

# WHERE MERCY DWELLS

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**Dedication**

*For my mother, Connie*

*whose strength taught me mercy and for every woman and child  
who's made a home out of nothing but courage.*

## TABLE OF CONTENTS

Preface	04
Chapter 1: Catherine's Door Was Open	06
Chapter 2: A Place to Lay Their Heads	10
Chapter 3: Seeing With New Eyes	14
Chapter 4: Our Shared Humanity	18
Chapter 5: The Feminisation of Poverty	22
Chapter 6: A Church That Goes Forth	26
Chapter 7: Becoming House for One Another	30
Chapter 8: Hope Has a Home	34
Reference List	36
Acknowledgements	38

## **Preface: Where Mercy Dwelt Among Us**

Researching homelessness has stirred within me a tender, often unspoken place, with raw edges shaped by memory, survival and the steady heartbeat of love that endures.

As a child of domestic violence, I knew early on the aching contradiction of home: a place meant for safety, yet shadowed by fear. My mother did everything she could to protect us. She fled with courage, she returned out of necessity. There was nowhere to go. Back then, in the eighties, shelters were few and far between and far from safe. There was nowhere to hide. Courts published your name and your plea for protection in the local paper, as if seeking safety were something to be exposed. (\*\* further explained on page 5)

With six children to raise and little income to speak of, my mother worked part-time at the school for the deaf. Her wages were modest, but her capacity for compassion was boundless. The children she cared for, wards of the state, were not only her responsibility through her employment, but also part of our family's circle of care. Two of the girls I remember so vividly and fondly: Molly, an Aboriginal girl with a cheeky glint in her eye and a squeal that could light up the whole house; and Ruth, quiet, observant and tender in her hope for belonging, who would delight in playing tricks on us, her sounds of joy echoing through our home. We didn't have much, but what we had, we shared. And in those moments, joy was abundant. In a world that had discarded them, my mum welcomed them. They, in turn, welcomed us into a world where adversity was never a barrier to love.

It is through this lens that I see the faces of women and children experiencing homelessness today. Behind every statistic is a mother with trembling hands packing a bag in the night. A child hoping the new place is better than the last. This project is for them, for the women who have fled, the children who have waited, the families who have held each other close on unfamiliar couches and cold verandahs. For those who know that even when you have little, the act of sharing becomes everything. This is where mercy dwells.



\*\* Courts routinely published details of civil proceedings, such as protection orders, divorces and property disputes, in local newspapers under the principle of open justice. These notices served both transparency and legal service-by-publication when respondents were unreachable. However, for women fleeing domestic violence, this practice frequently exposed their identities and intentions to perpetrators, compromising safety, increasing stigma and re-traumatising already vulnerable individuals.

In Australia, since the enactment of the Court Suppression and Non-publication Orders Act 2010 (based on SCAG's Model Bill endorsed in May 2010), courts may issue suppression or non-publication orders to withhold personal identifying information in legal proceedings, including those involving protection orders to safeguard victims' privacy, protect their safety and limit further harm. This includes preventing names or case details from being published in the media, thereby supporting confidentiality and reducing re-traumatisation.

(<https://www7.austlii.edu.au/au/journals/JCULawRw/2001/7.pdf> and <https://www.ruleoflaw.org.au/wp-content/uploads/2014/07/PD-Cummins-Open-Courts-Who-Guards-the-Guardians1.pdf>)

## CHAPTER 1: CATHERINE'S DOOR WAS OPEN

*"The poor need help  
today, not next week."*

– Catherine McAuley

The story of Mercy began with an open door. Catherine McAuley did not set out to found a religious congregation. She simply opened a home — The House of Mercy — for women and children who had nowhere else to go.

Catherine's Ireland was scarred by the Penal Laws, which stripped Catholics, especially poor women, of land, power, and education. Generations of women were left without the means to secure housing, inherit property or pursue education, rendering them and their children vulnerable to poverty

and displacement (MacCurtain, 2010, 368-369).

In this landscape of exclusion, Catherine's vision was nothing short of radical. The House of Mercy on Baggot Street was more than a building; it was a public statement that women's lives mattered, that dignity could be restored and that faith was inseparable from justice. She created not only shelter, but community, education and hope.

