, such as rates of employment and unemployment, income and earnings, workplace discrimination, and accrued superannuation. Part two will look at the impacts of domestic arrangements on economic outcomes, including family structure and membership, conception and child-rearing, and the division of productive and reproductive labour within the household. Therefore, by engaging with and analysing a range of secondary sources this study will endeavour to determine whether there is, in fact, a relationship between gender, sexual orientation and economic outcomes for queer women and whether that relationship is a negative or positive one.

FINDINGS

Separate studies on labour-market outcomes for women and queer people find both groups are disadvantaged when participating in the labour-force. There is a breadth of literature that finds women to be disadvantaged in the labour-market when compared to men in earnings, income growth, and job security (Cassells, Duncan, & Ong, 2017; Kaine & Boersma, 2018; Lips, 2016, WGEA, 2020). The gender pay gap and gender bias in hiring decisions have been well-demonstrated across multiple studies with women more likely to be low-income earners or unemployed (Chant, 2006, 2010; WGEA 2020). This inequality is exacerbated following the birth of a child, when women tend to spend far more time away from the labour-force, disrupting their career progression and resulting in adverse economic outcomes in the long-term (Coombe, Loxton, Tooth, & Byles, 2019; Gregory, 2019). This inequality can be observed across women's entire working lives where women retire with, on average, half the superannuation and significantly less in savings than men (Coates, 2018; CSIRO, 2015; Hetherington & Smith, 2017; Riach, O'Hare, Dalton, & Wang, 2018; Sharp, 2018). To a lesser extent, this disadvantage has similarly been demonstrated in multiple studies on labour-market outcomes for queer people (Australian Human Rights Commission, 2014; Carpenter, 2008; Drydakis, 2019). It has been found that when compared to their heterosexual counterparts, queer people in Australia experience a higher incidence of workplace discrimination and harassment (Australian Human Rights Commission, 2014; Carpenter, 2008; Horner, 2013), lower job satisfaction (Carpenter, 2008; Drydakis, 2019), higher rates of financial stress (Carpenter, 2008; Hughes & Kentlyn, 2014; NCOSS, 2015), and greater mental-health challenges (Australian Human Rights Commission, 2014; Wooden, 2014). Similarly to studies on gendered outcomes, disadvantage on the basis of sexual orientation is found to compound across the lifespan resulting in queer people retiring with fewer financial resources than their heterosexual counterparts (Barrett, Whyte, Leonard, & Comfort, 2014).

These findings also extend to decisions and arrangements made in the home, and the impacts of these arrangements on economic outcomes. The literature indicates that queer households are more likely to reject the heteronormative nuclear family structures and two-parent models, with queer families more likely to engage in non-normative kinship ties, non-monogamy and blended approaches to parenting (Emens, 2004; Pallotta-Chiarolli, 2014). It is also evident that queer women tend to approach divisions of labour differently to their heterosexual counterparts. Queer households, particularly those with two or more adult women, tend to subvert traditional divisions of labour with household members sharing more equally in productive and reproductive labour (Bailey & Jackson, 2005; Barrett, 2015; Rothblum, 2009). There is little research, however, on the economic impacts on these sorts of household arrangements. What has been demonstrated, though, are the unique social and financial barriers that women in same-sex relationships face when deciding to start a family (Chapman, Wardrop, Zappia, Watkins, & Shields, 2012; Hayman, Wilkes, Halcomb, & Jackson, 2013). These barriers are also found to be accentuated among those living in rural or remote areas (Wojnar & Katzenmeyer, 2014).

RECOMMENDATIONS

The following policy recommendations touch on key areas of economic and family life including: labour-force participation, unemployment and welfare, retirement and superannuation, and access to the means to start a family.

GENERAL

1. That policy makers address socioeconomic inequality through an intersectional and interdisciplinary lens.
2. That policy makers approach problems of socioeconomic inequality with a view of the institutionalised nature of oppression.

GOVERNMENT

1. That the government strengthens legislative protections and seeks to remove and exclude all exemptions, particularly religious exemptions, from this legislation.
2. That the government consider implementing a reduced hour working week.
3. That the government widen eligibility criteria for Centrelink access to better encompass queer and non-heteronormative families.
4. That the government increase access to funding for social services providing services to queer women who are experiencing short or long term unemployment or financial hardship.
5. That the government introduce mandatory sexual and gender diversity training for Centrelink staff.
6. That the government widen eligibility to Medicare rebates for fertility services to include queer women who are not making monthly attempts to get pregnant with a cisgender man.
7. That the government increase funding to regional and rural fertility and adoption services that provide services to queer people.
8. That the government boost the Age Pension for those who don't own their own home.
9. That the government better target super top-ups and super tax breaks to those who need them.

EMPLOYERS

1. That employers strengthen workplace inclusion and anti-discrimination policies.
2. That employers introduce integrated anti-discrimination training about discrimination on the basis of gender and sexual orientation for employees.
3. That employers strengthen flexible work arrangement workplace policies and create more opportunities for senior roles to be done part-time.

SERVICES

1. That services promote equality more broadly at an institutional level by training all staff in sexual and gender diversity.
2. That services seek to be accredited in accordance with their compliance to anti-discrimination legislation and current best-practice for working with queer people.

RESEARCHERS

1. That researchers develop measures sensitised to collecting data about queer women and their families to establish associations between gender, sexuality and economic outcomes.
2. That researchers avoid treating queer people and queer families as a homogenous group.
3. That future research focus on the strengths of queer approaches to economic and family life.

Introduction

While the economic impacts of social inequality for those in oppressed groups has been well-researched (Collins & Bilge, 2016; Scutella, Wilkins, & Horn, 2009), less is known about the ways in which gender and sexual orientation affect economic outcomes together. Central to this argument is the assumption that socioeconomic inequality has its roots in androcentrism and heterocentrism—the tendency to define the standard person as both male and heterosexual. For queer women, then, social inequality can easily translate to economic disadvantage (Hennessey, 2002; Kingfisher, 2013) when the labour-market envisions the ideal worker to be a heterosexual man. However, this assumption is not bound to the public sphere but also extends into the home where the upholding of the heteronormative nuclear family remains at the core of neoliberalism. The vast majority of our economic systems and institutions, such as paid parental leave schemes and the superannuation system, assume a two-adult household with one (male) primary earner—something that is becoming less and less common. Therefore, by looking at the differences between (and diversity within) the ways that queer women participate in the labour-force and divide labour in the home, this paper will consider the economic advantages and disadvantages of non-normative identities and approaches to family life. This study will engage with a range of secondary sources and datasets to analyse the relationship between gender, sexual orientation and economic outcomes. Part one of this study will consider labour-market outcomes for queer women, such as rates of employment and unemployment, income and earnings, workplace discrimination, and superannuation accrued. Part two will look at the impacts of domestic arrangements on economic outcomes, including the costs associated with conception and child-rearing, and the decisions that determine how labour is divided among adults in the household. Part 3 will discuss the limitations and gaps within previous research and policy responses. Part 4 will look at the challenges in developing a policy solution and then begin to carve out a path forward. Finally, this study will conclude with a range of policy recommendations touching on key areas of economic and family life.

Methodology

RESEARCH METHOD

This research study will utilise secondary data analysis to analyse and assess whether gender and sexual orientation are determinants of economic outcomes for queer women. This research method was selected so that the study would be able to access and analyse a large scope of data including longitudinal data looking at economic well-being across the lifespan. First, as there is limited research analysing economic outcomes for queer women as a population, this research study will analyse and then combine data on gender as a determinant of economic outcomes for women and then sexual orientation as a determinant of economic outcomes for queer people. Second, as there is a gap in research integrating analyses of the economic (public) lives of queer people with decisions made in the domestic (private) sphere, this study will combine data on economic outcomes in the public sphere (such as labour-force participation, career progression, earnings, access to services, and so on) with data on economic decision making in the private sphere (such as how labour is divided in the household). By combining and integrating data from a range of secondary sources, this research study will seek to provide a more complete picture of the dual impacts of gender and sexual orientation on economic outcomes for queer women.

