



Submission to Department of Premier and Cabinet Victorian Gender Equality Strategy

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1st Contact

Kate Wheller
Executive Officer
Community Information & Support Victoria
03 9672 2001
kate@cisvic.org.au

2nd Contact

Minh Nguyen
Advocacy & Research Manager
Community Information & Support Victoria
03 9672 2004
minh@cisvic.org.au

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Capacity to submit

Community Information & Support Victoria (CISVic) is the peak body representing local community information and support services representing 62 community-based, not-for-profit agencies, across 67 sites, staffed by over 300 paid staff and in excess of 3,000 volunteers.

Our local services assist people experiencing personal and financial difficulties by providing information, referral and support services including Emergency Relief (ER), financial counselling and financial literacy. Our agencies provide free services to an average of 300,000 people every year.

We direct people who need help to local centres for services.

Helping those most in need Our main work is with the vulnerable and disadvantaged, including those on welfare payments, single parents, newly arrived, refugees, those with mental health issues, drug and alcohol issues and those experiencing family violence and family breakdown.

Emergency relief Many of our agencies can provide emergency relief, both financial and practical, by providing food, food vouchers, travel cards, petrol vouchers, assistance with household bills, rent, pharmaceutical supplies and telephone bills.

One voice for many We liaise with all tiers of government and other peak bodies, conduct training and undertake sound, evidence-based research. We are grateful to the State and Federal Governments for their funding support for core and special projects. We also have increasingly strengthening contact and cooperation with a range of peer organisations.

CISVic agencies are embedded in their communities

The CISVic membership service model is place-based and holistic in working with its communities and clients. The provision of supported services by CISVic member agencies is primarily directed at vulnerable and disadvantaged families and individuals who fall through service gaps. As generalist services providing a range of free, confidential and supported services, we connect vulnerable people and families to vital services and their communities.

Collectively, the CISVic ER Consortium of thirty (30) agencies, is the second largest Federal Government funded provider of ER services in Victoria. In total, forty-two (42) CISVic agencies deliver ER across forty-eight (48) sites from a combination of government, philanthropic and donated funds. Our engagement with community, local service providers and stakeholders is built on a strong local presence, place-based focus to problem identification and solution, and by drawing upon and enhancing local social capital.

Submission

CISVic welcomes the Victorian Government's initiative to develop a Gender Equality Strategy. The Gender Equality Strategy Consultation Paper succinctly sets out the multifarious ways in which inequality impact on women. However, gender inequality not only affects women, it affects all of us, and as long as inequality persists, it diminishes all of us - men and women.

The opportunity to set out at a Gender Equality Strategy that tackles the pervasive nature of inequality and its negative impact on the lives of men, women and children in our communities is both timely and welcome.

Gender equality can only be achieved through concerted efforts from all levels of government and society. Spanning from recognition and acknowledgement that gender bias effects our attitude, behaviour and practices; to enacting gender equality policies and targets, the work to be done on achieving gender equality resides in all Victorians, our social fabric and governing institutions.

In recognising these broader impacts, a gender equality strategy must also recognise differences between women. It should recognise that factors such as race, disability, age, sexuality and socio-economic status also form part of women's experience and contribute to a sense of identity, but which may also compound the barriers and constraints women face throughout their life.

CISVic's submission does not seek to establish the case that gender equality is the cause for the host of social, economic and wellbeing problems in our communities. We anticipate many expert submissions that will speak to the broader structural and systemic issues that underlie complex social problems, to which gender inequality is a significant contributor. What we seek to do here is describe what we see as the impacts of gender inequality on the lives of vulnerable and disadvantaged people in our communities; and more pointedly, the women and children who bear the burden of the impact of gender inequality throughout their life cycle.

CISVic's submission therefore, speaks to some of the themes set out in the consultation paper, and more importantly, highlights the work that our agencies are doing on the ground in response to how gender inequality plays out across vulnerable people's life trajectory.

Urgent areas of gender inequality

Through the work carried out by CISVic member agencies, we identify two significant areas where gender issues negatively impact on women's lives. Family violence and poverty and disadvantage. While these areas speak to vulnerable populations generally, women are over-represented when they attend our services for help and support. Consequently, member agencies seek ways to support vulnerable women through a combination of crisis intervention, capacity building and preventative measures to break the cycle of gender-based violence, poverty and disadvantage.