Today, in Australia and around the world, the patterns of exclusion echo Catherine's era. Families wait years on housing lists while rents soar. Women remain trapped in cycles of violence because leaving means homelessness. Children bear homelessness in their bodies,

through disrupted schooling, anxiety and lost opportunities. Tent cities rise in our suburbs and under bridges, silent witnesses to systems that wound.

To look "then and now" through the lens of Mercy is to see that the call has not changed: open doors where the world closes them, disrupt systems of exclusion, and embody welcome as both resistance and grace.

In today's world, as housing becomes a privilege rather than a right, we hear Catherine's voice echo:

*Relieve the misery and  
address the causes.*



As Mary C. Sullivan rsm (2021)  
reminds us,

“The action of mercying is more than doing the works of feeding, clothing, sheltering and comforting. It is also persistently acting to remove what causes the need for such mercying: the unjust policies, the oppressive structures, the widespread ignoring of and casual indifference toward human suffering, the complacent attitudes of supremacy that allow such suffering.

We are to be those who amplify Lazarus’s voice at the rich man’s gate, who stand with the Syrophoenician woman pleading for her daughter, the Josephs of Arimathea daring to approach the Pilates of this world, and the

Peters and Johns boldly teaching the temple leaders at the Beautiful Gate.

Through such mercying, we may slowly awaken ourselves and others from the harmful sleep of our inhumanity.”

To reflect on Catherine’s response to homelessness is to examine our own. How do we open our doors, our hearts and our systems to those who have been pushed aside?

Where Mercy dwells,  
justice stirs.

Where women rise,  
communities  
are restored.

Where children are safe,  
the Gospel lives again.  
Let this resource not be an ending,

but a beginning of solidarity,  
of hope and of the world  
reimagined.

*“Foxes have holes, and  
birds of the air have  
nests; but the Son of  
Man has nowhere  
to lay his head.”*

– Luke 9:58



‘Homeless Jesus’ by sculptor Timothy Schmalz. Learn why he created a sculpture depicting Jesus as a homeless person, sleeping on a park bench.

WATCH: <http://bit.ly/4mMrlUf>

## REFLECTION QUESTIONS

1. Where do I see displacement happening in my own community?
2. What parallels strike me between Catherine's era and our own?
3. What does mercy look like in my community today?

## TOOLKIT FOR ACTION

### Empathy

Host a discussion group comparing historical Mercy responses to today's housing challenges.

### Connection

Share Catherine's story alongside local housing statistics in parish or school settings.

### Creativity

Create a "Mercy timeline" art or photo project comparing Catherine's era and today's housing crisis, showing continuity of the call to welcome.

## LISTENING TO CATHERINE WORDS

Listen to the words of Catherine McAuley as preserved in her letters; reflect on the spirit and tone of her voice through her written words.

### Where to Access Catherine McAuley's Letters:

#### Online Archives

Mercy International Association – Mercy Heritage (Preservica)

[mercyworld.org/spirituality/mercy-heritage-preservica](http://mercyworld.org/spirituality/mercy-heritage-preservica)

Sisters of Mercy, Ireland – Cause for the Canonisation

[sistersofmercy.ie/cause-for-the-canonisation-of-catherine-mcauley](http://sistersofmercy.ie/cause-for-the-canonisation-of-catherine-mcauley)

#### Published Books

The Correspondence of Catherine McAuley, 1818–1841 – Edited by Mary C. Sullivan, RSM (Four Courts Press, 2004).

The Correspondence of Catherine McAuley, 1827–1841 – Edited by Sr M. Angela Bolster, RSM (1989).

Catherine McAuley and the Tradition of Mercy – Mary C. Sullivan, RSM (1995).

### Reflection Ideas:

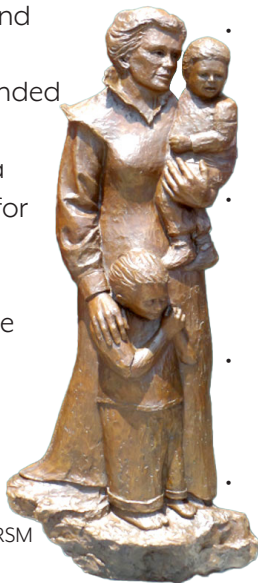
- Read one letter slowly, imagining the context and emotion behind her words. Notice her choice of language, tone and expressions of faith, care and humour.
- Consider what values and convictions she models for us today.