HOW I DEFINE 'QUEER'

In the literature, 'queer' is a highly contested and locationally contingent term that often lacks definition and consistency (Berlant & Warner, 1995; ƒ & Nash, 2010; Fish, 2018; Oswald, Kuvalanka, Blume, & Berkowitz, 2009; Yekani, Kilian, & Michaelis, 2013). Following other queer theorists, this paper will use this term with the intention to destabilise fixed categories of identity (Browne & Nash, 2010; Fish & Russell, 2018; Oswald, Blume, & Marks, 2005). 'Queer' here, is used as a noun, to describe the subset of women (both cisgender women and trans women) who are homosexual, bisexual, lesbian, same-sex attracted, and so on. It is also used as a verb, as a way of 'doing', rather than a way of 'being', particularly in the context of 'queer' relationships and 'queer' families (Oswald et al., 2005; Sullivan, 2003). In this study, then, queer is deployed to encourage an understanding of the manifold of diversity of queer experiences by refusing to let the term be controlled, limited or bounded by a fixed definition.

A MULTIDISCIPLINARY APPROACH

This research study is informed by an intersectional approach that situates gender and sexual orientation as key determinants of economic inequality. In assessing the layers of disadvantage, and in searching for critical points for policy intervention in the lives of queer women, this study will draw on Queer Theory, Gender Theory, Political Economy, and Public Policy perspectives. Over the last half-century, multiple theorists have begun to connect studies of political economy with gender theory through the ideas of power, production and social reproduction (Bakker & Gill, 2003; Cook, Roberts, & Waylen, 2000; Peterson, 2002). More recently, theorists have also begun to make connections between political economy, sexuality and queerness, suggesting that analyses of economic institutions under neoliberalism must be increasingly understood with reference to sexuality in the private (domestic) sphere (Bergeron, 2010; Danby, 2007; Hennessey, 2002; Rao, 2015, Smith, 2018; Smith & Lee, 2015). Keeping these theories in mind, this paper will take a multidisciplinary perspective to analyse the impact of gender and sexual orientation on economic outcomes for queer women.

Part 1. In the labour-force

This section will engage with various studies to examine the relationship between gender, sexual orientation and labour-force participation. This study will examine overall economic outcomes by considering outcomes for queer women when entering the workforce, while participating in the workforce, and when retiring from the workforce, including considerations of income and earnings differentials, experiences of workplace discrimination, and superannuation contributions. Equally important, however, are economic outcomes for queer women facing long-term unemployment, and whose participation in the labour-force has been impacted by illness or disability, or economic crisis or recession. This section will analyse a range of research studies to consider whether sexual orientation and gender impact on queer women's participation in the labor-force and to what extent.

GENDER AND LABOUR-MARKET OUTCOMES

There is substantive literature demonstrating that women in the labour-force are at an inherent disadvantage when it comes to earnings, income growth, and job security (see Bishu & Alkadry, 2016; Gillfillin, 2019; Piasna & Plagnol, 2018; Punnett, 2016), signifying a link between membership of a socially disadvantaged group and poorer economic outcomes. The gender earnings gap has been well-demonstrated across a breadth of research in almost all sectors in Australia and around the globe (see Bishu & Alkadry, 2016; Cassells, Duncan, & Ong, 2017; Fortin, Bell, & Böhm, 2017; Graf, Brown & Patten, 2018; Kaine & Boersma, 2018; Lips, 2016). In Australia, the Workplace Gender Equality Agency (WGEA) (2020) estimates the gender pay gap to be as high as 13.9 percent with women earning on average $249 less per week than men. This earnings gap can be linked to a number of factors including gender discrimination and bias in hiring decisions, female-dominated industries attracting lower wages, women engaging in a disproportionate share of unpaid caring and domestic work, a lack of workplace flexibility, especially in senior roles, and the impact of parental leave on career progression (WGEA, 2020). Many of these barriers stem from the embeddedness of neoliberalist thought in our economic systems which postulates women's earnings as secondary or supplementary to men's earnings. The heteronormative conception of the nuclear family, with a man as primary earner and a woman as primary caregiver, is perpetuated by Western economic neoliberalism resulting in the devaluing of women's participation in the labour-force.

SEXUAL ORIENTATION AND LABOUR-MARKET OUTCOMES

Turning then, to the economic experiences of queer women, multiple studies have found an earnings premium for lesbian women participating in the labour-force. The Australian Bureau of Statistics (ABS) (2016) found that queer (same-sex) couples were more likely to participate in the labour-force compared to opposite-sex couples, a finding that can partly be attributed to the lower age profile of same-sex couples. In addition to this, the idea of a lesbian wage premium has been noted in multiple international studies, suggesting that lesbian women earn more on average than similarly placed heterosexual women (Arabsheibani, Marin, & Wadsworth, 2005; Black, Makur, Sanders, & Taylor, 2003;

Clain & Leppel, 2001; Klawitter, 2014). In accordance with these findings, the Household, Income and Labour Dynamics in Australia (HILDA) Survey (2014) also found a wage premium of around 10 percent for lesbian women living in Australia once other influences on wages had been controlled. However, it is important to note that two-women households, on average, still see a much lower combined income than man-woman households (Klawitter, 2014). In addition to this, by only taking into consideration wage and income differentials and considering earnings to be a comprehensive representation of economic well-being, studies showing a wage premium for lesbian women are limited in their capacity to capture the extent to which intersections of disadvantage can impact on economic well-being overall.

However, the literature on sexual orientation and income remains divided, particularly in the Australian context, in which multiple studies have actually found a wage penalty for lesbian and bisexual women. Taking a different approach using data from the Australian Longitudinal Survey of Women's Health (ALSWH), Carpenter (2008) was able to measure non-pecuniary aspects of economic well-being such as couple status, health status, work-life balance, education, and subjective well-being as well as pecuniary measures including personal income, wealth and assets. Carpenter (2008) found that in comparison to heterosexual women, young lesbian women are more likely to experience discrimination in the workplace, have poorer mental health, report more work-related stress, and, in contrast to previous studies, report lower personal incomes. This finding was repeated by Drydakis (2019) for the IZA World of Labour who found that lesbian and bisexual women in Australia fare among the worst in the world, reporting a 28 percent wage penalty when compared with heterosexual women. Far from reality, the representation of lesbian women as economically privileged has the effect of masking employment discrimination against queer women and diverting attention from the socioeconomic statuses of queer households (Badgett, 1997; Binnie, 2009). Ultimately, the research on queer women's participation in the labour-force remains both incomplete and contradictory, offering at best an incomplete picture of the dual impacts of sexism and homophobia on queer women's working lives.

GENDER, SEXUAL ORIENTATION AND UNEMPLOYMENT

Gender and sexual orientation are also factors that can exacerbate the effects of unemployment, underemployment, and economic crisis. Queer women are already disproportionately represented in brackets of low income earners and in demographics of those living on or below the poverty line (Albelda, Badgett, Schneebaum, & Gates, 2009; Badgett, Durso, & Schneebaum, 2013; Lee, Badgett, Durso, and Schneebaum, 2013; Lysenko, Pryor, Leung, Field, & Toumbourou, 2015). This means that when facing periods of unemployment, underemployment, or a crisis in the labour-market, queer women are at heightened risk of poverty when there is no contingency for sudden and unexpected loss of income (Barrett, Whyte, Leonard, & Comfort, 2014; Carpenter, 2008). This is compounded for some queer women when estrangement from extended family means a lack of kinship support networks to fall back on (McNair & Bush, 2015). In addition to this, in Australia, same-sex couples are more likely to rent their home than opposite sex couples (ABS, 2016), meaning periods in which household income is decreased or halted completely puts these couples at a more immediate risk of homelessness. Finally, in Australia and in many other nations around the world, government welfare arrangements have limited scope to capture the nature of non-normative relationships and parenting arrangements, making the process of receiving welfare support during periods of unemployment, excessively complex, difficult, and sometimes degrading for queer women and their families (Gorman-Murray, Morris, Keppel, McKinnon, & Dominey-Howes, 2016; Lyons, 2016). The Australian Centrelink system has been a site for this sort of discrimination with those in same-sex relationships, those with multiple partners, and queer people who are the primary carer for a child that is not biologically related to them among those who report a range of experiences of institutionalised discrimination within the Centrelink system (Davies & Robinson, 2013; Kentlyn, 2010). Therefore, whilst inequality may not automatically result in poverty, it can compound across the lifetime, so that periods of unemployment or economic crisis may have devastating effects where lower levels of savings, housing insecurity, and exclusion from government welfare systems can lead to poverty and homelessness in the immediate term.

