

# Rural, Regional & Remote Women's Survey Report



RRR NETWORK

WE WOULD LIKE TO ACKNOWLEDGE THE PAST,  
PRESENT AND FUTURE TRADITIONAL OWNERS AND  
ELDERS, WHOSE CULTURES AND CUSTOMS HAVE  
AND WILL CONTINUE TO NURTURE THE LAND ON  
WHICH WE WALK AND LIVE.



# Contents

1. Executive Summary.....	4
2. Survey Snapshot.....	5
3. Introduction.....	7
4. Key Priorities of RRR Women.....	8
Access to Healthcare.....	8
Cost of Living: A Growing Pressure.....	9
Regional Differences in Priorities.....	9
Regional Priority Patterns.....	10
Aboriginal Women Priorities .....	10
5. Identifying the RRR Network’s Priorities.....	11
6. Education.....	13
7. Employment.....	15
Industry .....	16
Small Business.....	17
Place of Work and Income.....	18
Workplace Flexibility and Culture.....	19
8. Financial Wellbeing of RRR Women.....	21
Income.....	21
Superannuation.....	22
Key Decision-Making.....	22
9. Community Participation.....	24
10. Conclusion.....	25
11. References.....	26





# 1. Executive Summary

This report examines the social and economic opportunities and challenges facing regional Western Australia (WA), with a specific focus on rural, regional and remote (RRR) women. It is the second instalment of the RRR Network’s annual research initiative, following the 2024 inaugural survey and report.

The RRR Network is a unique organisation and WA’s only entity dedicated to advancing regional development through a gender equality lens. The insights generated by this research serve a dual purpose:

1. To provide data-driven analysis and relevant narratives that empower RRR women to improve their personal and economic outcomes.
2. To inform policymakers about the evolving issues across regional WA and to reinforce the central role women play in building thriving, inclusive communities.

To deepen understanding of these dynamics, the RRR Network conducted an online survey in September and October 2025, receiving 400 responses. In collaboration with Regional Development Commissions, the Network also hosted in-person forums with 89 women across the South West, Wheatbelt and Gascoyne regions. These gatherings reflected the survey’s intent, fostering open discussion and the sharing of lived experience. In total, 489 women contributed to this year’s research.

In response to recommendations from the 2024 report, several key improvements were implemented. This included diversifying survey participation, enhancing marketing with inclusive imagery, collaborating with cultural organisations, and increasing engagement with younger women. Notably, the most significant advancement was the deeper engagement with Aboriginal women.

## Survey and forum findings reveal:

- Persistent challenges in accessing essential services yet underscore the resilience of regional women.
- Education and economic independence are key values that drive innovation and adaptability.
- Concerns about job insecurity, underemployment, and rising living costs remain prevalent.

Compounding these pressures is the ongoing need for women to advocate for themselves and their communities, highlighting the vital role of the RRR Network in amplifying their voices.

We thank the Office of Multicultural Interests for reviewing the survey questions prior to release and for helping to increase participation among culturally and linguistically diverse women.

We also extend sincere thanks to the Gascoyne, South West and Wheatbelt Development Commissions for their active partnerships in strengthening women’s voices to inform this report.



## 2. Survey Snapshot



**In contrast, most women are educated, some exceeding in superannuation and earning high incomes working from home.**



### Survey demographics

- **400 online survey responses of which -**
  - 2.5% Aboriginal
  - 1% Aboriginal & Torres Strait Islander
  - 3% Do not speak English at home
- **Plus 89 in-person at three forums** of which 50 were Aboriginal women



### Regional representation

- **25% Wheatbelt**
- **22% South West**
- **17% Great Southern**
- 9% Kimberley
- 8% Mid West
- 6% Goldfields-Esperance
- 4% Perth
- 3% Peel
- 3% Pilbara
- 3% Gascoyne



### Survey participants by age

**80%**

Women most represented in this survey were those aged between 31 to 60.

- 8% 20 to 30
- 8% 61 to 70
- 3% 71 above.
- 1% 15-19



### Key priorities for RRR women

- 48% Healthcare
- 45% Cost-of-living
- 36% Financial independence
- 35% Education, training and professional development
- 31% Staying connected with like-minded people
- 29% Employment opportunities
- 28% Local services/events



### What women said should be the priority of the RRR Network

- 79% Advocacy on major issues impacting RRR Women
- 71% Promoting the value of regional WA and its vital resources
- 67% Providing and creating pathways for personal and professional development, leadership, mentorship and education



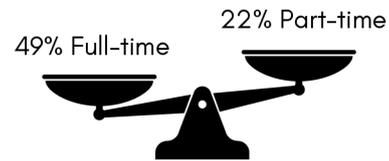
### Main benefits of the RRR Network to women

- 42% Being part of a group that promotes women in rural, regional and remote WA
- 39% Their advocacy for rural, regional and remote women and community
- 28% Connecting to other like minded people
- 26% Inspiration and empowerment
- 22% Their communications, social media and information sharing of regional activities

### Top 10 employment industries

- 23% **Agriculture**
- 12% **Education**
- 10% **Not For Profit / Community**
- 10% **Healthcare and social assistance**
- 8.5% Other services
- 6% Public administration and safety
- 5.5% Professional scientific and technical services
- 4% Financial and insurance services
- 2.5% Arts and recreation services
- 2% Accommodation and Food services

### Full and part-time status of RRR women surveyed



### Job security



- 44% Feel very secure in their jobs
- 25% Feel somewhat secure
- 10% Self-employed and feel secure
- 10% Feel uncertain about their job security
- 7% Self-employed and uncertain
- 2.5% Feel insecure about their job
- Less than 1% are at risk of losing their job.