In the spirit of Catherine, may we choose to see clearly, feel deeply and act boldly. May we not only walk alongside those who are displaced, but disrupt the systems that create displacement. There is still much work to be done!

### **Catherine's Era (Ireland, 1800s):**

- Penal Laws stripped Catholics, especially poor women, of land, power and education
- Poor women and children displaced due to social control, discrimination and poverty
- Catherine responded with safe shelter, education and a House of Mercy for women and children
- A moral response born out of faith and justice.



"Catherine with children"  
© Sister Marie Henderson, RSM  
mcauleyimages.com  
mhendersonrsm@gmail.com

### **Today (Australia, 2020s) in brief:**

- Women over 55 are the fastest growing homeless demographic (<https://humanrights.gov.au/our-work/age-discrimination/projects/risk-homelessness-older-women>)
- First Nations women face systemic injustice (<https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>)
- Women and children are displaced due to domestic violence, unaffordable housing and lack of support
- Mercy ministries today respond with housing services, advocacy, trauma support and education
- A continuation of that legacy challenging systemic causes, not just treating symptoms.

**God of Shelter and Mercy,  
You placed a dream  
in the heart of Catherine,  
to walk with the poor,  
to honour their dignity.  
Open our hearts,  
that we may  
open our doors.  
Strengthen us  
to respond to  
the cry of the poor,  
and the call  
of your justice.  
Amen.**

## CHAPTER 2: A PLACE TO LAY THEIR HEADS

*“If we love God, we will undoubtedly love our neighbor also; they are as cause and effect.”*

— Catherine McAuley

The history of homelessness among women and children is one of systemic failure, gender bias and generational trauma. It is not simply a crisis of shelter but of recognition. For centuries, women have been made invisible in policies, statistics and solutions. Children have been reduced to numbers rather than names. These realities are the stories behind the statistics.

From the Magdalene laundries, where women were confined, silenced and forced into free labour

under the guise of morality, to today's housing waitlists, a clear thread of systemic gender bias runs through history. In the laundries, women were excluded from education and political participation, confined to domestic responsibilities and stripped of dignity (ABC News, 2024). This legacy of institutionalised inequality did not end there, as women continue to be shuffled between crisis services, institutions and the streets, still without the security of a place to call home.

The pattern is stark in today's housing crisis. With services so overwhelmed, they are turning away 71,962 people each year, 80% of them women and children (Homelessness Australia, 2023). Across the globe, women and children bear the heaviest weight in times of upheaval. Climate change, rising living costs

and chronic housing shortages compound the struggle, leaving women and children to shoulder society's failures.

Pope Francis (2014) names this reality with clarity:

“A home for every family. We must never forget that, because there was no room in the inn, Jesus was born in a stable; and that his family, persecuted by Herod, had to leave their home and flee into Egypt. Today there are so many homeless families, either because they have never had one or because, for different reasons, they have lost it. Family and housing go hand in hand. Furthermore, for a house to be a home, it requires a community dimension, and this is the neighbourhood.”

This image of Jesus' own family displaced, without room at the inn,

forced into exile, draws us into the truth that homelessness is not abstract. It is an offence to the most basic dignity of family life, to the human need for belonging.

Ahead of the 2024-25 Budget Dr Angela Jackson (2024) National Chair of the Women in Economics Network and Lead Economist at Impact Economics and Policy, addressed the National Press Club as part of the Women in Economics annual pre-budget event. As Australian social policy leader she observed:

“Escaping family violence, too often means experiencing homelessness, poverty, and financial insecurity... Research I conducted in 2021 for the Everybody’s Home campaign found that 7,690 women returned to a violent partner each year because they have nowhere else to live. And a further 9,120 experienced homelessness. Latest

figures from Victoria show that women fleeing violence are waiting on average two years for social housing.”

Jackson underscores how women and children remain structurally excluded from safety and stability, highlighting the intersection of family violence, poverty and inadequate housing systems.

This systemic exclusion is deeply felt by Aboriginal women, who continue to navigate a landscape of compounded risk and structural fear:

“Women should be able to contact the police or [non-Aboriginal family violence service] and know that they’re going to be safe, that their children are going to still be with them no matter what... So many women won’t report the violence... because they’re worried about keeping their kids together...we’re

only here because of our kids. If we don’t have our kids, we got nothing.” — Aboriginal woman (Djirra, 2024, 56).