GENDER, SEXUAL ORIENTATION AND RETIREMENT

Gender and sexual orientation continue to shape economic outcomes into retirement. The compounding effects of discrimination on the basis of gender and sexual orientation at the structural, institutional and interpersonal levels across the lifetime are evident among the ageing population of queer women, where many report they have fewer financial resources to draw upon during retirement (Barrett et al., 2014). In Australia, the gender retirement gap has been well-demonstrated, with men generally retiring with, on average, twice as much superannuation than women and significantly more non-superannuation savings (Austin & Sharp, 2017; Clare, 2017; Coates, 2018). Research by the CSIRO (2015) suggests that the superannuation gender gap is a result of entrenched social inequalities, where women average a lower rate and frequency of superannuation contribution because they tend to work in lower paying industries, take longer breaks from the labour-force to care for children, and are more likely to be working part-time. The superannuation system is premised on the assumption that, in retirement, a woman will be dependent on her husband's superannuation savings (Savage, 2014; Senate Economics Committee, 2016). This assumption, however, does not account for women in relationships with other women. Even with their combined superannuation, two-women households retire with about one third less superannuation savings as man-woman households (WGEA, 2020). Ultimately, then, even on the basis on gender alone, queer women remain at an inherent economic disadvantage when entering into retirement.

While there is little research available evaluating economic outcomes in retirement as determined by sexual orientation alone, there are several qualitative studies indicating that ageing queer women tend to retire financially worse-off than heterosexual women (Barrett et al., 2014; Hughes & Kentlyn, 2014; Savage, 2014). A study by Hughes and Kentlyn (2014) found many older queer women were concerned for their financial security in retirement. Many of these women expressed that they had very little in savings and superannuation and the majority did not own their own home (Hughes & Kentlyn, 2014). Similarly, research by Savage (2014), including semi-structured interviews with older queer women in the United States, found poverty and homelessness to be of critical concern. This supports the contention that discrimination on the basis of sexual orientation can compound across the lifetime, resulting in lower levels of savings, superannuation, and a reduced asset-base later in life. In summation, while there has been little research on queer perspectives and experiences on ageing and retirement, particularly in the Australian context, the international literature supports the contention that queer women require greater financial support to ensure they retire financially secure.

Part 2: In the home

This section will examine how kinship ties, domestic decisions, and household arrangements impact on economic well-being for queer women. Multiple sociological and anthropological studies have found that queer women tend to approach relationships, family ties, and domestic arrangements differently to heterosexual men and women (Badgett, 2008; Bauer, 2010; Klesse, 2018; Weston, 1991). These differences are likely to have critical bearing on economic outcomes. This is also demonstrated through the ongoing criticisms of global economic institutions by feminist and queer scholars alike for their dependency on gendered divisions of labour and a heteronormative framing of the family (Becker, 1991; Bedford 2009, 2010). This chapter will consider key differences between heterosexual households and queer households, particularly those with two or more adult women, as well as looking at the diversity within queer approaches to family and domestic life, to assess the relationship between decisions made in the domestic sphere and overall economic well-being.

QUEER FAMILY STRUCTURE AND MEMBERSHIP

Even within the scope of queer families and households, there is exceptional diversity with the literature demonstrating that queer families are largely heterogenous with regard to structure and membership (see Anderssen, Amlie, & Ytterøy, 2002; Biblarz & Savci, 2010; Gunn & Surtees, 2009; Power et al., 2010; Weeks, Heaphy, & Donovan, 2001). Several sociological studies indicate that queer families are increasingly subverting the ideal of the nuclear family and the two-parent model by engaging in relationships and familial structures that are more likely to be characterised by various models of non-monogamy, and non-normative, blended approaches to parenting (Fish, 2018; Pallotta-Chiarolii, 2006; Sheff, 2010; Wilkinson, 2010). However, these approaches are rejected by conservative social attitudes and institutions that favour heterosexual, two-parent arrangements to child rearing. The archetype of the nuclear family continues to shape the dominant narratives about domestic life that, in turn, shape policies, laws and institutions. In neoliberal capitalism, economic and social institutions are propped up by the nuclear family unit and the unpaid domestic and reproductive labour of women (Butler, 1997; Foster, 2011; Weeks et al., 2001; Winnubst, 2012). Therefore, queer families that fail to conform in the social realm by rejecting normative family structures are at an increased risk of disadvantage in the economic realm where institutions are built on social and cultural norms. Not only this, but they are seen as a danger to social cohesion under the neoliberal state (Butler, 1997).

The most subversive model of queer kinship continues to be that of consensual non-monogamous practice which queer scholarship indicates to be far more common and culturally accepted within queer communities than it is in wider society (Adams, 2010; Bauer, 2010; Klesse, 2018). Polyamorous families are an alternate form of kinship that aren't dependent on conventional family structures or biological connections. Instead, they draw from ideas of 'chosen kinship' in queer family scholarship, where families are constructed despite there being no legal or biological relationship (Sheff, 2010; Weston, 1991). At its core is the idea that all partners can enter multiple partnerships, which distinguishes it from other forms of patriarchal polygamy (Sheff, 2005). Polyamorous and multi-partner relationships also raise children, tending to share child-rearing responsibilities and resources among multiple adults in ways that may be more egalitarian and economically beneficial (Emens, 2004). However, the nuclear family model and compulsory monogamy remains a significant measure of legitimacy in almost all Western cultural institutions (Sheff, 2010). Therefore, polyamorous families are at risk of discrimination, rejection by their extended families, bullying and stigmatisation. Further, a lack of bodies for information-sharing and support means that those entering polyamorous family arrangements are often doing so with little guidance, particularly financial guidance (Klesse, 2018; Sheff, 2010). This can have greater impacts on economic outcomes when systems for borrowing and lending, systems of social welfare, superannuation schemes, parental leave schemes, and other economic institutions implicitly favour the heteronormative nuclear family.

QUEER FAMILY CONCEPTION

Shifting the focus then to the formation of queer families, it also evident within queer scholarship that queer families, particularly those with adult women and children, are incredibly diverse with regard to conception (Biblarz & Savci, 2010; Gunn & Surtees, 2009; Tasker & Patterson, 2007). In Australia, the number of same-sex female couples with children is continuing to rise (ABS, 2016) as social attitudes have become more progressive and modes of conception more accessible and affordable. However, the process of navigating fertility, adoption and medical systems in preparation for children remains complicated by entrenched systemic heteronormativity, conservative social attitudes, incomplete legal knowledge, and a lack of bodies for information and support (Chapman et al., 2012). In a study by Wojnar and Katzenmeyer (2014) looking at the experiences of queer women becoming mothers, participants reported difficulties when making the choice to have children which they attributed to having few role models, not knowing where to access information and support, and concerns their future children would experience discrimination. One participant stated she felt pressured to 'emulate heterosexual families' (2014, p. 55) due to a lack of queer family role models. Furthermore, conception itself is considered by many queer women in same-sex relationships to be a difficult and costly process with heteronormativity entrenched not only in social life, but in the medical and fertility industries. In Australia, to get a specialist referral to a fertility clinic, a documented diagnosis of infertility is required which involves making monthly attempts to achieve pregnancy with a cisgender male partner (Chapman et al., 2012). Medicare will only provide a rebate for fertility treatment if couples can prove that there is a medical problem making most queer couples ineligible (IVF Australia, 2020). In Wojnar and Katzenmeyer's study, one woman describes the process of conception to be 'an unpleasant and expensive rollercoaster ride' (2014, p. 54) with outcomes found to be worse among those living in regional or rural areas (Chapman et al., 2012). Despite childrearing becoming more common and normalised for same-sex couples, there remain significant barriers in regards to accessing the sort of advice, support and care needed to conceive and raise a child, particularly for those who have lower socioeconomic status and for those who live in regional, rural and remote areas.

