

Gender Inequality and Domestic Violence Inquiry

Submission to the Finance and Public Administration Committee

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Table of contents

| | |
|--|-------|
| Introduction | p. 3 |
| Melbourne City Mission’s response to Term of Reference A: The role of gender inequality in all spheres of life in contributing to the prevalence of domestic violence | |
| • Gender inequality and health | p. 5 |
| • Gender inequality and its impacts on income and wealth | p. 7 |
| ○ Case Study – Jillian’s Story | p. 13 |
| • Gender inequality and its impacts on housing | p. 14 |
| ○ Case Study – Jess’s Story | p. 16 |
| Conclusion | p. 17 |

Introduction

About Melbourne City Mission

Melbourne City Mission is a leading Victorian community service organisation. Its mission is to work alongside people and communities who are marginalised, to support them to develop pathways out of disadvantage.

Melbourne City Mission's services span all ages and life stages. Our programs cross multiple service systems, including homelessness, disability, early childhood, health (home-based palliative care), justice, education, vocational education and training, and employment services.

Melbourne City Mission's key interest is in long-term outcomes – in particular, supporting people to forge and sustain positive and meaningful connections to family, community, school and work.

This one-on-one work is complemented by the work we do at the systems level to try and mitigate structural inequality.

Context for this submission

The body of Melbourne City Mission's submission responds to Term of Reference A: the role of gender inequality in all spheres of life in contributing to the prevalence of domestic violence. Gender inequality affects all women in all areas of their lives. However, it is clear that different groups of women fare less well than others. The submission particularly focuses on the **intersection of gender inequality, social inequalities and spatial inequalities**, drawing on Melbourne City Mission's practice wisdom.

However, it is also important to acknowledge the organisational context for our work:

- A major focus of this submission is the gender pay gap. Melbourne City Mission is part of the social and community services sector – a highly feminised sector. This is reflected in our own workforce, which comprises 76.6 per cent women. In 2012, Fair Work Australia found that workers in this sector were paid lower wages than public sector employees doing similar work, and that gender played a role in creating this wage disparity. Fair Work Australia subsequently issued an equal remuneration order¹ – a determination described by the Sex Discrimination Commissioner as “a significant advance in equal pay for women”².

¹ In Victoria, the ERO has been fully funded by the State Government.

² Broderick, E (2013), 'The face of gender-based discrimination in Australia', UN Women 2013 International Women's Day Panel, New York, published at <https://www.humanrights.gov.au/news/speeches/face-gender-based-discrimination-australian-workplaces>

- Later sections of this submission describe the way in which women’s economic independence and long-term financial health are impacted by the gendered nature of care provision – for example, women are more likely than men to take career breaks and/or reduce their hours in order to accommodate child-rearing or other care responsibilities. At Melbourne City Mission, 34.5 per cent of women work part-time, compared with 6.6 per cent of men.
- This submission cites research by WIRE Women’s Information, a Victorian organisation with a long history of empowering women with the knowledge and confidence to achieve financial security. In recognition of the gender pay gap, and the cumulative impact on superannuation and retirement savings, Melbourne City Mission has recently launched with VicSuper the ‘Super Woman Money Program’, a free program which aims to give participants the chance to take control of their finances and achieve their short, medium or long-term financial goals.

Melbourne City Mission's response to Term of Reference A: The role of gender inequality in all spheres of life in contributing to the prevalence of domestic violence

Gender inequality and health

Issue context

The conditions in which people are born, grow, work, live, and age – and the wider set of forces and systems shaping the conditions of daily life – are key determinants of health.³

One such determinant is gender. The World Health Organisation notes that gender:

- is a significant determinant of health **risks**, health-seeking **behaviours** and health **outcomes** for women and girls.
- the different and often unequal abilities of women, men, girls and boys to protect and promote their health require recognition, so that appropriate health interventions can be planned.⁴