Catherine McAuley saw poverty not as a flaw in the individual but as a flaw in society. She acted. We are called to do the same, not out of charity, but justice. Women and children deserve more than survival. They deserve safety, stability and belonging.

*“Blessed are you who are poor, for yours is the kingdom of God.” — Luke 6:20*



## REFLECTION PROMPTS

1. What are the deeper causes behind women's homelessness in your community?
2. What do the faces of homelessness look like in my community?
3. How does poverty challenge my own assumptions about worth and dignity?

## TOOLKIT FOR ACTION

### Empathy

Share an infographic or fact sheet in your parish, school or workplace.

### Connection

Invite someone with lived experience to speak to your community.

### Creativity

Create a visual display (parish/ school hall or online) of shoes, coats or empty chairs symbolising the number of people turned away from homelessness services in a year (N.B. then donate clothing to shelter).

## MERCY ORGANISATIONS LEADING THE WAY

### Mercy Foundation (<https://www.mercyfoundation.com.au>)

A social justice organisation focused on ending homelessness and supporting women and children.

Key initiatives:

- **Grants to End Homelessness:** Funding projects that provide permanent housing solutions.
- **Safe Homes Project:** Assists women and children seeking asylum to secure private rental housing with bond and rent support.

### Mackillop Family Services (<https://www.mackillop.org.au>)

A multi-charism ministry with families at the heart of their vision, who work with families and communities so children can thrive.

Key services:

- **Mackillop House:** Transitional housing offering a safe space for women and children to rebuild their lives.
- **Family Support Services:** Guidance for families dealing with domestic violence, housing instability and parenting challenges.



## **Mercy Works** (<https://www.mercyworks.org.au>)

The development arm of the Sisters of Mercy in Australia and Papua New Guinea.

Key projects:

- **Salt n' Pepper (Adelaide, SA):** Elder Aboriginal women provide culturally safe outreach for women leaving prison, offering housing support, mentoring, and peer-led leadership training.

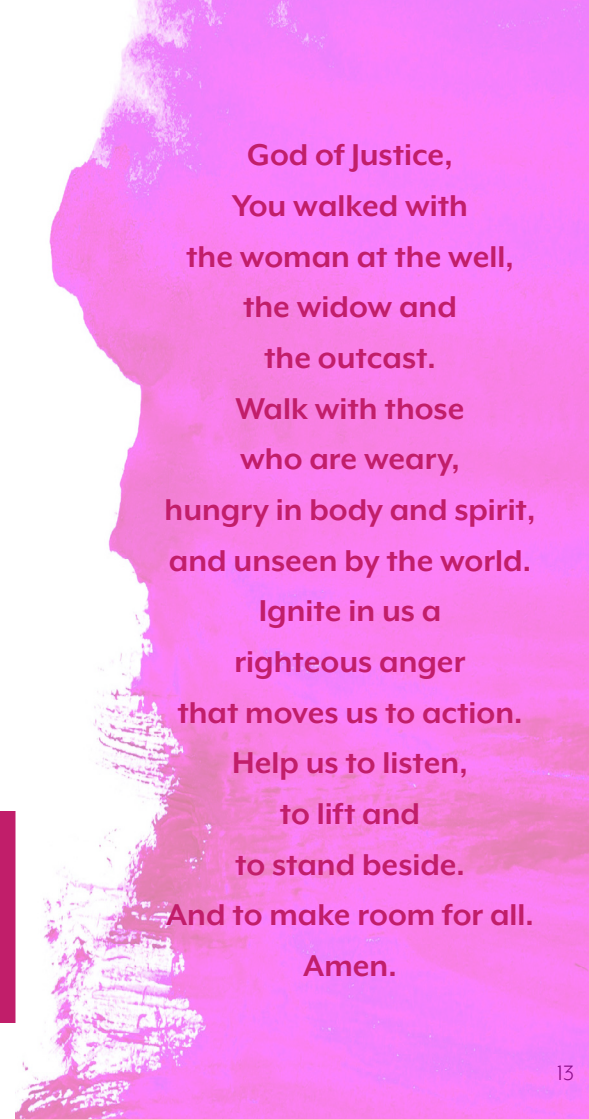
## **MercyCare** <https://www.mercycare.com.au>

An organisation committed to building stronger, more connected communities.