DIVISIONS OF LABOUR IN THE QUEER HOME

Moving to take a closer look at the division of labour within the queer home, it is evident that the literature is divided on whether the egalitarian division of productive and reproductive labour does, in fact, benefit queer households. Several research studies demonstrate that economic outcomes for queer women do not improve when living 'in-couple' in the way they do for heterosexual men who report a significant wage premium following cohabitation or marriage (Barrett, 2015; Klawitter, 2014; Sabia & Wooden, 2015). These studies put this down to the fact that first, women tend to earn less than men and second, queer households, particularly those with two or more adult women, tend to subvert traditional divisions of labour with household members sharing more equally in productive and reproductive labour (Bailey & Jackson, 2005; Barrett, 2015; Klawitter, 2014; Rothblum, 2009). However, the conditions of labour-force participation under neoliberalism, such as the 40-hour work week and most parental leave and superannuation schemes, continue to operate under the assumption of the heteronormative nuclear family, with one (preferably male) primary earner, and one (preferably female) primary caregiver. In Australia, a minimum of 18 weeks paid leave is provided for the 'primary carer' of a child (Fairwork Ombudsman, 2020). However, women account for 93.5% of all primary carer's leave utilised (WGEA, 2020). This means that for women, taking an extended period of leave from the labour-force after having a child has been both normalised and expected. Comparatively, under the Australian Government's 'Dad and Partner Pay' scheme, fathers and same-sex partners are only offered two weeks paid leave after the birth of a child (Fairwork Ombudsman, 2020). It is evident, then, that the paid parental leave system assumes one female primary carer and one male primary earner, leaving little room for the more egalitarian division of parenting responsibilities adopted by many same-sex couples.

However, from the myriad of approaches that queer families take towards dividing productive and reproductive labour, some have significant merits. First, when considered outside the context of neoliberal capitalism and compulsory monogamy, the idea of dividing labour more equally among household members is likely to have a range of economic and social benefits (Barrett, 2015). Through a more egalitarian division of paid and unpaid labour, parents share more equally in raising children, enabling all parents to form relationships with their children. Parents can also balance time spent away from the workforce more equally, lessening the impact on career progression, particularly for mothers. A second way that queer households tend to approach the division of labour is through 'household specialisation', the idea that labor is divided by the strengths of the individuals in the household, rather than along gendered lines (Sabia & Wooden, 2015, p. 2). In these households, one partner specialises in homemaking and another partner participates in the labour force, a decision which is usually driven by economic reasoning taking into consideration factors such as education obtained or respective career chances (Sabia & Wooden, 2015). This is likely to have a range of economic benefits by utilising the skills of individual household members, while also adhering to the neoliberal family model of one earner and one caregiver.

Part 3: Gaps and limitations

The following section will consider the various gaps and limitations in the research currently available on economic and labour-market outcomes for queer women.

CRITICISMS OF RESEARCH METHODOLOGIES

There are important and considerable limitations with the methodologies used to research queer experiences. Presently, much of the research on queer identities tends to be overly focused on the individual without considering the significance of relationships and family ties in framing experiences of social and economic well-being. By failing to consider the queer family as a research subject, much of the literature overlooks important aspects of economic well-being including domestic supports, domestic costs, and negotiations around paid and unpaid labour. Therefore, when research on economic outcomes is placed in the wider context of the family, outcomes may be different. An example of this is the prevailing assumption that lesbian women earn more than heterosexual women and thus, are more financially well-off (Arabsheibani et al. 2005; Black et al. 2003; Clain & Leppel 2001). When this finding is considered in the wider context of the family, however, particularly alongside the finding that two-woman households still earn significantly less than man-woman households (Klawitter, 2014), the outcome is, in fact, the opposite. Furthermore, research on queer families finds them to be dynamic and diverse in ways that traditional approaches to research have often failed to capture (Fish, 2018; Oswald, et al., 2009). Queer relationships and kinship ties often don't fit neatly within normative frames of what consitutes a 'family'. Researchers who delineate what constitutes a family through a heteronormative or 'homonormative' lens, utilising the two-parent model, or biological and legal definitions, are unable to capture this diversity. Therefore without deconstructing normative notions of 'the family', the scope of queer relationships, kinship and family ties cannot be properly captured by most traditional research methodologies.

Additionally, many of these research studies are limited in that they compare data about queer people directly with data about heterosexual people (see Carpenter, 2008; Dryadakis, 2019; Klawitter, 2014). This is known as 'between group' research, that is, it compares queer people and families with heterosexual people and families instead of looking at the diversity of experiences 'within group' by comparing queer experiences with other queer experiences (Fish, 2018). This in turn reinforces homonormativity in research sampling and design as queer families as research subjects are chosen by their comparability to heterosexual and heteronormative families (Fish, 2018). Without considering the incredible diversity within queer families, the scope of diverse, dynamic and complex approaches to financial decision making and divisions of labor within queer households will continue to go unrepresented and unexplored.

Finally, many of these research studies largely draw from quantitative datasets (see Dryadkis, 2019; HILDA, 2014, WGEA, 2020), which are limited in their scope to capture non-normative experiences. Studies by Oswald and colleagues (2005; 2009) find that qualitative approaches generally lend themselves more readily to understanding the systems of power and privilege that situate the experiences of queer women and their families. In addition to this, qualitative studies are considered far more useful in deconstructing normative identities as they have far greater scope to capture the diversity within non-normative experiences (Fish, 2018). A key example of this is the way quantitative surveys determine a person's sexual orientation. Many surveys are limited in the options they provide for sexual orientation and many do not provide a write-in option when a person self-identifies as 'other'. An instance of this is in Wave 12 of the HILDA Survey (2012), which gives the following options for 'sexual identity': 'Heterosexual/Straight'; 'Gay/Lesbian'; 'Bisexual'; and 'Other'. In the results over half as many people self-identified as 'other' (n = 117) as did 'Gay/Lesbian' (n = 218) but the survey was unable to capture the scope of diversity within this 'other' category. Therefore, it is imperative that research and data collection on queer experiences should take either a qualitative or mixed methods approach to collecting data.

LIMITATIONS WITHIN THE DATA

Another issue with the existing research is that findings on queer women's economic experiences are contradictory, particularly research on income and wage differentials. Data from the HILDA Survey (2012, 2014) and various international studies, particularly those from the United States (see Arabsheibani et al. 2005; Black et al. 2003; Clain & Leppel 2001; Klawitter, 2014) report an earnings premium for lesbians. However, Martell and Eschelbach (2017) criticise some of these studies for misclassifying women as 'lesbian' or 'bisexual' based on reported behaviours as opposed to self-identification. Further to this, Antecol, Jong and Steinberger (2008) note various other factors that impact on wage differentials including occupational sorting and educational background, which many of these studies do not control for. Moreover, many Australian studies, including a study by Carpenter (2008) using data from the Australian Longitudinal Survey of Women's Health (ALSWH), one by Lysenko and colleagues (2015) using data from the Drummond Street Services, and another by McNair and Bush (2015) all found that lesbian and bisexual women are overrepresented in brackets of lower-income earners. Similarly, a study by Drydakis (2019) using longitudinal data from the IZA World of Labor found a significant wage penalty of 28 percent for lesbian women when compared to heterosexual women in Australia. Therefore, the contradictory nature of the research and literature on income and wage differentials presents challenges to those researching and making policy in this area.

Another limitation with current research findings on the economic well-being of queer women is that there are gaps evident within the scope of the data and that much of the existing literature is incomplete. This is partly because queer women as a population appear to be a group that is under-researched. Much of the existing data in this area is focused on either women or queer people as separate groups, with very few studies looking at the intersection of both groups. Further to this, while there are some research studies looking at the social and health experiences of queer women, there is little research on how these experiences translate into economic disadvantage. One area that appears to be significantly under-researched is the economic impact of being in a non-normative relationship or parenting arrangement. While there is some research that captures the extent of non-normative queer relationships, such as those exploring various modes of non-monogamy (see Klesse, 2006; Sheff, 2011; Wilkinson, 2010) and blended or poly approaches to parenting (see Emens, 2004; Pallotta-Chiarolli, 2011; Riggs, 2010; Sheff, 2010), none of these studies look at the economic cost of being in a non-heteronormative, non-homonormative family. While some studies suggest those in poly or blended families are at an economic advantage as they can pool costs and share in parenting responsibilities (Jackson, 2011), it is still likely to be the case that engaging in relationships and parenting arrangements that are outside the norm will result in economic disadvantage. It is evident, then, that more research in this area is needed to assess the trends of non-normative families and subsequent economic impacts for the queer women within these families.