### Place of work



- 61% On-site (office, factory, farm, mine etc)
- 17% At home (remote work)
- 15% At home (self-employed)
- 5% No work place
- 2% In the field or outdoors

### Highest level of educational attainment

- 32% Bachelor Degree
- 17% VET/TAFE
- 13% Post Grad degree
- 13% Masters degree
- 11% Secondary High School
- 10% Diploma
- 2% PhD degree
- 2% Other



**45%**

**HAVE OPTED OUT OF OR DELAYED FURTHERING EDUCATION IN LAST TWO YEARS DUE TO AFFORDABILITY**

### Value of student debt

- 74% No student debt
- 7.5% Less than \$10,000
- 7% \$10,000 - \$24,999
- 7% \$25,000 - \$49,999
- 2.5% \$50,000 - \$74,999
- Less than 1% \$100,000 or more
- 1.5% prefer not to say



### Superannuation status



- 67% Have a super account that receives regular employer contributions
- 22% Have a super account, but contributions are irregular or paused
- 7% Have a Self or Family Managed Super Fund
- 3% Do not have a super account
- Less than 2% not sure about their super status

### Personal annual income

- 21% - \$100,000 - \$130,000
- 19% - under \$50,000
- 18% - \$51,000 - \$80,000
- 17% - \$81,000 - \$100,000
- 9% Prefer not to say
- 9% - \$150,000 - \$200,000
- 3.5% Above \$200,000
- 3% Not receiving any income



### 3. Introduction

This year's RRR Network research report centres on the economic realities facing rural, regional, and remote (RRR) women in Western Australia (WA). The cost-of-living crisis emerged as a dominant theme, deeply shaping the current lived experiences of women and their communities.

WA continues to hold the highest gender pay gap in the country. This disparity leads to lower lifetime earnings for women, which in turn affects their financial wellbeing, reduces retirement savings, and increases economic insecurity later in life.

Employment rates and sector diversity among RRR women are statistically lower than those of women in the Perth metropolitan area, meaning the gender pay gap is felt even more acutely in RRR regions.

Key priorities for RRR women remain consistent: access to healthcare, cost-of-living pressures, and employment opportunities. When combined with income and superannuation data, these indicators show that many RRR women are currently vulnerable and face uncertain futures, despite nearly all being educated and employed.

This paradox highlights a critical issue: wages are low, and income is often inconsistent. A third of survey respondents are self-employed, and more than a third work from home, indicating that remote work is becoming more accessible and is beginning to influence women's economic outcomes.

Understanding the challenges faced by RRR women not only informs the work of the RRR Network's but also plays a vital role in shaping gender and regional policy development across Western Australia.

## 4. Key Priorities of RRR Women

### Access to Healthcare

In 2024, the RRR Network reported that general practitioner (GP) services were the most difficult to access, with 60% of respondents identifying it as a challenge. In 2025, healthcare remained a critical concern, ranking as the top priority for 48% of RRR women.

During discussions with women in the South West, many reported that while they could secure a GP appointment within days or up to two weeks, accessing their preferred GP was far more difficult. This caused anxiety for some, particularly when discussing sensitive women's health issues. Several women described strategies such as booking appointments months in advance to ensure continuity with their chosen GP, and cancelling appointments closer to the date if they were no longer needed.

Another concern raised in the Wheatbelt was the lack of bulk billing for children at some regional practices, which placed financial strain on families. Fortunately, the forum format enabled women to share information about local GPs who offer bulk billing, empowering others to make informed choices and better manage household budgets.

In the South West, women were introduced to an alternative approach to women's health through the not-for-profit South West Women's Health & Information Centre (SWWHIC). The Centre's CEO (pictured top right) shared that they offer a range of services, including confidential information and advice from a qualified nurse on topics such as contraception, fertility awareness, pregnancy choices, menopause, menstrual health, and mental wellbeing, including anxiety and depression.

Many attendees were previously unaware of the service and expressed feeling empowered by



the knowledge that a local, specialised alternative to traditional GP care was available in their region.

For Aboriginal women in the Gascoyne region, health and personal hygiene emerged as significant priorities, further challenged by limited access to culturally appropriate and essential support services. Women expressed concern about gaps in consistent health information, noting that much of their knowledge is passed down through generations. Examples included not recognising dizziness as a symptom of high blood pressure, putting sugary drinks in baby bottles, and having limited understanding of basic hygiene practices such as daily showering, dental care, and avoiding the sharing of towels. They also highlighted that many families do not own washing machines, which increases the risk of head lice, school sores, and other hygiene-related disease outbreaks.

While services such as Home and Community Care (HACC), Silver Chain, and Regional Alliance West among others were mentioned in the Gascoyne, participants noted a critical gap in health services focused on screening and prevention. Recent disease outbreaks in the region have further underscored the urgent need for more targeted and culturally designed health education and accessible services to support their long-term wellbeing.