Family Violence

Community information and support services are a gateway to generalist and specialist services. Community Information Support workers (who are volunteers) are trained to provide assessments of client's circumstances before providing appropriate information, advocacy, support and referral to services. Many clients attend our services seeking assistance and support to overcome personal and/or financial crisis.

Equipping volunteers to respond to family violence

Increasingly, family violence and family breakdown issues underlie or compound vulnerable clients' financial and personal crisis, requiring workers to be aware and knowledgeable about the services available to clients so they can provide accurate, safe and appropriate information and support.

Beginning in 2015, CISVic with member agency Whittlesea Community Connections, is providing training to volunteers so they can respond to clients presenting with family violence and make appropriate referrals. The training is aimed at raising workers awareness about family violence, contributing factors, as well as safe ways to ask about violence and responding to disclosure. Most importantly, the training equips volunteers with ways to support and refer clients requesting help. 93% of participants indicated that the training makes them feel more confident in dealing with clients experiencing family violence.

Wrap-around support for CALD women experiencing family violence

The statistics and stories of family violence have been covered in the media and by the recent Royal Commission into Family Violence over the past year¹. Family violence touches women from all walks of life, cultural and socio-economic groups. For those experiencing family violence, the lack of awareness of services and supports can be the most damaging aspect of continuing abuse. This is most acute for women with limited language and systems knowledge. As demonstrated in our case story below, Faten is recovering from a family violence situation with wrap-around support from her local community and information support service.

¹ See submissions to the Victorian Royal Commission into Family Violence website <http://www.rcfv.com.au/Submission-Review>

Faten – taking a leap forward

Faten* attended Whittlesea Community Connections (WCC) in November 2012. At this time Faten was with her husband and two children. Faten's country of birth is Iran and her spoken language is Farsi. Faten and her family had arrived to Australia in August 2011 and AMES had referred her to WCC. Initial referral was with Settlement Services and this first interaction with her was around concerns for her children's education and the deterioration of her husband's mental health. From this it was highlighted that Faten did not have her license and she was referred to the L2P program within WCC. As a result, she now is driving.

In late 2012 to mid 2013 Faten had disclosed continued deterioration of her husband's wellbeing and wanting to separate from him. At this point Faten was referred to WCC's legal service for information on separation and was additionally provided information on Family Violence services available to her, such as Foundation House. Furthermore, Faten had discussions around safety planning at this time. At this point the family violence Faten was experiencing was not physical, however it was escalating.

In early June 2013 Faten attended WCC and disclosed that over the weekend the police had attended their home due to husband's threats and violence towards her. Faten had taken an Intervention Order out on her husband. A Settlement Services worker attended and supported Faten at her hearing a few days later for a full Intervention Order at the Heidelberg Magistrates Court. The worker continued to support Faten, linking her to housing agencies for assistance with bond loan and rent in advance. In addition, the worker referred Faten to WCC Emergency Relief service to assist in alleviating some of the financial stress Faten was experiencing as a result of family violence, being a single parent and newly arrived in Australia.

Emergency Relief and casework services were able to assist in placing applications to agencies such as The Queens Funds, Walter & Eliza, and Ian & Nell (philanthropic funds) that contributed to large expenses including educational fees for Faten's daughters, outstanding bond loan debts and prescription glasses.

In addition, Faten was referred from Emergency Relief services to the WCC Housing Brokerage project to assist Faten to secure a loan and be supported in the transition to the new property. An affordable payment system was created via Centrepay with Faten and loan is now paid off. Over this time Faten continued to be supported by WCC legal service with her separation from husband and any child access issues.

Faten continues to be linked in with WCC services, such as the Persian Speaking Women's Group. Faten has participated in meetings and trainings within this group for the Hamdel Project. From 2012 to present Faten has been linked across the services at WCC which has aided in her recovery from family violence. Faten now independently negotiates daily living as a single mother with minimal support from WCC.