Key supports:

- **Housing Support Service:** Free caseworker assistance to individuals and families exiting homelessness — including rental bond help, furniture referrals, tenancy support and budgeting advice.
- **Back-to-School Assistance:** Uniforms, books and backpacks to ease the burden for families facing homelessness and disadvantage.

**These are only four of the many Mercy ministries walking alongside women and children. Each relies on community generosity through donations, volunteering, advocacy and prayer. To discover more, connect with your local Mercy organisation and ask how you can make a difference.**



**God of Justice,  
You walked with  
the woman at the well,  
the widow and  
the outcast.  
Walk with those  
who are weary,  
hungry in body and spirit,  
and unseen by the world.  
Ignite in us a  
righteous anger  
that moves us to action.  
Help us to listen,  
to lift and  
to stand beside.  
And to make room for all.  
Amen.**



## CHAPTER 3: SEEING WITH NEW EYES

*"Our goal is not to amass information or to satisfy curiosity, but rather to become painfully aware, to dare to turn what is happening to the world into our own personal suffering and thus to discover what each of us can do about it."*

— Pope Francis, *Laudato Si'*, #18

To see with new eyes is to recognise that the earth and its people are deeply connected. Pope Francis, in *Laudato Si'*, reminds

us that integral ecology is not an environmentalist fringe concern but a call to conversion. It is a lens through which we see the interconnectedness of housing, poverty, justice, climate, and community. The housing crisis is not separate from the ecological crisis; it is woven into it.

Catherine McAuley walked with eyes wide open to suffering. She saw the poor in their wholeness: their spiritual, emotional, and physical needs. *Laudato Si'* calls us to do the same. It is not enough to build homes; we must also restore systems that sustain life.

The doctrine of integral ecology insists that social problems and environmental degradation are interrelated. To ignore homelessness is to ignore the

destruction of both people and planet.

*"Everything is interconnected, and this invites us to develop a spirituality of that global solidarity which flows from the mystery of the Trinity"*  
(LS, #240).

To see with new eyes also means listening deeply to those most impacted by ecological and social breakdown. The poor, especially women and children, are disproportionately affected by climate events, housing insecurity, and systemic injustice. Pope Francis does not speak in abstractions; he names their pain and insists we see their lives as part of our own:



“Many of the poor live in areas particularly affected by phenomena related to warming, and their means of subsistence are largely dependent on natural reserves and ecosystemic services such as agriculture, fishing and forestry” (LS, #25).

When the poor are forced into unsafe housing, their relocation must not “heap suffering upon suffering,” but instead involve their voice and choice in creating decent and sustainable homes (LS, #152).

*Laudato Si'* challenges us to consider the legacy we are leaving:

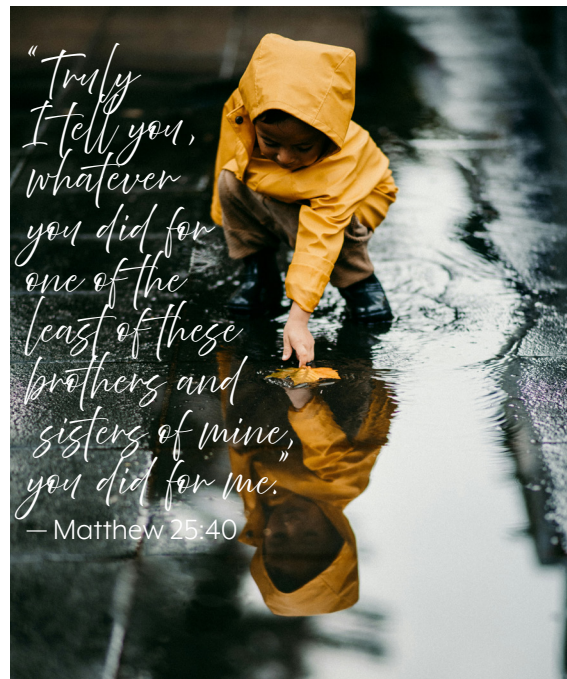
“What kind of world do we want to leave to those who come after us, to children who are now growing up?” (LS, #160).