## Cost of Living: A Growing Pressure

The second major priority for RRR women was the cost of living, identified by 35% of respondents. This concern aligns with recent independent research. For example, the WACOSS Cost of Living Report (2024) found that rents for units and houses have surged across nearly all WA regions since 2022–23. The report also noted significant increases in food costs in the Kimberley and Pilbara, while regions such as Peel, the South West, Gascoyne and Great Southern remain relatively comparable to Perth.

Similarly, the Foodbank Hunger Report (2024) found that only 53% of people in regional WA can reliably access the food they need, with food insecurity continuing to rise. Together, the survey results, external evidence and women's own stories indicate mounting cost-of-living pressures for many RRR women and their families.

Aboriginal women also reported that many families are experiencing ongoing hardship as the costs of food, housing and fuel continue to rise. In response, households are making difficult sacrifices, including cutting back on travel, going without fresh food and, at times, borrowing money to cover basic necessities.

Discussions highlighted a troubling cycle of debt, with some families relying on grandparents to help feed children and moving into overcrowded housing to reduce expenses. Women emphasised that these challenges are deeply systemic and are having a profound impact on the physical health and mental wellbeing of many community members.

## Regional Differences in Priorities

While some priorities were consistent across regions, others varied. Of the 15 options provided to RRR women, eight consistently ranked in the top five across regions:

- Cost of living
- Education and training
- Healthcare



- Financial independence
- Employment opportunities
- Local services and events
- Climate change
- Staying connected

The Kimberley and Pilbara regions reported the greatest concern about the cost of living, with 59% and 73% of respondents, respectively, identifying it as a top issue. Across nearly all regions, financial independence emerged as a consistent priority, while staying connected with family and friends was highlighted specifically in the Wheatbelt, Peel, South West and Great Southern regions.

Employment did not feature among the top five priorities for women in the Mid West, Wheatbelt, South West and Great Southern. This may reflect the presence of relatively strong and diverse labour markets in these areas. Notably, the Great Southern and Wheatbelt currently have the lowest unemployment rates in WA, at 1.5% and 1.6% respectively (Department of Energy and Economic Diversification, September 2025).

In contrast, women in the Kimberley, Pilbara and Goldfields-Esperance regions identified employment as a key concern. The Kimberley had the highest unemployment rate in WA at 9.8%, while the Pilbara and Goldfields-Esperance were below the state average (Department of Energy and Economic Diversification, September 2025).



This disparity may be linked to the male-dominated industry profile of these regions. In particular, mining remains male-dominated and is often characterised by rostered work arrangements that may be less appealing to women and are not conducive to primary carer responsibilities that women typically fulfil.

### Regional Priority Patterns

The Kimberley and Goldfields-Esperance regions shared identical top priorities:

- Cost of living
- Education
- Healthcare
- Financial independence
- Employment

The Wheatbelt and South West aligned closely with these priorities, with one key difference: employment was replaced by staying connected with family and friends.

It is particularly noteworthy that staying connected was a priority in the South West, despite its relatively large population of 201,659 (Regional Development Australia), the second largest in the state after Perth. In contrast, the Wheatbelt, with a population of 78,517 (Wheatbelt Development Commission), may experience higher loneliness rates due to its sparsity.

Meanwhile, South West women may be experiencing social isolation - a condition in which individuals feel that the quality or quantity of their social relationships is less than desired.

Regardless of the cause, the impact of social isolation is profound across the Wheatbelt, South West, and Great Southern. Financial independence was a recurring priority across all regions except Peel. It is likely that Peel's lower representation in the survey affected this result; with more responses, financial independence may have emerged as a priority there as well. As a key indicator of gender equality, financial independence remains a persistent concern for RRR women.

### Aboriginal Women's Priorities

For Aboriginal women in Carnarvon (Gascoyne region), their most important priorities were looking after their families—especially their children—and being together as a family. This includes showing respect, spending time together, teaching children about Aboriginal culture, and recognising when a family member needs help.

Knowing how and where to access support is also vital. Key services include the Department of Housing, the WA Country Health Service (WACHS), the Community Alcohol and Drug Service (CADS), and suicide prevention and funeral support services. Other important priorities include health, safety, stable housing, financial security, education, community unity, and opportunities to socialise and learn about culture from a young age.



## 5. Identifying the RRR Network's priorities

As the peak body representing RRR women in WA, the RRR Network recognises the importance of regularly assessing public sentiment about its purpose and impact. This year's survey results strongly affirm the Network's current direction, with advocacy emerging as the central priority.

Advocacy has long been the cornerstone of the RRR Network's work. This commitment was evident through the RRR Network Ministerial Reference Group, which operated from 1995 to 2016 and provided policy feedback to the WA State Government. Since its incorporation in 2017, the Network has continued this legacy by producing research reports that offer deep insights into the lived experiences of RRR women across the state.

When asked about future priorities, 75% of respondents identified advocacy on major issues affecting women and their communities as the top priority. Additionally, 70% supported efforts to promote the value of regional communities and their essential contributions to Western Australia's long-term social, cultural, economic, and environmental sustainability.

One woman from the Wheatbelt region shared her experience balancing personal and professional responsibilities while also undertaking the emotional labour of community advocacy. At the time, she was drafting a letter to the WA State Government to defend her child's school bus service, which was under threat of cancellation.