In Victoria, domestic violence is the leading cause of death, disability and illness in Victorian women aged 15 – 44 years⁵. ANROWS reports that there is “*strong evidence that women in Australia who experience IPV [intimate partner violence⁶] have an increased risk of depression, pregnancy termination and homicide. There [is] also a possible increased risk for anxiety, premature birth and low birth weight, cardiovascular conditions and self-harm.*”⁷

Strategies to promote women's health and wellbeing

As per a recent submission by Women's Health Victoria to the *Health 2040 discussion paper on the future of healthcare in Victoria*, Melbourne City Mission believes it is critical that:

- The social determinants that we know lead to poor and unequal health outcomes are addressed through **increased investment in universal and targeted health promotion and prevention strategies that support equitable outcomes across the population as a whole**.
- **Specialist women's health services are sufficiently resourced** to provide expertise in primary prevention and health promotion, and to strengthen the capacity of the health system to identify and respond to the needs of women.⁸

³ The 'Social Determinants of Health', as defined by the World Health Organisation at http://www.who.int/social_determinants/en/

⁴ World Health Organisation cited in Men C, Frieson K, et al (2011), *Gender as a social determinant of health: Gender analysis of the health sector in Cambodia*

⁵ <http://whv.org.au/what-we-do/violence-against-women>

⁶ According to ANROWS, perpetrators of violence are overwhelmingly men. See <http://anrows.org.au/publications/fast-facts/violence-against-women-key-statistics>

⁷ ANROWS (2016), *Examination of the health outcomes of intimate partner violence against women: State of knowledge paper*, published at http://media.aomx.com/anrows.org.au/160324_1.7%20Burden%20of%20Disease%20FINAL.pdf

⁸ Women's Health Victoria (2015), *Health 2040: Submission from Women's Health Victoria*, accessed at http://whv.org.au/static/files/assets/c5bfd3f/Submission_Health_2040_discussion_paper_30.10.2015.pdf

Additionally, Melbourne City Mission believes that in order to optimally promote women's health and wellbeing, government has a leadership role to play in ameliorating:

- Unequal power relations between women and men
- Women's unequal access to entitlements and resources that protect and promote health, such as employment, income and housing
- The cultural norms and values that promote rigid gender roles and enable attitudes and behaviours that perpetuate gender inequality at a systems level and at a societal level.

Whilst this requires multi-faceted, cross-sectoral, whole-of-community responses, Commonwealth, State and local government authorities have a critical role to play in:

- leading cultural change
- effectively using the legislative, regulatory, policy, funding and procurement levers at their disposal to advance gender equality and women's human rights – for example, in domains such as women's safety, women's economic empowerment and women's leadership.

The following sections of this submission identify specific opportunities for change in key policy domains, such as employment and housing, which are 'health protecting' and 'health promoting'.

Gender inequality, and its impacts on income and wealth

Issue context

Strategies to address violence against women (and their children, including young people) must recognise that the violence is fundamentally a manifestation of attitudes and behaviours underpinned by historically unequal power relations between men and women.

In a **primary prevention** context, women's labour market participation is **one** way in which embedded attitudes about women and their role in society can shift. For example, recent Harvard University found *"mothers' employment ... transmitted gender attitudes across generations"*, not only *"teach[ing] daughters a set of skills that enable greater participation in the workforce and in leadership positions"* but *"increas[ing] their son's active engagement in family care"*⁹.

As stated earlier, economic participation **also** enables access to resources that are health promoting and health protecting, such as housing (detailed commentary on gender inequality and housing is provided in the next section of this submission).

Over the past two to three decades, the Australian labour market has been a market of opportunity for many women. In the post-industrial economy:

- Women's participation in the workforce has significantly grown
- Women have increased levels of representation in both 'old' professions (such as law and medicine) and 'new' occupations (such as the media, cultural industries, high-tech industries, and business)
- There have been gains for women in some areas of employment, in terms of seniority.¹⁰

However, wide-ranging data shows:

- The levers of powers and the marks of status remain solidly in the hands of men
- There are still strongly-feminised occupational segments – such as the health and community services sector – and these areas are amongst the most precarious sectors of the economy
- Sectoral segregation is mirrored by continuing occupational segregation ("men's jobs" and "women's jobs").