Working with families at risk of family breakdown or family violence

By being responsive to emerging community needs, place-based community services are well positioned to provide appropriate levels of support, linkages and integrated services for vulnerable women. Staffed largely by trained volunteers, and in some instances, specialist and skilled paid workers, community information & support services tap into their social capital to build socially inclusive and vibrant communities.

Member agency Casey North Community Information and Support Services (CNCIS) provide a number of support programs and resources that may assist clients dealing with the crisis of family breakdown and/or violence. These include Emergency Relief, Social work support, crisis counselling, financial counselling and advocacy and referral information. In response to an increasing number of clients attending the service due to family breakdown and/or family violence, CNCIS responded with a primary prevention program aimed at improving relationship skills and fostering respectful relationships. The model (set out below) has been running since 2008 on the generosity of philanthropic support, though at times, this had proven to be challenging with ongoing funding threats. It has proven to be successful, and over time, have been refined according to current and local needs. To date, over 200 women have participated in the program.

Keeping It Together

A well planned course consisting of 8 workshops has been designed and offered to participants that identify their relationships at risk of breakdown or at risk of family violence. The program is unique in that it adopts a preventative approach to support women and families avoid and/or overcome the issues that are known to lead to family breakdown and violence. A key component of this program is the promotion of respectful relationships within the family.

The workshops run for approximately 2 ½ hours and locations are varied across the community to improve access for participants. Each week of the 8 week course is quite structured with the aim of assisting the participants to learn the skills to help them 'Keep It Together' whether this be their relationships or just themselves. The workshops are planned weekly as follows;

- Healthy Communication
- Assertiveness strategies
- Positive conflict resolution
- Understanding and coping with anger x 2 weeks
- Improved self esteem
- Financial literacy and capability (delivered by a qualified financial counsellor)
- Self care

Broader benefits of participation in the KIT program include:

- ✓ Social participation and inclusion
- ✓ Positive changes in families' communication
- ✓ Greater awareness of complexities and challenges for CALD participants, leading to cross-cultural awareness training of workers and enhanced support for CALD participants

"I feel more empowered by our discussions and I really look forward to coming"

"I didn't think I'd enjoy it, but I made friends and feel more confident".

"The positive changes that I am going through, I can actually see in my children."

Poverty and disadvantage

The community sector has long been grappling with the over-representation of women attending our services for help and support. Australian Council of Social Services (ACOSS) 2014 Poverty in Australia Report indicate “women are significantly more likely to experience poverty than men, with 14.7% of all women compared with 13% of all men experiencing poverty in 2011/2012. This outcome is due to the fact that women tend to have lower employment outcomes and wages, are more likely to be in unpaid caring roles, and have lower investment incomes in retirement.”²

The Australian Council of Social Services (ACOSS) 2015 survey of recipients of income support payments found that many people living below the poverty line (61.2% unemployed; 40.1% households that rely on social security as its main source of income) are forced to make trade-offs between basic needs, and are often going without.³ Without changes to the level of income support payments, those living in poverty will be further entrenched in disadvantage and deprivation. In the meantime, households living in poverty are forced to seek help and support from community services to make ends meet: food parcels, food vouchers, help with utilities bills and other material aid and support are band-aid measures that help keep families stay afloat.

Emergency Relief

CISVic leads a consortium of 30 community based ER service providers across Victoria, and regional NSW, helping vulnerable individuals and families to overcome financial and personal crisis. Funded by the Australian Federal Government, the program is delivered predominantly by volunteers.⁴ CISVic agencies rely heavily on volunteer contribution to deliver place-based, responsive services to vulnerable and disadvantaged people in their communities. In 2015, 7% of CISVic ER clients live in constant poverty, returning more than five times for help, while 1 in 5 could not be assisted and were referred elsewhere.⁵

Successive research have shown that “sole parents, particularly women, make up a significant proportion of ER users and that households headed by sole parents are particularly vulnerable to poverty.”⁶

² ACOSS (2014), *Poverty in Australia 2014* (4th ed.) Australian Council of Social Services, p.17.

³ ACOSS (2015), *Payment adequacy: a view from those relying on social security payments*, National Network of Councils of Social Services, p. 4.

⁴ CISVic estimates the value of our volunteers' contribution to deliver ER is \$1.2 million annually. The majority of Federal funding (around 70%) is distributed directly to clients.