She reflected on the disparity between metropolitan and regional experiences, noting that a basic service that enables thousands of city children to access education and allows parents to get to work on time was one she had to fight for personally. Her story underscored the additional layers of complexity and responsibility that often define regional life. These realities are largely invisible to those living in urban areas.

Discussions with Aboriginal women in the Gascoyne region further highlighted the importance of advocacy. Several opportunities to increase female involvement in community decision-making were identified. These included advocating for greater Aboriginal women's representation on Shire councils, strengthening intergenerational connections to foster leadership, and creating more culturally safe forums. The RRR Network was recognised for providing such spaces where women can openly yarn about the issues affecting them, raise awareness, and explore pathways to improve outcomes both personally and within their communities.

Across the state, 66% of women expressed strong support for the RRR Network's role in facilitating personal and professional development, networking, leadership opportunities, mentoring, and education. Additionally, 53% emphasised the importance of improving employment outcomes and business support for RRR women.

Interestingly, women's comparatively lower prioritisation of professional development and employment opportunities, relative to advocacy on major issues affecting RRR women and their communities, offers valuable insight. It may suggest that many women feel confident navigating these areas independently. Alternatively, it could indicate that the RRR Network has not yet fully demonstrated its value in supporting these aspects. This presents an opportunity for the Network to reassess how it communicates and delivers programs in these domains.

Overall, these findings underscore the vital role the RRR Network plays in shaping Western Australia's regional landscape.

First, they affirm the need for dedicated advocacy on behalf of women and regional communities. Without support from the RRR Network, their voices may go unheard, and there is a risk of further disengagement among RRR women from their lived experiences.

Second, the findings reflect a prevailing sentiment among regional populations that their communities and economic contributions are undervalued relative to those of metropolitan Perth.





## 6. Education

Nearly 90% of survey respondents reported having educational qualifications beyond secondary school. Notably, women holding a bachelor's degree outnumbered those with other forms of education by almost double. This has been a consistent trend observed in previous RRR Network surveys (2021 and 2024), suggesting that university education remains both popular and accessible among women in RRR areas (see Table 1).

**Table 1: Educational Attainment**

Highest level of education	%
Primary School	0.25
Secondary/High School	11.31
VET / TAFE	16.83
Post Graduate degree	12.81
Bachelor's degree	31.91
Master's degree	13.07
PhD	2.51
Diploma	9.80

However, broader research shows that regional students experience the highest dropout rates in tertiary education (Charles Sturt University, 2024; Curtin University, 2025). This raises important questions about when, where, and for how long RRR women complete their degrees. Many respondents shared personal stories of their children relocating to urban centres to pursue university studies, highlighting the geographic challenges of accessing higher education.

Others described their educational journeys as long and nonlinear, often involving a mix of on-campus attendance, deferrals, distance learning, and eventual completion. For some, this process extended well beyond the typical three- to four-year period required for full-time study.

Despite these challenges, 74% of respondents reported no student debt. Among those who did, debt levels ranged from under \$10,000 to more than \$100,000. Most of these individuals were employed, though a small group reported being underemployed, unable to work due to injury, or actively seeking employment. This is particularly concerning in regional areas, where small labour markets and limited industries make it difficult to repay student debt and build personal savings, especially as that debt continues to accrue interest. Although student debt is not repaid until an individual reaches the income threshold, indexation is still applied each year.

In response to these employment pressures, 90% of participants with a bachelor's degree reported undertaking additional learning in the past 12 months to support their employment or business activities. This included online webinars, workshops, seminars, mentoring, formal education and on-the-job training. Interestingly, this same cohort also recorded the highest underemployment rate at 9%.

This highlights that university-level education does not necessarily guarantee full-time employment in regional areas, where labour markets are small and industry options are limited.



Underemployment, limited industry opportunities and shifting workforce demands are prompting many women to continue upskilling, even after making significant investments in university education. Women in the South West explored this issue further, noting that degrees earned more than a decade ago often feel outdated in today's job market. Their reflections on the relevance and value of their education were strongly shaped by the realities of employment insecurity in regional contexts. From a regional perspective, pursuing a university degree raises not only questions of access but also whether it delivers a positive cost-benefit outcome.

Further compounding these challenges, 44% of women reported delaying further education in the past 12 months due to cost. For those experiencing job insecurity, underemployment and primary caregiving responsibilities, while also navigating the cost-of-living crisis - investing in skill development becomes significantly more difficult. However, in-person discussions revealed that affordability was not the only barrier. Time was a major constraint. Living regionally often means attending courses requires time away from work, family and even pets, along with long-distance travel, accommodation and incidental expenses. These additional demands impose a burden that many women lack the capacity to manage.

When discussions turned to education for Aboriginal women, the focus was on what women need now. This included education on

the use of technology, particularly online banking, following the recent closure of the local branch. Women shared that they rely on younger family members to help them navigate the online world, but felt that more community learning spaces tailored to their educational needs were required. Other important forms of education and support included assistance with completing forms and understanding which services they could access and how to access them.

Suggested solutions included TAFE or the local library offering digital safety and technology skills workshops, specifically tailored for older adults and delivered at a slower pace. A drop-in support space where older generations could receive help with online forms and services was also recommended.