⁹ Adams R (2015), 'Having a working mother works for daughters', *The Guardian*, <http://www.theguardian.com/world/2015/jun/24/having-a-working-mother-works-for-daughters>

¹⁰ Sheen V and Carter J (2008), *Women, Welfare and Low-Paid Work. Return to Work Strategies for Disadvantaged Women*, Melbourne City Mission, Melbourne

Occupational segregation is a major policy concern:

- It has a significant negative effect on how men see women, as well as how women see themselves, by reinforcing and perpetuating gender stereotypes
- It has a negative effect on labour market efficiency and labour market functioning
- It is a major labour market rigidity, greatly reducing a labour market's ability to respond to change
- It is a major determinant of male-female wage differentials (overall, "women's jobs" are paid at significantly lower rates than "men's jobs"), and hence social and economic inequality.¹¹

As a community service organisation that supports women (and men) to develop pathways out of disadvantage, Melbourne City Mission is particularly interested in the **intersection of gender inequality, social inequalities and spatial inequalities, as it is clear that different groups of women fare less well than others.**

Whilst women (and men) accessing Melbourne City Mission supports are not a homogenous group, some common themes emerge in relation to:

- Health and wellbeing – Melbourne City Mission clients tend to have high rates of trauma, complex health issues (including co-occurring complex mental health and substance use), and/or disability. There are significant rates of exposure to – and/or experience of – family violence, family breakdown and/or neglect.
- Education attainment – many Melbourne City Mission clients have a lower likelihood of having completed secondary school relative to the general population.
- Employment participation – people we support face significant barriers to employment participation. Those who **are** in work tend to have insecure, low-wage jobs.
- Income – most Melbourne City Mission clients receive some form of government pension or allowance and/or have a low weekly income by community standards. They have a greater likelihood of experiencing financial stress.
- Vocational education and training (VET) – issues with cost, quality and labour market pathways have been well-documented in recent Commonwealth and State policy and funding reviews of the deregulated education and training provision system. Early school leavers and other cohorts of 'disadvantaged jobseekers' have been disproportionately impacted by these issues.
- Housing – precarious housing and homelessness are significant issues for many Melbourne City Mission clients. Compared with the general population, those with housing tend to be more likely to be living in rental accommodation (public or private) than owning or purchasing a home.
- Postcode – many Melbourne City Mission clients come from areas assessed as 'disadvantaged' according to data such as the SEIFA Index and the *Dropping off the Edge*¹² report.

¹¹ Ibid.

¹² *Dropping Off the Edge* reports are published at <http://www.dote.org.au/>

Overlaying these social and spatial inequalities with gender, Melbourne City Mission’s observes:

- Women with low rates of education attainment tend to struggle to find jobs which provide a living wage. For those moving from welfare to work, workforce participation does not always produce a marked improvement in women’s quality of life, due to the nature of the jobs on offer.
- Women who are low-wage workers tend to cycle between low-wage jobs and no jobs. Upward mobility is higher for men than for women.
- ‘Disadvantaged’ women (i.e. those experiencing poverty and/or deprivation and/or social exclusion) have low expectations of being able to progress in jobs. Whilst a low-paid job can be a stepping stone to a higher-paid job, there is nevertheless a significant problem of entrapment in low-paid jobs, especially for older women.
- Difficulties associated with work and family balance are **compounded** for women who have caring responsibilities **where there are other disadvantages** such as housing instability, ill health, or lack of supportive family or peer networks. Breakdown of care arrangements, for example, has a more significant impact on the employment participation of this cohort of women, as the capacity to identify and/or access alternative care options is bound by material resources and social capital, as well as place.
- Women who have a personal or family history of family breakdown – particularly those who have had interaction with the Child Protection or Out of Home Care systems – can feel anxious about their parenting. The work of community agencies to strengthen vulnerable families can be compromised by lack of access to flexible employment arrangements that enable women to fit work around school hours and/or school holidays.
- Whilst many different family types receive government transfer payments, **single** mothers accessing income support are the subjects of political and community discourse that perpetuates marginalisation and stigma. This cohort of women feels trapped between seemingly contradictory social policy imperatives to care for children on the one hand and assume personal responsibility for paid work on the other. The nature of mutual obligation policies means that some women do not have the same choices about workforce participation as others.
- Women’s participation has intergenerational impacts – Harvard University research¹³ (which analysed data from 24 nations, including Australia) found “*adult daughters of employed mothers*” are more likely to be employed compared with the adult daughters of mothers who stayed home full-time. Additionally, daughters of employed mothers have “*better careers*” (including supervisory responsibility, greater hours and higher wages) and “*more equal relationships*”. We see that unequal participation perpetuates intergenerational disadvantage.