Part 4: A public policy response

CHALLENGES IN ADDRESSING THIS AS A POLICY PROBLEM

'Governmental climate of neoliberalism'

One major challenge in addressing socioeconomic inequality from a policy standpoint is that the issues explored in this paper are embedded within our social and cultural understandings of the family and, thus, have been entrenched in the labour-market and other economic systems. In the current 'governmental climate of neoliberalism' (Davies & Robinson, 2013, p. 3), systems such as paid parental leave, Centrelink, and superannuation all continue to default to the assumption of the male earner, the female carer, and the heteronormative nuclear family. What's more is that coupled queer women continue to be told that they can access the same supports and benefits under neoliberalism as heterosexual people so long as they imitate the heteronormative nuclear family by enacting a homonormative version (Smith, 2018). This functions to reinforce neoliberal fantasies by reimagining the nuclear family unit to be attainable for everyone (Brown, 2009; Kopelson, 2002). However, even queer women in same-sex relationships who emulate the nuclear family through coupled monogamy and child-rearing remain at a disadvantage (Barrett, 2015; Garrett, Jensen & Voela, 2016). Therefore, the homonormative family remains just a slightly less homophobic and a slightly less sexist reimagining of the traditional heteronormative nuclear family (Garrett et al., 2016). Ultimately, then, one of the most significant and ongoing challenges with addressing this sort of inequality through public policy in Australia is that androcentrism and heteronormativity remain entrenched within the current climate of neoliberalism.

Multiple overlapping issues

Another significant challenge in finding a policy solution to improve economic outcomes for queer women is that the problem involves two distinct but overlapping issues: sexism and homphobia. Intersectional models of social disadvantage (see Cole, 2009; Crenshaw, 1995; King, 1988) show social categories—such as gender, sexuality, race, disability status and geographic location—combine and compound. Standing alone, sexism is shown to have a negative impact on women's economic well-being as women are more likely to have lower incomes (WGEA, 2020), have fewer career opportunities (WGEA, 2020), fewer assets (Cassells, Duncan, & Ong, 2017), and less in savings and superannuation (Coates, 2018). Similarly, on its own, homophobia is shown to have a negative impact on economic well-being as queer people are more likely to be lower income earners (McNair & Bush, 2015; Lysenko et al. 2015), experience discrimination (Australian Human Rights Comission, 2015), report higher rates of financial stress (Carpenter, 2008), have worse mental health (HILDA, 2014) and lack extended family support (Barrett et al., 2014). Combined, sexism and homophobia compound resulting in adverse economic outcomes for queer women. However, while social inequalities are known to overlap in this way, these issues are often treated as unique problems by policy makers. Particularly in the past, problems of social disadvantage associated with identity have been addressed as discrete issues without considering the ways in which disadvantages compound when a person is a member of more than one disadvantaged group.

THE WAY FORWARD

One strategy for moving forward with policy-making in this area is to take an intersectional and interdisciplinary approach to solving problems of socioeconomic inequality. Intersectionality can be used as a heuristic device or analytical tool for assessing the structural causes of disadvantage (Collins & Bilge, 2016). Used to the advantage of policy makers, an intersectional approach allows for a range of social, political and historical factors to be taken into consideration when assessing a policy problem and formulating policy solutions. Equally significant is the importance of taking an interdisciplinary approach to addressing these sorts of complex policy problems. Pohl, Truffer & Hirsch Hadorn (2017) talk about the merits of addressing wicked policy problems through transdisciplinary research in that they encourage contributions from a range of research areas. In regards to the issues of socioeconomic inequality and discrimination on the basis of sexism and homophobia, this means involving researchers from academic disciplines such as queer theory, gender theory, and political economy. Ultimately, it is, now more than ever, critical that socioeconomic inequality be addressed through an intersectional and interdisciplinary lens.

Another strategy is for policy makers to utilise a strengths-based approach to formulate a policy solution. By shifting their focus to the advantages of queer approaches to family life, policy makers reduce the risk of becoming overly-focused on disadvantage and subjugating queer women as victims. Although it is evident that queer women are disadvantaged by the inequality that is structurally embedded in all our social, political and economic institutions, it is equally evident that within this population there is incredible diversity, strength, and a multiplicity of ways of approaching economic and family life. First, this is evidenced in the range of social and economic benefits that come from the more egalitarian division of labour adopted by many queer households. In addition to this, there are a range of reasons as to why some studies have found a premium in earnings for lesbian women (see Arabsheibani et al., 2005; Black et al. 2003; Clain & Leppel, 2001; Klawitter, 2014). Queer women tend to be, on average, more educated than their peers, as the anticipation of a future caregiving role and the expectation of support from a husband may result in younger heterosexual women investing less time and money in their education (Klawitter, 2014). Furthermore, in comparison to women who live with a man, it has been found that co-habiting queer women tend to be far more supported by their partner in the domestic sphere allowing greater time to be spent in work and education (Klawitter, 2014). Finally, and although there has been limited research in this area, emerging evidence points towards the benefits of poly family structures in expanding the distribution of care and labour. Poly family arrangements can benefit family members who engage in the pooling of resources and sharing of responsibilities in accordance with individuals' strengths. The benefits of this approach warrants further research. Future research and policy responses should then focus on supporting queer women and their families by recognising their strengths to reduce the risk of becoming preoccupied with disadvantage.

Conclusion

This study demonstrates how homophobia and sexism have a prolonged impact on the economic well-being of queer women and their families with institutionalised discrimination and oppression compounding at critical moments in the lifetime. However, by taking into consideration both the labour-market and domestic spheres, this study has highlighted not only the exceptional diversity in how queer women approach family life when compared to heteronormative families, but also the manifold of diversity within queer family structures and household financial arrangements. By analysing a range of measures of economic well-being across multiple Australian and international studies, this study has found previous findings of a lesbian wage premium cannot be extended to queer women in Australia. In contrast, the myth of lesbian affluence is found to have a masking effect on the very real experiences of financial hardship, homelessness and poverty, the impacts of discrimination in the workforce, and the vulnerability of Australian queer women in retirement. Further, this study has found that in much of the research, queer women have been treated as a homogenised group with an overemphasis on the individual and a failure to consider the significance of the domestic and the family in research on the economic lives of queer people. By considering the ways queer women participate in the labour-market and divide labour in the home, this study has found strengths in queer approaches to family life in the utilisation of household specialisation and through the more egalitarian division of labour. This study has highlighted the need for continued policy to, not only address areas of disadvantage to close the gap in earnings, superannuation and access to services, but to learn from the ways in which queer women make decisions in the domestic sphere to benefit them in the economic sphere.

Recommendations

1. GENERAL

1.1. Address socio-economic inequality through an intersectional and interdisciplinary lens:

Policy makers should take an intersectional and interdisciplinary approach to addressing institutionalised socioeconomic disadvantage by taking into consideration the complex issues that arise when a person is disadvantaged because they are members of two or more oppressed groups.

1.2. Approach these problems with a view of the institutionalised nature of oppression:

Policy makers should approach policy problems of socio economic disadvantage by assessing the androcentrism and heterocentrism that is structurally and institutionally embedded in almost all social, political and economic aspects of Australian society. Policy makers should represent these problems as stemming from our structures and institutions and not from the individuals.

2. GOVERNMENT

2.1. Strengthen legislative protections:

The government should ensure there is comprehensive and inclusive human rights and anti-discrimination legislation and should seek to remove and exclude all exemptions, particularly religious exemptions, from this legislation.

2.2. Implement a reduced hour working week:

The government should consider implementing a reduced hour working week to support the more equal division of paid and unpaid labour in the household. Policy makers should consider the advantages of this approach in maximising productivity and wellbeing, ensuring that all adults in the household are able to find time for paid work, domestic work and leisure, and enabling all parents to take shorter complete breaks from the labour-force after having children.

2.3. Widen eligibility criteria for Centrelink access to better encompass queer and poly families:

Government should widen eligibility criteria for Centrelink support to better encompass the diversity within queer relationships and families including non-monogamous relationships and non-normative parenting arrangements.