More comprehensive education opportunities discussed included the Community Development Employment Projects (CDEP), a program that offered welfare-to-work options through community-managed activities focused on building skills, employment, and community development. Although the program is no longer offered, it was considered highly valuable by Aboriginal women. As one woman reflected, "everyone had a job" when this program was available.



## 7. Employment

Monitoring employment offers valuable insights into the economic progress of RRR women. While the RRR Network survey provides useful data, it is important to acknowledge its limitations. The survey captures data only from those who opt in, rather than the broader population, making it difficult to fully assess employment trends. Despite this constraint, RRR Network data has shown remarkable consistency across annual surveys since 2019. However, 2025 marks a notable shift.

Full-time employment among surveyed women fell from 58% in 2024 to 49% in 2025 – a significant decline. This change should be considered alongside RRR Network’s reported underemployment figures, which rose sharply from 1.4% in 2024 to 6% in 2025. This upward trend aligns with findings reported by WA’s Treasury Corporation as of September 2025, reinforcing the credibility of these observations.

Over the same period, our unemployment rate decreased from 3% in 2024 to less than 1% in 2025. Similarly, Western Australia’s unemployment rate has generally declined in recent years (Government of Western Australia).

In 2021-22, unemployment reached 6%, and by July this year, it was almost 4%. RRR Network data also showed an increase of almost 2% in self-employment since 2024.

Although this growth is against a backdrop of 7% feeling insecure about their self-employed

jobs. Overall, 20% of survey women were feeling either insecure, somewhat insecure or at risk of losing their jobs.

Taken together, these patterns suggest a complex employment landscape: while fewer women are unemployed, more are underemployed, full-time employment is declining, and many have concerns about their future employment prospects. These dynamics warrant closer analysis to understand the underlying factors and their implications for RRR women’s economic security.

Discussions about Aboriginal women’s employment primarily centred on barriers limiting their participation in the workforce. Key challenges included family responsibilities, a restricted job market in Carnarvon, insufficient training pathways linked to real employment opportunities, experiences of racism, and low self-confidence. Additional obstacles identified included age-related concerns, health limitations, a lack of professional references, limited TAFE course options, and the absence of guaranteed employment following school programs.

Overall, the discussion highlighted the complexity and difficulty of these issues. It was evident that consistent, comprehensive wraparound services, designed to build confidence and deliver faster, tangible outcomes, are essential to advancing Aboriginal women’s economic participation in Carnarvon.

## Industry

All 18 listed industries reported representation by RRR women, highlighting the breadth of their economic participation. The South West region recorded the most diverse industry presence, covering 13 industries, followed by the Mid West and Wheatbelt (12 each), the Great Southern (11), Goldfields-Esperance (10), and the Kimberley and Peel (nine each). At the other end of the spectrum, the Gascoyne and Pilbara recorded the least diversity, with only six and five industries represented, respectively.

Agriculture, forestry, and fishing remain the most significant sectors for RRR women, with 23% of survey participants employed in these industries. Last year's survey produced the same result (23%), compared with an industry average of approximately 32%. It could be assumed that the RRR Network's primary audience is women working in this sector, which may bias the results. However, 73% of women who participated in the survey were not members of the RRR Network, and many commented that they had not heard of the Network prior to the survey. This indicates that the survey reached new audiences of RRR women.

This strong statewide presence of women working in the agricultural sector excludes only the Pilbara and Peel regions. The Wheatbelt recorded the highest concentration at 37%, followed by the Gascoyne at 27%. The Mid West, Kimberley, Great Southern, and Goldfields-Esperance each reported between 20% and 23%, while the South West trailed at 14%. Despite its popularity, job security in this sector remains a concern, with only 57% of respondents reporting feeling secure in their roles.

Education emerged as the second most common industry, employing 12% of RRR women, with representation across all regions except the Pilbara. However, job security in education mirrored that in agriculture, with only about half of respondents expressing confidence in their employment stability.

Health care and the not-for-profit/community services sectors followed closely, each accounting for approximately 10% of respondents. All other industries reported representation below 9%, with some, such as real estate, electricity and gas, manufacturing, construction, mining, information media and telecommunications, and transport, attracting only one or two participants. This underscores the concentration of RRR women in a limited number of sectors and highlights opportunities for diversification and targeted support in underrepresented industries.

Aboriginal women identified the mining industry as an area of interest. The rostered work structure was considered well aligned with their cultural, community, and family responsibilities. They also recognised that mining companies provide strong support services for women, and therefore viewed the sector as one in which they could access suitable employment opportunities in the Gascoyne.





## Small Business

Our survey revealed that 31% of participating women identified as business owners or self-employed, with just over half citing concerns about job security, indicating vulnerability in the RRR entrepreneurial sector.

In addition to quantitative data, we received 122 written responses from these women, providing deeper insight into their work-related priorities. Common themes included financial security and profitability, sourcing new business, retaining clients, earning enough to save, contributing to their superannuation, paying wages, and growing their business.

Self-employed women were represented across 12 of the 19 industries. The industries in which they did not work were mining, construction, retail trade, transport, postal and warehousing, financial and insurance services, rental, hiring and real estate, and education and training.

Concerns about financial stability were further highlighted by the fact that only 22% reported having superannuation accounts, with many noting irregular or paused contributions. This issue was echoed in forum discussions, where several women reported that after covering wages and operational costs, little remained for superannuation contributions, leading to anxiety about their long-term economic futures.