¹³ McGinn KL, Ruiz Castro M & Long Lingo E (2015, 2016), *Mums the Word! Cross-national Relationship between Maternal Employment and Gender Inequalities at Work and Home*

Strategies to address the gender pay and superannuation gap

The Commonwealth has a key role to play in respect of paid parental leave, accessible childcare, income support, welfare-to-work policies and the employment services system.

Melbourne City Mission wishes to particularly highlight that:

- As part of the pathway to employment, it is critical that disadvantaged jobseekers (including women with multiple and complex barriers) have access to:
 - An inclusive education system that proactively addresses risk factors for disengagement.
 - A well targeted vocational education and training system that is affordable, delivers genuine learning outcomes and skills, and credible qualifications.
 - Supported education environments that work with students to achieve goals rather than offer token supports to meet Registered Training Organisation (RTO) criteria.
- Care provision is gendered – women are more likely than men to take career breaks, reduce their hours, and/or not progress in their careers in order to accommodate child-rearing or other care responsibilities (for example, care of an ageing parent or a sibling with a disability).
 - Increased access to quality, affordable childcare is essential.

Melbourne City Mission concurs with the Victorian Council of Social Services (VCOSS) that *“funding to support families with young children is fragmented”; “rebates and subsidies relating to early years services, program funding and welfare benefits can create disincentives for workforce participation”; and “the state and federal governments need to work together to ensure vulnerable children and families can access high quality early childhood education and care, to promote optimal child development outcomes while enabling parents to undertake education and training and enter the workforce.”*¹⁴ Over the life course, Melbourne City Mission also notes the need for accessible Out of School Hours Care (before and after school care and school holiday care).

- Carers of people who are ageing, have a disability or ill health also need increased access to support, in order to manage paid employment alongside their other responsibilities.

Carers must be able to access *“appropriate substitute care”* (such as subsidised in-home or residential support from a formal care provider, or day centre for people with a disability), in order to combine paid work with an unpaid caring role. This *“substitute care must be flexible enough to cover a carer’s required work hours, and affordable so that employment remains a financially viable option for families”*.¹⁵

¹⁴ Ibid.

¹⁵ Ibid.

- Strategies are needed to encourage the further development of flexible workplace practices (including access to part-time work, job sharing, home-based work, flexible start and finish times, and workforce modifications). Melbourne City Mission particularly highlights the role of ‘government as a model employer’.
- Employment equity targets should be set for women (and other groups who are under-represented in the workforce).

In Victoria, VCOSS members such as Melbourne City Mission have been advocating that *“[a]t a minimum, the Victorian government should lead the way for private enterprise in establishing targets and holding departments accountable for reaching them. Businesses should be encouraged to adopt voluntary targets for employment of people who are under-represented in the workforce, including Aboriginal and Torres Strait Islander people, people with a disability, and women.”*¹⁶

Melbourne City Mission takes this opportunity to also call for the Commonwealth Government to set equity targets.

- In the employment services space, Melbourne City Mission reflects that:
 - Commonwealth employment services are working well for people who are job ready. However, there are system challenges for jobseekers with the most complex barriers to engagement.

Many women referred to Melbourne City Mission’s employment services face a combination of personal and structural barriers to employment, including domestic or family violence. In some cases, the issues – and the recovery trajectory – will take significant time to address and overcome. In a performance-based contracting system in which providers cannot sit on a case load for more than two years, and profitability is largely achieved through high turnover, there is a disincentive to work with clients who have this level of complexity, particularly given the limited number of contact hours and lack of access to specialist resources.