⁵ CISVic, Infographic - Helping those on 'Struggle Street', downloadable <http://www.cisvic.org.au/publications/last-safety-net>, accessed 19.02.2016.

⁶ Benno Engels, Rivkah Nissim & Kathy Landvogt. (2012): Financial Hardship and Emergency Relief in Victoria, Australian Social Work 65:1, p. 63.

These statistics, together with on-the-ground observations tell us that women bear the burden of the impact of poverty on families. Women tend to juggle the day-to-day household expenses, and are more likely to pay the bills or feed the family. Of those accessing the Salvation Army's emergency relief services:

- 63% are female,
- 40% are single households with children,
- 88% are reliant on income support payments,
- 87% are adults experiencing severe deprivation (unable to afford more than five essential items) and
- 41% experience extreme deprivation (unable to afford more than eleven essential items).⁷

Whittlesea Community Connections (WCC) 2014 ER survey reveal that in the northern suburbs, of those accessing ER support:

- 70.5% are female,
- 86.7% of single-headed families with children are headed by women.

Women in caring roles with dependent children are disproportionately over-represented within WCC's ER services, regardless of their source of income. Single parent households in poverty face more difficulties across all types of financial hardship than any other household type, almost one in four single parent households consistently experience multiple disadvantage. Additionally, more than 60% of single parents experienced income poverty for one year in the past decade, compared to 15% of the income poor.⁸

In recent years, clients with complex needs have increasingly been attending ER services for short to medium term intervention. In response, some CISVic member agencies identified that holistic, short-term intervention are more effective in supporting complex needs clients than band-aid measures of material aid. This mixed-service model of ER delivery is aimed at assisting clients with wrap-around support that builds capability aimed at addressing the underlying issues that lead to financial and personal distress. The case stories below demonstrate the work of caseworkers as they support women experiencing sudden life events or changed circumstances that cause them to fall through the cracks of life.

⁷ The Salvation Army (2015). Economic and Social Impact Survey (ESIS), p.2-3.

⁸ Bankwest Curtin Economics Centre (2014), *Falling through the cracks: poverty and disadvantage in Australia*, Focus on the States Report Series, No.1, p. 6.

Joan – struggling in retirement

Joan recently became a widow she has adjusted from two incomes to one. She has struggled to pay rates where previously she did not have problems. She struggles with bills. Joan has no superannuation as she retired some years ago. Joan now is moving to a small property as she can no longer afford the upkeep of her home she shared with her husband.

Joan is provided with information on concessions, budgeting support and how to apply for grants. She is supported by the caseworker to emotionally adjust to the changes in her life and assisted with practical knowledge and skill development.

Sarah – starting again

Sarah is a single mother with three children. She is recently divorced. She is struggling to educate her children and she receives just \$20 per fortnight child support. She is struggling to pay her rent and struggles for basics. Sarah is receiving pressure from Centrelink to return to paid employment as the children are at school age.

The caseworker provides advocacy, referral to budgeting and financial counselling. Sarah obtains information on her rights and legal options with accessing child support. Sarah is provided with alternative accommodation options should she leave her current housing due to financial hardship. Sarah is referred to a housing service for additional advice and support. Sarah is referred to counselling to help her become job ready. She is supported by a job network provider but is struggling to re-enter the job market due to trauma and depression.

Stacie – going it alone

Stacie suffers from depression she shares a house with 3 others she is facing eviction as the people she shares with are not contributing to the rent. Due to her depression she was receiving disability support pension however she has been reassessed and placed on Newstart. Stacie struggles with substance abuse and feels she is not work ready. She is experiencing family violence from her partner and states she cannot afford to relocate she has no family supports due to the family violence. Stacie would like to re-enter the workforce but feels she needs to access rehabilitation support before she can do paid work.

Stacie is supported to access housing support services, work on her mental health issues and provided with options and access to affordable housing. She is provided with support to access health services and address the substance use issues through specialist services. Stacie is provided with a safe space to explore her plans on improving her situation.