Beyond financial concerns, women also emphasised work-life balance and avoiding burnout, personal health and wellbeing, building confidence (particularly in leadership roles), maintaining quality staff, and contributing to regional sustainability.

Regional sustainability is a key theme and focus area for the RRR Network. We cannot expect to empower women in declining regional communities; improving regional liveability is critical to their social and economic development, and surveyed women recognised the link between community wellbeing and their business outcomes.

Encouragingly, 65% of respondents had engaged in online courses or webinars over the past year to support their business or employment. This underscores the demand for accessible, relevant, and bite-sized educational resources tailored to the needs of women in small business.

To strengthen women's business sustainability, the RRR Network appealed to industry leaders in May 2025 to cast a wider net when awarding contracts. The same message was shared with the WA State Government, encouraging it to consider gender-responsive procurement for government contracts under \$200,000.

## Place of Work & Income

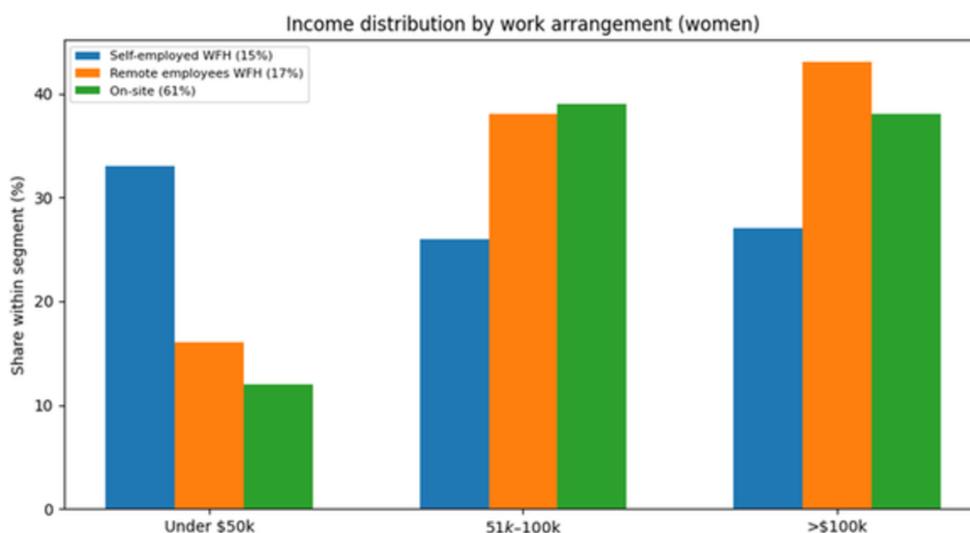
The Chair of the Productivity Commission, Danielle Wood, speaking at the Australian Financial Review Summit (2025), emphasised that we cannot overlook the benefits of working from home, particularly for women. She noted that the recent increase in women working full-time is greater than the growth seen over the previous 40 years.

Our survey examines the place of work and income distributions among women by work arrangement (see Figure 1). These arrangements include self-employed women working from home (WFH), remote employees WFH, and on-site workers, together accounting for approximately 93% of survey respondents. The remaining 7% did not have a fixed workplace.

### Key findings:

- Remote WFH and on-site workers have stronger income profiles than self-employed WFH women, who are more concentrated below \$50,000.
- Relative risk of earning under \$50,000: self-employed WFH women are 2.75 times more likely to earn under \$50,000, and remote WFH workers are 1.33 times more likely.
- Relative likelihood of earning above \$100,000: 'Self-employed WFH' 0.71 times of earning above (\$100K), and 'Remote WFH' 1.13 times earning above (\$100k).

**Figure 1: Income distribution by work arrangement (within segment)**



This analysis underscores that self-employed women working from home face significant financial vulnerability, reinforcing the need for targeted support, including business development resources, income security measures and superannuation guidance.

In contrast, remote employees working from home perform as well as, and often better than, on-site workers at higher income levels, highlighting the success and future potential of remote or hybrid roles. On-site work remains the most financially secure pathway, with the lowest proportion of low-income earners. However, its limited flexibility poses challenges for women who continue to shoulder primary caregiving responsibilities, making these roles less attractive. This gendered tension can push women into self-employment from home, where earnings below \$50,000—under Australia's national minimum wage—are a real risk.



## Workplace Flexibility & Culture

Last year’s report highlighted the need for stronger collaboration with regional industry leaders to improve the attraction and retention of women in RRR areas. A key action from those findings was the joint hosting of an Industry Leaders Roundtable by the RRR Network and GHD Engineers to explore practical solutions.

The roundtable focused on strategies to build confidence and increase the participation of RRR women in the workforce, with key conclusions including:

### Reframe as a Productivity Challenge

Position women’s workforce participation as a whole-of-business and industry imperative. Develop a compelling business case for diversity and act proactively, as failure to do so may evolve into a “social licence to operate” issue.

### Inclusive Culture

Move beyond policy statements and isolated initiatives. Demonstrate commitment through systemic, meaningful actions that embed diversity within organisational culture.

### Career Relaunch Programs

Provide safe, structured pathways for women returning to work, enabling them to leverage their existing skills (for example, GHD’s career relaunch initiative).