For not-for-profit providers (generally with smaller employment contracts) who carry a disproportionate number of complex jobseekers relative to large, mainstream corporate providers, it is a challenge to break even under current performance-based contracts. This impacts the staffing model – resource constraints mean that we cannot have the full-range of specialist staff we need ‘in-house’. Whilst there is an employment fund to buy-in specialist expertise – for example, psychologists – this funding pool is limited, hence providers cap or ration access. In this scenario, a decision to provide a client with access to a psychologist for three sessions – for example – is not made on the basis of clinical need, but rather on the basis of how many other clients need access, with providers trying to make the resource stretch as far as possible. This often results in an individual being awarded too few sessions to have an impact.

¹⁶ Ibid.

- There is a need for new, flexible employment programs for women with complex barriers to employment participation.

Reflecting on our 2008 study *Women, Welfare and Low-Paid Work*¹⁷ (in which many research participants reflected positively on their engagement with programs and projects designed to build social capital in local areas, such as the Victorian *Neighbourhood Renewal* initiative); our past experience delivering State programs such as the *Refugee Minor Employment Program*; and our current experience delivering the Commonwealth's *jobactive* model, we contend that women with multiple and complex barriers to employment (and other cohorts of marginalised/disadvantaged jobseekers) would benefit from the introduction of new community employment programs that:

- recognise the role of place and are place-based
- have high levels of local community involvement
- are flexible, particularly in relation to activity requirements, recognising the complexity of the re-engagement pathway for some people (for example, women recovering from domestic or family violence)
- are relational (with a funding model that enables more intensive jobseeker support than *jobactive*, and builds-in sufficient time for staff to develop effective relationships with employers and wraparound services)
- enable service coordination.

In Sheen and Carter's research, highly marginalised women reported that the *Neighbourhood Renewal* model had enabled them to socialise in their community for the first time, providing a foundation for skills development and a pathway to labour market participation:

"It had built their social skills and confidence. A good many had acquired know-how and some part-time work which had laid the foundation for efforts to find other work".

Sheen and Carter noted: *"these programs are of the bridging type, which leads outwards and upwards from a particular social and economic situation."*¹⁸

Jillian's story (over the page) highlights the need for employment services models that are relational and provide intensive support.

¹⁷ Op cit.

¹⁸ Op cit.

Case study – Jillian’s story

Jillian was referred to Melbourne City Mission’s *jobactive* program in November 2015.

Jillian had experienced family violence, and was ‘couch surfing’ (staying temporarily with friends, and friends of friends) at the time of her presentation. She had been doing so for around a year.

Whilst Jillian had previously had access to crisis accommodation, as a young woman she had felt unsafe and uncomfortable not knowing the other people she was staying with, and with the open access others had to her room and sleeping area.

Jillian had also recently fallen pregnant, and did not know where or how to access support in relation to her pregnancy and planning for the future. She told her case worker that she was in a “bad situation”, urgently requiring housing.

Despite this high level of instability, and significant barriers to employment, Jillian had been classified as “job ready” by the Commonwealth Department of Human Services.

Under the current system, providers like Melbourne City Mission struggle to successfully refer clients back to the Commonwealth for reclassification.

Whilst case managers work hard to address the diverse and complex range of needs of jobseekers like Jillian, the model does not enable the intensive level of support required.

The *jobactive* employment services model is not working for young women like Jillian, who are living with significant trauma and instability as a consequence of family violence.