2.4. Mandatory sexual and gender diversity training for Centrelink staff:

Government should promote equality more broadly at an institutional level by training all Centrelink staff in sexual and gender diversity. Understand that the onus of responsibility for developing queer-inclusive services rests with the organisation and not with the individual client.

2.5. Increase access to funding for social services:

The government should increase access to funding for social services targeting queer women who are experiencing short or long term unemployment or financial hardship. This should include housing services, mental health services, health services and domestic violence services that are rainbow-tick accredited to ensure queer women receive adequate support at critical time-points

2.6. Widen eligibility to Medicare rebates for fertility services:

The government should widen eligibility to Medicare rebates for fertility services to include queer women who are not making monthly attempts to get pregnant with a cisgender man. Medicare rebates for fertility treatments should be provided to all queer people who are unable to naturally conceive with their partner(s).

2.7. Increase funding to regional and rural fertility and adoption services:

The government should increase access to funding for regional and rural fertility and adoption services that cater to queer women and queer couples, and are rainbow-tick accredited. Similarly, policy makers should consider allocating funding to queer fertility and adoption services to expand their services to regional and rural areas.

2.8. Boost the Age Pension for those who don't own their own home:

The government should consider a targeted boost to the Age Pension for retirees who do not own their own home. This would do the most to alleviate poverty for queer women already retired as evidence indicates that queer women have fewer savings and superannuation and are less likely to own their own home.

2.9. Better target super top-ups and super tax breaks

The government should consider reforming the way in which super top ups and super tax breaks are targeted. Boosting lower income-earner's superannuation is more likely to benefit women and result in more financial independence for these women in retirement. However, there are significant issues with the current super tax break system with benefits continuing to flow to the wealthiest households.

3. EMPLOYERS

3.1. Strengthen workplace inclusion and anti-discrimination policies:

Employers should foster workplace inclusion through institutional anti-discrimination policies that are informed by legislative obligations and current best-practice.

3.2. Integrated anti-discrimination training:

Employers should more closely integrate content about gender-based discrimination, including workplace sexual harassment with content about discrimination on the basis of sexual orientation, in mandatory training for employees.

3.3. Strengthen flexible work arrangement workplace policies:

Employers should support queer families that divide paid and unpaid labour more equally by strengthening flexible work arrangement policies. Employers should affirm the importance of part-time staff by continuing to support them through flexible work arrangements. Employers in all sectors should create opportunities for senior roles to be done part-time by promoting job-share arrangements.

4. SERVICES

4.1. Sexual and gender diversity training for staff:

Services should promote equality more broadly at an institutional level by training all staff in sexual and gender diversity. Services should recognise that the onus of responsibility for developing queer-inclusive services rests with the organisation and not with the individual client.

4.2. Accreditation for service providers:

All social service, fertility and adoption services, disability care and aged care providers should seek to be accredited in accordance with their compliance to anti-discrimination legislation and current best-practice for working with queer people.

5. RESEARCHERS

5.1. Improve data collection:

Researchers should develop measures sensitised to collecting data about the lives of queer women and their families, and, where possible, by population sub-group (including geographic location, disability status, transgender status, etc). This should extend to routine data collection by public agencies, as well as community organisations, to establish associations between gender and sexuality and economic outcomes.

5.2. Avoid treating queer people and families as a homogenous group:

Researchers should consider how methodologies for studies on the lives of queer women and queer families impact on the data collected and the representation of these groups. Researchers should adopt qualitative methodologies and consider better utilising within-group methods of comparison to better represent the diversity within queer experiences.

5.3. Research the strengths of queer approaches to economic and family life:

Researchers should avoid becoming overly-focused on the ways in which queer women and their families are disadvantaged. Instead, researchers should focus research on analysing the advantages of queer approaches to family life including the benefits of more equally dividing paid and unpaid labor among adults in the household.

References

Adams, B.D. (2010). Relationship innovation in male couples. In M. Barker, & D. Langdridge (Eds.), Understanding non-monogamies (pp. 55- 70). London: Routledge.

Albelda, R., Badgett, M. L., Schneebaum, A., & Gates, G. (March, 2009). Poverty in the lesbian, gay, and bisexual community. UCLA, Williams Institute. Retrieved from https://escholarship.org/uc/item/2509p8r5.

Anderssen, N., Amlie, C., & Ytterøy, E. A. (2002). Outcomes for children with lesbian or gay parents. A review of studies from 1978 to 2000. Scandinavian journal of psychology, 43(4), 335-351. doi:10.1111/1467-9450.00302.

Antecol, H., Jong, A., Steinberger, M. D., (July, 2008). The sexual orientation wage gap: The role of occupational sorting, human capital, and discrimination. (IZA Discussion Papers, No. 2945). Retrieved from https://www.jstor.org/stable/25249171.

Arabsheibani, G. R., Marin, A., & Wadsworth, J. (2005). Gays' pay in the UK. Economica, 72(286), 333-347. doi:10.1111/j.0013-0427.2005.00417.x.

Austen, S. & Sharp, R. (2017). Budgeting for women's rights in retirement. In Editor (Eds.), Tax, Social Policy, and Gender (pp. 293-324), Canberra, Australia: ANU Press.

Australian Bureau of Statistics (ABS). (2016). Same-sex couples in Australia. Retrieved from https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/2071.0~2016~Main%20Features~Same-Sex%20Couples~85.

Bergeron, S. (2010). Governing gender in neoliberal restructuring: Economics, performativity, and social reproduction. In A. Sisson Runyan & M. H. Marchand (Eds.), Gender and global Restructuring: Sightings, sites and resistances (pp. 66–78.). London, England: Routledge.

Bakker, I. & Gill, S. (2003). Global political economy and social reproduction. In I. Bakker & S. Gill (Eds.), Power, production and social reproduction: Human in/security in the global political economy (pp. 3–41), Basingstoke, England: Palgrave Macmillan.

Badgett, L. M. V. (1997). Beyond biased samples. Challenging the myths on the economic status of lesbians and gay men. In A. Gluckman & B. Reed (Eds.), Homo Economicus (pp. 66-71). London: Routledge.

Badgett, L.M.V. (2008). Gender, sexuality, and sexual orientation: All in the feminist family? In J. Jacobsen, & A. Zeller (Eds.), Queer economics (pp. 19-37). London, UK: Routledge.

Badgett, L. M. V., Durso, L. E., & Schneebaum, A. (2013). New Patterns of Poverty in the Lesbian, Gay, and Bisexual Community. The Williams Institute. Retrieved from http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGB-Poverty-Update-Jun-2013.pdf.

Bailey, D., & Jackson, J. (2005). The occupation of household financial management among lesbian couples. Journal of Occupational Science, 12(2), 57-68. doi:10.1080/14427591.2005.9686549.

Barrett, C. (2015). Queering the Home. Home Cultures, 12(2), 193-211. doi:10.1080/17406315.2015.1046298.

Barrett, C., Whyte, C., Leonard, W., & Comfort, J. (2014). No need to straighten up: Discrimination, depression and anxiety in older lesbian, gay, bisexual, transgender and intersex Australians. Retrieved from https://www.beyondblue.org.au/docs/default-source/research-project-files/bw0263-no-need-to-straighten-up---full-report---pdf.pdf?sfvrsn=70a29ae9_2.

Bauer, R. (2010). Non-monogamy in queer BDSM communities: Putting the sex back into alternative relationship practices and discourse. In M. Barker, & D. Langdridge (Eds.), Understanding non-monogamies (pp. 142-153). London, UK: Routledge.

Biblarz, T. J., & Savci, E. (2010). Lesbian, gay, bisexual, and transgender families. Journal of Marriage and Family, 72(3), 480-497. doi:10.1111/j.1741-3737.2010.00714.x.

Binnie, J. (2009). Envisioning economic and sexual justice spatially. S & F Online, 7(3). Retrieved from http://www.barnard.edu/sfonline/sexecon/binnie_01.htm.

Bishu, S. G., & Alkadry, M. G. (2017). A systematic review of the gender pay gap and factors that predict it. Administration & Society, 49(1), 65-104. doi:10.1177/0095399716636928.

Black, D. A., Makar, H.R., Sanders, S. G., & Taylor, L. J. (2003) The earnings effects of sexual orientation. Industrial and Labor Relations Review 56(3): 449–469. doi:10.1177/001979390305600305.