## Support Networks

Offer tailored support to women managing caregiving, travel and career progression. Ensure visibility of women in leadership and decision-making roles.

## Sponsorship Beyond Mentoring

Use established networks and influence to actively advocate for women’s advancement, going beyond traditional mentoring approaches. To complement these findings, this year’s survey asked RRR women what would encourage greater participation in traditionally male-dominated industries such as agriculture, mining, ports, energy and telecommunications (tick all that apply). Responses were as follows:

**Table 2: Strategies in male-dominated industries**

Factor	%
Supportive workplace culture	78
Equal pay and career advancement	70
More flexible working hours	63
Childcare support or family-friendly policies	63
Visible women role models and mentors	62
Access to training and education	44
Community awareness and outreach	31
Improved workplace safety	26

The roundtable and survey results reinforce a clear message: attracting and retaining RRR women is not just a diversity issue; it is a business sustainability challenge. Organisations and industry must embed inclusive practices, create structured pathways for career re-entry, and provide visible sponsorship to ensure women can thrive in regional industries. Addressing these priorities will strengthen workforce resilience, enhance productivity, and help secure

the social licence to operate in regional communities.

Aboriginal women emphasised that workplace culture also plays a critical role in both attracting and retaining them in the workforce. They value inclusive and respectful environments that provide tailored opportunities and affirm their cultural identity.

This includes a greater understanding and acceptance of the need to take time off for cultural activities, as well as recognition of the complexities of family and extended family responsibilities, which often affect job stability. Additionally, many Aboriginal women face mounting social issues that require time away from work, highlighting the need for workplaces to offer flexibility and deeper consideration of these realities.



## 8. Financial Wellbeing of RRR Women

When it comes to Aboriginal women’s financial wellbeing, the picture is starkly different and, in many ways, sits at the opposite end of the spectrum compared with the broader survey data. This contrast provides an important starting point for this discussion. For many Gascoyne Aboriginal women, the issue is not key financial decision-making but day-to-day survival, underpinned by deeply embedded systemic issues. As one woman expressed, “Everything is a struggle”. Conversations centred on strategies to save money, such as turning off air conditioners, using prepaid energy, sharing electricity between houses with extension cords, reducing travel, taking short showers, and managing children’s access to the fridge to avoid waste.

Many of the Gascoyne Aboriginal women reported low confidence in managing money and difficulty accessing effective financial advice. Borrowing money is common, but it often leads to debt cycles. While some support comes from local churches or agencies offering vouchers, there is a clear need for more accessible financial education and culturally appropriate advice, particularly for elders coping with rising living costs.

Women also shared the emotional and financial strain of caring for others. Most of their income goes towards bills, food and supporting family, leaving little or nothing for personal needs or self-care. This highlights a critical gap: financial wellbeing for Aboriginal women is not just about income; it is about breaking cycles of hardship and creating pathways to stability and empowerment. Addressing these challenges will require targeted support, culturally informed financial education and community-driven solutions that prioritise both survival and long-term security.

### Income

Nearly all women aged 15 to 70 who were surveyed earned income. Income distributions were relatively even across most brackets, except for those above \$150,000.



Overall, however, more women earned less than \$50,000 (see Table 3).

**Table 3: Income levels**

Income	%
Under \$50,000	21
\$51,000 - \$80,000	19
\$81,000 - \$100,000	18
\$100,000 - \$130,000	17
Prefer not to say	9
\$150,000 - \$200,000	9
Above \$200,000	4
Not receiving any income	3

Among women earning under \$50,000, only 3% were employed full-time. The remainder were self-employed (37%), working part-time (34%) or underemployed (18%).

For those earning between \$51,000 and \$80,000, full-time employment rose to 40%, while part-time work increased to 44%, and underemployment dropped to 4%.

In the \$81,000-\$100,000 bracket, 67% worked full-time, 19% part-time, and 4% were underemployed. This trend continues in the \$100,000-\$130,000 range, where full-time employment rises to 82%, part-time employment falls to 7%, and underemployment declines to 2%.

Beyond \$150,000, the sample size is small, and employment status varies. Overall, the data suggest that RRR women rarely earn above-minimum-wage earnings through part-time work;



transitioning to full-time employment is key to reaching higher income levels.

Although the latter situation reflects a persistent challenge for RRR women, it widens their gender equality gap and limits their economic empowerment. Many RRR women working part-time do so involuntarily, with 18% citing underemployment as the reason. Regional areas often have small labour markets, restricting industry options. Access to childcare is another major barrier. Services may be unavailable, inconsistent, at capacity with long waitlists, or located too far to allow timely drop-offs and pick-ups. As childcare responsibilities frequently fall on women, they are often confined to limited work arrangements, resulting in capped income and reduced career opportunities.

### Superannuation

Most surveyed women had a superannuation (super) account; however, super balances varied significantly. For some, contributions were inconsistent or paused. Just under 3% reported having no super account, and a little over 1% were unsure of their super status.

While some super balances align with national data by gender and age, many do not. For example, RRR women aged 31-40 reported balances ranging from under \$25,000 to more than \$351,000. National averages for women in this age group range from \$44,053 to \$71,686, highlighting that some women far exceed the average while others fall well below it.