Gender inequality and its impacts on housing

Issue context

The unequal nature of women's labour market participation makes women more economically vulnerable than men, with flow-on effects for housing choice, housing quality and housing stability:

- Sectoral and occupational segregation and male-female wage differentials mean that in a highly competitive housing market, women generally have less purchasing power than men, including reduced access to housing-related finance. In 2015, the **gender pay gap** reached a 20-year high in Australia, with men earning almost \$300 more per week than women based on the average weekly earnings for full-time workers.¹⁹
- HILDA data shows the **gender wealth gap** doubled in Australia between 2002 and 2010. Curtin University economists have noted that while single women have more of their wealth in housing, it is single males who appear to own real estate that appreciates more quickly. Austen et al reflected on the differences in types of real estate that single men and women invest in, and the constraints on housing choice for women.²⁰
- Women's economic independence and long-term financial health are impacted by the gendered nature of care provision – as stated earlier in this submission, women are more likely than men to take career breaks, reduce their hours, and/or not progress in their careers in order to accommodate child-rearing or other care responsibilities (for example, care of an ageing parent or a sibling with a disability). This not only constrains housing choice at different stages of the life course, but has a cumulative impact on superannuation and retirement savings, putting **older women** at heightened risk of housing vulnerability post-retirement.²¹

Melbourne City Mission notes that the capacity to exercise choice, access legal protections and secure equitable outcomes in the private rental market is linked to bargaining power and that bargaining power is, in turn, associated with resources, including personal income and networks, including capacity to access financial support.

Many women accessing Melbourne City Mission Adult and Family Homelessness Services, for example, are highly vulnerable to insecure tenure²², as well as harassment, coercion and exploitation by landlords or agents.

¹⁹ McKail B (2016), International Women's Day: Gender Inequality, Are We Progressing?, published at <http://vcoss.org.au/blog/international-womens-day-gender-inequality-are-we-progressing/>, 10 March 2015

²⁰ Austen S, Ong R, Bawa S and Jefferson T (2014), 'The other gender equality gap Australia needs to talk about', *The Conversation*, <http://theconversation.com/the-other-gender-equality-gap-australia-needs-to-talk-about-34276>

²¹ For example, see Workplace Gender Equality Agency (2014), *Parenting, work and the gender pay gap. Perspective Paper*, published at https://www.wgea.gov.au/sites/default/files/2014-03-04_PP_Pay_Gap_and_Parenting.pdf

²² Women at risk of homelessness, accessing Melbourne City Mission supports, report that their rent is often increased at or above five per cent, and that they are receiving rental increases above the average rate of once per calendar year. For women earning minimum wage and/or receiving income support, these rent increases (and therefore these tenancies) are not sustainable.

Although there are formal mechanisms for tenants to lodge complaints or appeal decisions, the lived experience of individuals and families who come to Melbourne City Mission is that:

- They feel disempowered to lodge appeals on their own as they do not know how to navigate the system
- They are fearful to lodge complaints, due to landlords threatening 'black-listing' or negative references, impacting future housing options. Many women are afraid of entering, or re-entering, the cycle of homelessness.

Melbourne City Mission notes that “*structural disadvantages for women in the workplace, such as lower pay, a fragmented employment pattern and minimal superannuation*”²³ and associated housing impacts are **magnified** for women who experience **financial abuse and other forms of family violence**.

WIRE’s 2014 research into family violence and financial abuse reported that 43 per cent of female respondents found it ‘*extremely difficult*’ to get their ex-partner to leave the family home. Almost half identified ‘*having nowhere to go*’ as an ‘*extremely important*’ reason for staying in their abusive relationship and around half (47 per cent) reported that it was ‘*extremely difficult*’ or ‘*difficult*’ to find somewhere to live when they did leave.²⁴

Melbourne City Mission notes that many women who do leave, pathway into the homelessness system.

As Victoria’s largest funded provider of youth homelessness services – and a major provider of adult and family homelessness services, including crisis services for women – Melbourne City Mission sees family breakdown and family violence as the two major drivers of homelessness. In 2014, for example, 63 per cent of young women disclosed family violence at intake, at the statewide youth-specialist homelessness access point at Frontyard Youth Services²⁵.

Melbourne City Mission’s Adult and Family Homelessness Services observe that some violent partners seek to obstruct housing pathways for women, not only by perpetrating financial abuse but through actions that seek to portray women as undesirable tenants to landlords/agents.

These actions include trying to have women ‘black-listed’ on tenancy databases and/or coercing others not to provide positive written references in support of women’s applications for private rental housing.