Browne, K., & Nash, C. J. (2010). Queer methods and methodologies. Farnham, England: Ashgate.

Carpenter, C.S. (2008). Sexual orientation, income, and non-pecuniary economic outcomes: New evidence from young lesbians in Australia. Review of Economics of the Household, 6(4), 391-408. doi:10.1007/s11150-008-9034-5.

Cassells, R., Duncan, A. S., & Ong, R. (March, 2017). Gender equity insights 2017: Inside Australia's gender pay gap. (BCEC Working Paper No. GE02). Retrieved from https://bcec.edu.au/publications/bcec-wgea-gender-equity-insights-2017/.

Chapman, R., Wardrop, J., Zappia, T., Watkins, R., & Shields, L. (2012). The experiences of Australian lesbian couples becoming parents: Deciding, searching and birthing. Journal of Clinical Nursing, 21(13–14), 1878–1885. doi:10.1111/j.1365-2702.2011.04007.x.

Chant, S. (October, 2006). Re-visiting the" feminisation of poverty" and the UNDP gender indices: What case for a gendered poverty index?. (Gender Institute Working Paper no. 18). https://www.researchgate.net/publication/237803581_Re-visiting_the_'Feminisation_of_Poverty'_and_the_UNDP_Gender_Indices_What_Case_for_a_Gendered_Poverty_Index

Chant, S. (2010). Gendered poverty across space and time: Introduction and overview. In S. Chant (Ed.), The international handbook on gender and poverty (pp. 1-26), Northampton, MA: Edward Elgar.

Clain, S. H., & Leppel, K. (2001). An investigation into sexual orientation discrimination as an explanation for wage differences. Applied Economics, 33(1), 37-47. doi:10.1080/00036840122961.

Clare, R. (2017). Superannuation account balances by age and gender. Association of Superannuation Funds of Australia. Retrieved from https://www.superannuation.asn.au/ArticleDocuments /359/1710_Superannuation_account_balances_by_a ge_and_gender.pdf.aspx?Embed=Y.

Coates, B. (2017). What's the best way to close the gender gap in retirement incomes?. Grattan Institute. Retrieved from https://grattan.edu.au/wp-content/uploads/2018/02/899-Best-way-to-close-gender-gap-retirement-incomes.pdf.

Collins, P. H. & Bilge, S. (2016). Intersectionality. Malden, MA: Polity Press.

Cook, J., Roberts, J., & Waylen, G. (2000), Towards a gendered political economy. Basingstoke: England: Palgrave Macmillan.

Coombe, J., Loxton, D., Tooth, L., & Byles, J. (2019). (2019). "I can be a mum or a professional, but not both": What women say about their experiences of juggling paid employment with motherhood. The Australian Journal of Social Studies, 54(1), 205-322. doi:10.1002/ajs4.76.

CSIRO, 2015. A longitudinal analysis of superannuation outcomes: Gender differences. (Working Paper no. 3). Retrieved from http://www.superresearchcluster.com/__data/assets/pdf_file/0003/336108/CP32015-03_SuperOutcomesGenderDifferences.pdf.

Danby, C. (2007). Political economy and the closet: Heteronormativity in feminist economics. Feminist Economics, 13(2), 29–53. doi:10.1080/13545700601184898.

Davies, C., & Robinson, K. H. (2013). Reconceptualising family: Negotiating sexuality in a governmental climate of neoliberalism. Contemporary Issues in Early Childhood, 14(1), 39-53. doi:10.2304/ciec.2014.14.1.39

Drydakis, N. (2019). Sexual Orientation and labour market outcomes. (Working Paper no. 111). IZA World of Labour. doi: 10.15185/izawol.111.v2.

Emens, E. F. (2004). Momogamy's law: Compulsory monogamy and polyamorous existence. New York University Review of Law & Social Change, 29(2), 277-376. doi:10.2139/ssrn.506242.

Fairwork Ombudsman. (2020). Paid parental leave. Retrieved from https://www.fairwork.gov.au/leave/maternity-and-parental-leave/paid-parental-leave.

Fish, J. N. (2018). Queering methodologies to understand queer families. Interdisciplinary Journal of Applied Family Science, 67(1), 12-25. doi:10.1111/fare.12297.

Fortin, N. M., Bell, B., Böhm, M. J. (August, 2017). Top earnings inequality and the gender pay gap: Canada, Sweden and the United Kingdom. (IZA Discussion Papers, No. 10829). doi:10.1016/j.labeco.2017.05.010.

Graf, N., Brown, A., & Patten, E. (2018). The narrowing, but persistent, gender gap in pay. Pew Research Center. Retrieved from https://pewrsr.ch/2uVqhbs.

Gregory, S. (February ,2019). Managing family and career: Australian women's labour force transitions after maternity leave. (Working Paper). Retrieved from http://dx.doi.org/10.2139/ssrn.3339410

Gorman-Murray, A., Morris, S., Keppel, J., McKinnon, S., & Dominey-Howes, D. (2017). Problems and possibilities on the margins: LGBT experiences in the 2011 Queensland floods. Gender, Place & Culture, 24(1), 37-51. doi:10.1080/0966369X.2015.1136806.

Gunn, A. C., & Surtees, N. (2009). 'We're a family': How lesbians and gay men are creating and maintaining family in New Zealand. Wellington, NZ: Families Commission, Komihana a Whanau.
Hayman, B., Wilkes, L., Halcomb, E. J., & Jackson, D. (2013). Marginalised mothers: Lesbian women negotiating heteronormative healthcare services. Contemporary Nurse, 44(1), 120–127. doi:10.5172/conu.2013.44.1.120.

Hennessy, R. (2002). Profit and pleasure: Sexual identities and capitalism. London, England: Routledge.

Hetherington, D., & Smith, W. (2017). Not so super for women: Superannuation and women's retirement outcomes. Retrieved from https://percapita.org.au/wp-content/uploads/2018/05/Not-So-Super_FINAL-v2-2.pdf.

Horner, J. (2013). In their own words: Lesbian, gay, bisexual, trans and intersex Australians speak about discrimination. NSW Gay and Lesbian Rights Lobby. Retrieved from https://www.pmc.gov.au/sites/default/files/religious-freedom-submissions/14946-3.pdf.

Hughes, M. A., & Kentlyn, S. (2014). Report of the survey of the health and wellbeing of lesbian, gay, bisexual, transgender and intersex (LGBTI) older people in NSW, 2013- 2014. Retrieved from: https://www.publish.csiro.au/ah/fulltext/AH16200.

IVF Australia. (April, 2020). Options for same-sex couples. Retrieved from https://www.ivf.com.au/planning-for-pregnancy/same-sex-couples.

Kaine, S., & Boersma, M. (2018). Women, work and industrial relations in Australia in 2017. Journal of Industrial Relations, 60(3). doi:10.1177/0022185618764204.

Kentlyn, S. (2010). Discussion Questions.

Klawitter, M. M. (2014). Meta-analysis of the effects of sexual orientation on earnings. (Working paper presented at workshop Sexual Orientation Discrimination in the Labor Market). doi:10.1111/irel.12075.

Klesse, C. (2006). Polyamory and its “others”: Contesting the terms of non-monogamy. Sexualities, 9(5), 565-583. doi:10.1177/1363460706069986.

Kingfisher, C. (2013). Western welfare in decline: Globalization and women's poverty. Philadelphia, Pennsylvania: University of Pennsylvania Press.

Leonard, L., Lyons, A., & Bariola, E. (2015). A Closer look at private lives: Addressing the mental health and well-being of lesbian, gay, bisexual and transgender (LGBT) Australians. Australian Research Centre in Sex, Health and Society. Retrieved from https://apo.org.au/node/53996.

Lips, H. M. (2016). The gender pay gap and the wellbeing of working women. In H. M. Lips (Ed.) Handbook on well-being of working women (pp. 141-157). Dordrecht, Netherlands: Springer.

Lysenko, N., Pryor, R., Leung, R., Field, K., & Toumbourou, J. (2015). Building the evidence base of risk and protective factors for depression and anxiety in the GLBTI community. Drummond Street Services. Retrieved from https://www.queerspace.org.au/wp-content/uploads/2019/07/drummmond-street-research-Building-the-evidence-base-of-Risk-and-Protective-factors-for-Depression-and-Anxiety-beyond-1.pdf.