Recommendation

In highlighting the work of member agencies in these urgent areas of gender inequality, we seek to demonstrate the complex ways in which gender intersects with violence and poverty. Like most complex issues, there is no one root cause or solution. Addressing issues of vulnerability and disadvantage requires a complex set of solutions that interact and converge in a compounding effect, leading to positive outcomes for individuals, families and communities.

A gender equality strategy should therefore, recognise, promote and support place-based programs and services that:

- Support women by building capabilities, assisting women to overcome crisis and plan for the future after a sudden life event,
- Connect vulnerable women to support groups, services, communities and safe spaces to enable self-reliance, resilience and social participation,
- Build social and organisational capacity to recognise and respond to issues that disproportionately impact women, including education, training and work practices that seek to shift gender-biased attitudes and behaviour,
- Engage in cultural change by embedding gender analysis in program planning and evaluation to reduce gender bias in service delivery.

CALD and disadvantaged women

Australia's is a vibrant and inclusive multicultural society. Social cohesion is critical to the health and wellbeing of our communities, driving participation, social and economic inclusion and providing opportunities for marginalised and disadvantaged members of our community.

However, different cultures (and subcultures, be they based on socio-economic, cultural or religious affiliations) have different attitudes to women. These differences in attitudes add further complexity to the experience of gender equality for CALD and disadvantaged women. Consequently, a gender equality strategy must acknowledge differences between women. In particular, the role that race, culture and socio-economic status plays in entrenching women into further disadvantage and exclusion.

We have previously identified how family violence and poverty disproportionately impact women. Layered onto these are issues such as race, cultural and religious expectations of women. The Keeping it Together program for example, found that

Women are afraid of being ostracised from their family and community if they take any action to protect themselves or their children. Women from a CALD background and who are exposed to family violence face additional complex challenges when seeking assistance and support upon leaving unhealthy relationships. Some of these barriers include accessing support when English is not your first language. Accessing information with the use of interpreters, for some women this is an added complication as they be reluctant to disclose that information, they may be comprised in terms of privacy and confidentiality.

Another barrier to seeking help and support is that they may be fearful of reprisals from both their family here in Australia and from their country of origin. Particularly when the families have arranged the marriage and as a consequence by disclosing, the women is bringing dishonour and shame to both families. So culturally there are many factors that prevent women from a CALD background from disclosing.⁹

Participation, connection and access

The City of Whittlesea is one of the fastest growing, as well as one of the most multicultural municipalities in Australia. Almost half of Whittlesea resident identify as non-English speaking background (NESB), particularly in the urban areas of the municipality. More recently, there has been a growing number of asylum seekers living in the municipality, with approximately 800 on bridging visas with temporary visa status, restricted access to services and reduced income support eligibility. Although the majority

⁹ CNCIS submission to the Royal Commission into Family Violence, pp.4-5,
<http://www.rcfv.com.au/getattachment/DA8A83FC-52F7-49BB-A1B4-33078F60E441/Casey-North-Community-Information-and-Support-Service.aspx>, accessed 17.02.2016

of NESB residents are not new arrivals, the municipality also see a higher proportion of residents (8.5% compared to 4.9%) who don't speak English well or not at all, than greater Melbourne. Social inclusion, participation and cohesion are therefore critical to the health and wellbeing of the municipality.

In response, Whittlesea Community Connections established a host of programs and activities aimed at engaging women from CALD and disadvantaged backgrounds with a view towards greater social and economic participation.

Skilling for work

Whittlesea Community Connections' 'Women in Work Community' social enterprise (WiW) works to increase the independence and resilience of women from refugee and CALD backgrounds facing systemic barriers to workforce participation. WiW Childcare provides on-site mobile childcare services to local community organisations wanting to engage parents in their programs. Migrant and refugee women are supported to become qualified childcare workers, who provide these services in our community.

WiW created training and employment opportunities for vulnerable or disadvantaged refugee and migrant women, building their skills, abilities and community connections, and creating sustainable local employment opportunities. Isolated and marginalised women have been trained and employed as bicultural childcare workers, building their capacity and confidence to contribute to and become part of their community. Recognising that refugee and migrant women are significantly disadvantaged in the private employment market, WiW has supported women to access and participate in accredited training, gain transferable work skills and improve their pathways to employment.