Additionally, women disclose to Melbourne City Mission their difficulties finding employment and sustaining employment if their violent partner or ex-partner is aware of their work location. Women report stalking behaviours which negatively impact their opportunities for ongoing employment.

²³ Cameron, P (2014), *Relationship Problems and Money: Women talk about financial abuse research report*, WIRE Women’s Information, Melbourne

²⁴ Ibid.

²⁵ Youth homelessness staff note that many young women experiencing homelessness, particularly those sleeping rough or accessing crisis services, establish relationships with men as part of a protective strategy (e.g. in order to reduce the risk of street-based physical violence or theft). However, this can lead to serious power and control behaviours within the relationship and other forms of intimate partner violence.

Strategies to improve housing choice, quality and stability

In the previous section of this submission, a number of strategies were identified to help remove barriers to labour market participation, thereby increasing women's economic empowerment, with flow-on effects for women's housing choice, housing quality and housing stability.

Additionally, Melbourne City Mission highlights the need for a renewed national commitment to affordable housing, including Commonwealth-State strategies with mechanisms to finance social housing expansion, leverage affordable housing from public land, leverage affordable housing through the planning system, improve housing development incentives, and expand options for home ownership.

Melbourne City Mission also takes this opportunity to highlight the Victorian Government's commitment to implementing a range of housing recommendations from the recent report of the Royal Commission into Family Violence, including the 'Safe at Home' initiative (to enable women impacted by family violence to have a choice to remain at home), Private Rental Brokerage initiatives, and a range of tenancy protections. National action is also necessary in the domestic and family violence space, including increased Commonwealth funding.

Case Study – Jess's story

Jess is a 39-year-old single mother with six boys in her full-time care. She is currently unemployed and in receipt of Centrelink benefits. Jess rents a three-bedroom house, with her two older children living part-time with friends and family due to the property not being large enough.

Despite Jess repeatedly requesting an official lease, her landlord will not provide her with one. Jess pays \$300 a week in rent but reports \$150 to Centrelink. This was requested at the discretion of her landlord, who would only sign-off on the necessary paperwork required by Centrelink if she lied about the rental price.

Jess's landlord lives at the back of Jess's property. She has advised that he comes to her door without warning and makes lewd sexual remarks to her. This makes Jess feel uncomfortable in her own home. Jess is receiving support from Melbourne City Mission's housing workers to find another rental property more suitable for her and her children. Melbourne City Mission has spoken to Jess about engaging with the Tenant's Union of Victoria to get support to exercise her rights in this situation, but she feels worried about 'rocking the boat' and losing her accommodation. In applying for prospective properties, Jess has to rely on the rental reference of her landlord to obtain a new property – putting her in a compromising situation.

Conclusion

Melbourne City Mission:

- recognises that family and domestic violence are gendered, in that such violence is usually perpetrated by men against women and dependent children and young people.
- understands violence against women (and their children, including young people) is fundamentally a manifestation of attitudes and behaviours underpinned by historically unequal power relations between men and women.

Melbourne City Mission commends the Commonwealth Government, together with State and Territory government, for declaring domestic violence a national priority, and for ongoing investment in Our Watch and ANROWS, which respectively play a critical role in primary prevention and informing the development of evidenced-based responses to domestic and family violence.

However, much more is needed. As a signatory to the Fair Agenda campaign on family violence, Melbourne City Mission calls on the Commonwealth Government to *“make good on [its] commitments to address our domestic violence epidemic by committing all funds needed to fully support programs which prevent domestic violence and provide protection and support for those affected. Including: legal services, crisis support and refuges, outreach services, men's behaviour change programs, emergency accommodation and long-term housing, counselling services and homelessness services.”*²⁶

Further, we acknowledge that violence against women is but one form of gender inequality. Gender inequality affects all women in all areas of their lives. Melbourne City Mission advocates for gender equality strategies across government in order to drive equal social, civic and economic participation for all Australian women.

²⁶ See http://www.fairagenda.org/family_violence_services