Interestingly, the largest proportion of surveyed RRR women (13%) had super balances exceeding \$351,000. Nationally, this level of savings is typically associated with women aged 60 and above, yet our data shows women in their 30s and beyond achieving this milestone.

Conversely, the second-largest group (11%) comprised RRR women aged 50-70 with balances between \$26,000 and \$55,000, underscoring stark disparities in economic security among RRR women.

In summary, while many women demonstrate strong retirement savings, often starting at a younger age, nearly as many are approaching or already in retirement with balances below the national average.

### Key Decision-Making

Greater income was associated with slightly higher levels of control and oversight. For example, women earning less than \$50,000 rated their control at 8 out of 10 (where 1 represents 'no control' and 10 represents 'absolute control'), while those earning above \$100,000 rated it at 9 out of 10. Notably, no one reported a score of 10 out of 10.

The highest level of involvement was in budgeting and managing household expenses, with 91% of women reporting oversight. This was followed by planning for major life events (89%) and making large household purchases (88%). Beyond these areas, involvement declined markedly.



When it came to choosing financial products or insurance, and meeting with financial professionals such as bank managers, accountants and lawyers, 78% of women reported having influence. For credit or loan applications, 71% of women indicated they influenced the outcome. At the forums, some women mentioned they had personally taken a 'back seat' in these discussions at home, and it was interesting to observe their growing awareness of the subject.

However, in other forum discussions, many women were unfazed by the topic of financial decision-making. Some stated that the conversation did not apply to them because they were the primary decision-maker in their household, particularly—and understandably—those who were single. While this reflects positively on women's financial confidence today, it is worth noting that it was only in 1984, with the introduction of the Sex Discrimination Act, that women gained the right to obtain mortgages and loans without a male guarantor.

Despite this progress, research from financial institutions and investment bodies consistently shows that women report lower confidence than men when making financial decisions. This finding aligns with our data. However, as women are projected to receive the largest intergenerational wealth transfer in history in the near future (Financial Review, 2025; Forbes, 2024), there is an urgent need to strengthen women's financial literacy and confidence.

Doing so will ensure they are well equipped to manage and grow their wealth, secure their futures and continue closing the economic empowerment gap.

## 9. Community Participation

Almost 98% of women had engaged in some form of volunteering in the past year. Their contributions included attending local events or festivals (87%), serving on boards and committees (54%), supporting local clubs or groups (61%), and participating in community decision-making (47%).

Volunteering is an essential resource in regional communities. Without the steady support of volunteers, many activities simply would not happen, and in some cases, critical services such as the ambulance and fire and rescue would not exist.

Community activities are the heart of regional towns. They bring people together, create moments of joy and celebration, and offer entertainment that may otherwise be unavailable. They also make possible some of the most fundamental community experiences, such as children's sport, and ensure residents have a voice in decisions that shape the town's function and long-term sustainability.

For the Carnarvon Aboriginal women, notions of community were paramount. Role modelling was evident and actively nurtured, including learning from leaders who came before them and keeping language and family trees alive. Key practices they sought to pass on included Dreamtime stories, eating traditional foods, using bush medicine and family remedies, sharing cultural knowledge, and ensuring that an increasing number of women are involved in these rich and historic activities.

When speaking with the women of Carnarvon, it became clear that family and community hold equal and profound importance. These connections are nurtured through shared activities such as family gatherings, hunting, living on land and sea, swimming in the Gascoyne River, cooking kangaroo meat, and yarning around the fire. Cultural practices such as throwing sand into the river before swimming are still observed and passed down through generations, reinforcing identity, belonging, and

community cohesion. The Carnarvon women expressed great pride in being Aboriginal women.

Engagement in community and volunteer activities often determines whether regional communities thrive inclusively or face decline. Women play an invaluable role in this space, contributing significantly to the resilience, strength and long-term sustainability of regional areas. Their leadership and participation also provide powerful role modelling for the next generation of regional women, helping ensure the future sustainability of their communities.



## 10. Conclusion

This year's findings reveal a range of compelling stories and lessons.

First, the capability and resilience of RRR women are remarkable. Despite already demanding lives, they actively engage in personal and community advocacy, pursue education, and remain committed to workforce participation, often despite geographic challenges. Their growing confidence in key decision-making roles is particularly noteworthy.

Secondly, many RRR women have achieved significant success working remotely and earning higher incomes. This demonstrates the strong potential for industries and employers to embrace hybrid work models and expand their talent pools beyond traditional boundaries. However, these successes are tempered by persistent challenges. Most women still earn below the minimum wage, with self-employed women facing the greatest financial strain. Underemployment remains a concern, as many women struggle to increase their hours or fully utilise their skills in regional settings. Job security is another pressing issue, amplified by the ongoing cost-of-living crisis, leaving many uncertain about their futures.

Access to healthcare remains a significant challenge for regional people and is a key priority. Improving access to healthcare across regional WA will undoubtedly ease the burden on regional people.

For Aboriginal women, the stories were complex and often challenging. Yet they expressed that coming together to share experiences, opportunities and barriers was empowering. This momentum led to a follow-up forum, facilitated by the Gascoyne Development Commission, ensuring these vital conversations continue.

**Overall, RRR women demonstrate resilience and a deep commitment, not only to their own advancement but also to the wellbeing of others. With greater resources and support, they have the potential to build thriving, inclusive regional communities.**

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