Lyons, A. (2016). Breaking barriers. Good Practice, 10(1-2), 10-12. ISSN: 1837-7769.

Martell, M. E., & Eschelbach H. M. (2017). Sexual identity and the lesbian earnings differential in the US. Review of Social Economy, 75(2), 159-180. doi:10.1080/00346764.2016.1219384.

McNair, R. & Bush, R. (2015). Rainbow women’s help seeking behaviour research. The University of Melbourne. Retrieved from https://www.beyondblue.org.au/docs/default-source/research-project-files/report-to-beyondblue-rainbow-women-and-help-seeking-july-2015-final.pdf?sfvrsn=27147fea_2.

Melbourne Institute. (2014). The household, income and labour dynamics in Australia (HILDA) Survey, 2014. Retrieved from https://melbourneinstitute.unimelb.edu.au/hilda/publications/hilda-statistical-reports.

NCOSS. (2014). The myth of pink privilege. Retrieved from https://www.ncoss.org.au/sites/default/files/public/policy/LGBTIPovertyNCOSSLaunch_FINAL.pdf.

Oswald, R. F., Blume, L. B., & Marks S. R. (2005). Decentering heteronormativity: A model for family studies. In V. L. Benston, A. C. Acock, K. R. Allen, P. Dilworth-Anderson & D. M. Klein (Eds.) Sourcebook of family theory research (pp. 143–166). Thousand Oaks, CA: Sage.

Oswald, R. F., Kuvalanka, K. A., Blume, L. B. &, Berkowitz, D. (2007.) Queering “the family”. In S. A. Lloyd, A. L. Few, K. R. Allen (Eds.), Handbook of feminist family studies (pp. 43–55). Thousand Oaks, CA: Sage.

Pallotta-Chiarolli, M. (2006). Polyparents having children, raising children, schooling children. Lesbian and Gay Psychology Review, 7(1), 48-53. ISSN: 1467-2472.

Peterson, V. S. (2002), Rewriting (global) political economy as reproductive, productive, and virtual (Focauldian) economies. International Feminist Journal of Politics, 4(1), 1–30. doi:10.1080/14616740110116155.

Piasna, A., & Plagnol, A. (2018). Women's job quality across family life stages: An analysis of female employees across 27 European countries. Social Indicators Research, 139(3), 1065-1084. doi:10.1007/s11205-017-1743-9.

Pohl, C., Truffer, B., & Hirsch Hadorn, G. (2017). Addressing wicked problems through transdisciplinary research. In R. Frodeman The Oxford handbook of interdisciplinarity (pp. 319-331). doi:10.1093/oxfordhb/9780198733522.013.26.

Power, J., Perlesz, A., Brown, R., Schofield, M., Pitts, M. K., McNair, R., & Bickerdike, A. (2010). Diversity, tradition and family: Australian same-sex attracted parents and their families. Gay and Lesbian Issues and Psychology Review, 6(2), 66-81. ISSN:1833-4512.

Productivity Commission (2015). Superannuation policy for post- retirement. Retrieved from http://www.pc.gov.au/research/completed/superannuation-post-retirement.

Punnett, B. J. (2016). Women in the workforce: A global snapshot. In H. M. Lips (Ed.), Handbook on well-being of working women (pp. 579-602). Dordrecht, Netherlands: Springer.

Rainbow Fertility. (2020). Costs. Retrieved from https://www.rainbowfertility.com.au/costs/.

Rao, R. (2015). Global homocapitalism. Radical Philosophy, 19(4), 38–49. Retrieved from https://www.radicalphilosophy.com/article/global-homocapitalism.

Riach, K., O'Hare, C., Dalton, B., & Wang, C. (2018). The future face of poverty is female: Stories behind Australian women's superannuation poverty in Retirement. AustralianSuper. Retrieved from https://www.australiansuper.com/campaigns/future-face-of-poverty.

Riggs D. W. (2010). Developing a 'responsible' foster care praxis: Poly as a framework for examining power and propriety in family contexts. In M. Barker, & D. Langdridge (Eds.), Understanding non-monogamies (pp. 188-200). London, England: Routledge.

Rothblum, E. D. (2009). An overview of same-sex couples in relationships: A research area still at sea. In D. A. Hope (Ed.), Contemporary perspectives on lesbian, gay and bisexual identities (pp. 113-139). New York, NY: Springer. doi:10.1007/978-0-387-09556-1_5.

Sabia, J. J., & Wooden, M. (March, 2015). Sexual identity, earnings, and labour market dynamics: new evidence from longitudinal data in Australia. (Melbourne Institute Working Paper Series no. 8/15). doi:10.1002/soej.12181.

Savage, T. (2014). Let's Talk About Poverty, Star Observer. Retrieved from https://www.starobserver.com.au/opinion/soapbox-opinion/lets-talk-about-poverty/129492.

Scutella, R., Wilkins, R., & Horn, M. (March, 2009). Measuring poverty and social exclusion in Australia: A proposed multidimensional framework for identifying socio-economic disadvantage. (Melbourne Institute Working Paper Series 2009 No. 4). doi:10.2139/ssrn.1639867.

Senate Economics Committee (2016). A husband is not a retirement plan: Achieving economic security for women in retirement. Retrieved from http://www.aph.gov.au/Parliamentary_Business/Com mittees/Senate/Economics/Economic_security_for_w omen_in_retirement/Report.

Sharp, L. A. (2019). The future face of poverty should not be female: the barriers to superannuation equity women face. Australian Nursing and Midwifery Journal, 26(7), 7. Retrieved from https://anmj.org.au/wp-content/uploads/2019/06/Jul-Sep-2019ANMJ.pdf.

Sheff, E. (2010). Strategies in polyamorous parenting. In M. Barker, & D. Langdridge (Eds.), Understanding non-monogamies (pp. 169-180). London, England: Routledge.

Sheff, E. (2011). Polyamorous families, same-sex marriage, and the slippery slope. Journal of Contemporary Ethnography, 40(5), 487-520. doi:10.1177/0891241611413578.

Smith, N. (2018). Queer theory and feminist political economy. In J. Elias & A. Roberts (Eds.), Handbook on the international political economy of gender (pp.102-112). doi:10.4337/9781783478842.00013.

Sullivan, N. (2003). A critical introduction to queer theory. New York, NY: NYU Press.

Tasker, F., & Patterson, C. J. (2007). Research on Gay and Lesbian Parenting. Journal of GLBT Family Studies 3(2). 9-34. doi:10.1300/J461v03n02_02.

Workplace Gender Equality Agency. (2020). Parental leave. Retrieved from https://www.wgea.gov.au/terms/parental-leave.

Workplace Gender Equality Agency. (2020). Australia's gender pay gap statistics. Retrieved from https://www.wgea.gov.au/data/fact-sheets/australias-gender-pay-gap-statistics

Weeks, J., Heaphy, B., & Donovan, C. (2001). Same sex intimacies: Families of choice and other life experiments. London, England: Routledge.

Weston, K. (1991). Families we choose: Lesbians, gays, kinship. New York: Columbia University Press.

Wilkinson, E. (2010). What's queer about non-monogamy now?. In M. Barker, & D. Langdridge (Eds.), Understanding non-monogamies (pp. 243-254). London, England: Routledge.

Wojnar, D. M., & Katzenmeyer, A. (2014). Experiences of preconception, pregnancy, and new motherhood for lesbian nonbiological mothers. Journal of Obstetric, Gynecologic, & Neonatal Nursing, 43(1), 50–60. doi:10.1111/1552-6909.12270

Wooden, M. (2014). The measurement of sexual identity in Wave 12 of the HILDA Survey (and associations with mental health and earnings). (Hilda Project Discussion Paper Series 1/14). Retrieved from https://melbourneinstitute.unimelb.edu.au/assets/documents/hilda-bibliography/hilda-discussion-papers/hdps114.pdf.

Yekani, E. H.,, Kilian, E., & Michaelis, B. (2013). Queer futures: Reconsidering ethics, activism, and the political. Farnham, England: Ashgate.

POSTERA CRESCAM LAUDE
THE UNIVERSITY OF
MELBOURNE