Women's Groups

Due to a range of factors that include poor English proficiency, pre-migration experiences of loss and trauma, as well as for cultural and religious reasons, Arabic-speaking women are particularly vulnerable to isolation and social marginalisation. The Whittlesea Arabic Speaking Women's Group provides opportunities for community connection and empowerment.

The highly successful group is a central point of settlement support, orientation and connection for newly arrived Arabic speaking communities from a range of national, ethnic and religious backgrounds. The group often works with some of the most marginalised non-English speaking community members and is integral to ensuring women are not isolated from their community as well as the broader community and service systems.

Critical to the success of the group is the provision of community transport to attend group meetings and childcare services (via the WiW childcare social enterprise that WCC runs).

The group assists women in a range of ways, improving their:

- ✓ Capacity to come together and learn from each other's settlement experience,
- ✓ Understanding of the challenges & opportunities the settlement process poses to new arrival families & provides strategies for overcoming challenges,
- ✓ Connection to mainstream services ensuring needs are addressed & opportunities for greater community participation facilitated, and
- ✓ Capacity for families as a whole to navigate the settlement process within Australia's cultural & legal context.

Cultural competency in programs

Persian speaking women's group: the women's groups are complemented by the Arabic speaking men's group and a new Persian speaking men's group which is soon to be established, as well as a general Refugee Support Group which is open to all,

Road safety programs: volunteers mentor young people who have no other access to driving support with on-road mentoring and professional lessons. More recently, Arabic and Persian speaking mentors provide first language on-road support, which is critical to new arrivals and refugees. Information sessions are also delivered in community languages including Farsi, Arabic, Chinese, Macedonian and Vietnamese,

Whittlesea CALD Communities Family Violence Project and the **Hamdel Project** aim at reducing and preventing family violence in the municipality, and focusing on women from CALD and Iranian backgrounds.

Recommendation

Recognising, and addressing, the complexities arising from the intersection between gender, race/ethnicity and religious affiliation is an integral to an effective response to CALD and disadvantaged women. In order to be effective, community based agencies need to also be flexible, resourced and trained to deliver service and ensure service access and timely support to women from CALD and disadvantaged backgrounds.

A gender equality strategy should therefore recognise, promote and support community based agencies':

- Free access to interpreting and translation services,
- Access to cross-cultural awareness and training, in particular, affordable and quality training for volunteers and volunteer-based agencies,
- Capacity to embed cultural competency and gender analysis across organisation processes and programs.

Partnering to advance gender equality

In the preceding pages, CISVic seeks to demonstrate that community based agencies are well placed to work with government, community and other sectors to further place-based solutions to complex and systemic problems.

The machinery of government, its institutions - the operating frameworks that regulates and protects our daily life - can play a powerful role in advancing gender equality. This is not to say that policing and regulating behaviour is key to effecting changed behaviour. Rather, we need to also acknowledge gender bias in our decision-making processes and address them through mechanisms and tools that work to reduce the impact of bias.

Similar to the Victorian Charter of Human rights and Responsibilities requiring public authorities and people delivering services on behalf of government to act consistently with the Charter, gender equality needs to be embedded in the business of government, law-making and social programs. Rather than an ad hoc or piecemeal approach, we need cultural change, a shift in the way we do governance, leadership and social service. Whilst agencies like the Workplace Gender Equality Agency focus on improving gender equality in the workplace, best practice and research should also be promoted and reinforced to enable gender responsive program design, activities and evaluation across *all* government activities and services.

Recommendation:

A gender equality strategy should therefore recognise, promote and support standards and practices, as well as setting targets to reduce gender bias and promote gender responsive programs and processes. A partnership approach led by government, and aimed to achieving a cultural shift (changes in attitude, behaviour and practices) across the public, civil and private sectors can be kick-started with:

- Government funded community based program design, activities and evaluation embed gender sensitive indicators to ensure gender equality in relation to access, participation and outcomes,
- Government setting aside a proportion of program funds to build community sector capacity to implement gender responsive policies, programs and research within organisations and across sectors,
- Government leading the philanthropic, business and community sectors to establish an independent entity to promote best practice and research that addresses barriers and constraints to women and men participating and benefitting equally in social and economic life of the community.