“The notion of the common good also extends to future generations... Intergenerational solidarity is not optional, but rather a basic question of justice” (LS, #159).

The encyclical also reminds us that renewal begins in our most intimate circles. The family is described as the “heart of the culture of life” (LS, #213), a place where we learn care, respect, and harmony with creation. Just as Catherine McAuley embodied a spirit of mercy in small, practical gestures, we too are invited into daily practices that resist exploitation and nurture new ways of living. As Francis writes:

“An integral ecology is also made up of simple daily gestures which break with the logic of violence, exploitation and selfishness” (LS, #230).

To see with new eyes is to recognise that ecological devastation, housing insecurity, and social displacement are intertwined realities. Women and children at the margins reveal the consequences of our choices and call us into a solidarity that is both practical and profound.



## REFLECTION PROMPTS

1. How do you understand ecological disaster as a justice issue, not just an environmental one?
2. How might your own choices, in consumption, advocacy, or solidarity, reflect the values of Mercy in responding to ecological crises?
3. Where have you seen resilience and hope rise up in the face of devastation and how can you stand with those who are most vulnerable?

## TOOLKIT FOR ACTION

### Empathy

Create opportunities for intergenerational dialogue on climate, housing and resilience.

### Connection

Elevate the voices of women and children experiencing homelessness to shape housing and climate solutions.

### Creativity

Organise a “Letter to Leaders” campaign amplifying women’s voices. Collect reflections, poems or testimonies from women about housing insecurity and send them to policymakers.

## MERCY IN A TIME OF ECOLOGICAL CRISIS

Mercy has always been about seeing what others overlook. Catherine McAuley opened her first House of Mercy in Dublin not because she was a strategist of social policy, but because she saw what was right in front of her: women and children with nowhere to go, abandoned by laws and systems that failed them. Her response was to embody Mercy where it was most urgently needed.

Today, floods, fires, droughts, and rising living costs create new forms of homelessness. For those already living week to week, such disasters can tip life into crisis.

### A Case Study: Lismore

In 2022, catastrophic flooding swallowed whole neighbourhoods in Lismore, New South Wales. Streets that once held schools, churches, and shops became rivers overnight. Families fled to rooftops and boats; thousands were left without homes. Recovery has been painfully slow. Government responses patchy; insurance companies have abandoned the region, labelling parts of Lismore “uninsurable.” Boarding houses and low-cost rentals were destroyed. Women with children, already on the brink, suddenly faced homelessness in a town where options were scarce and support overstretched. The floods did not discriminate, but their impact was not equal. Those with fewer resources bore the harshest losses. Three years on, many still live in temporary

accommodation, proof that our systems are not built to withstand ecological crisis. And yet, amid devastation, community shone. Neighbours rescued neighbours. Churches opened doors. Students mucked out homes. Though systems failed, compassion did not.

### **Expanding the House of Mercy**

Mercy has always begun with encounter. It listens to grief, honours resilience, and dares to imagine another way. Catherine McAuley's House of Mercy was built of stone and timber, but more importantly, of vision: that a different way of living together was possible.

Today, that house must expand to include our ecological home. If the earth itself is groaning, if floods and fires displace families, then Mercy must rise to meet the challenge.

The cry of the earth and the cry of the poor are indeed one cry. To hear it is to be moved to act. To respond is to keep the story of Mercy alive for our time. And to act is to believe, courageously, tenderly and justly that another world is not only possible, but already being built in every gesture of compassion and every call for justice.



**God of Earth and Sky,  
You created a world of  
abundance and balance.**

**Yet too many  
sleep without shelter,  
while the earth groans  
from misuse and neglect.**

**Awaken us,  
to see with new eyes.**

**Let our actions bring**

**harmony, justice**

**and renewal**

**for all people**

**and for all creation.**

**Amen.**

## CHAPTER 4: OUR SHARED HUMANITY

*"We need to develop the awareness that nowadays we are either all saved together or no one is saved. Poverty, decadence and suffering in one part of the earth are a silent breeding ground for problems that will end up affecting the entire planet."*

– Pope Francis, *Fratelli Tutti* #137

In a fragmented world marked by division, Pope Francis challenges us to recover a sense of shared humanity. We are not islands but interconnected lives, woven together by care, responsibility and kinship.

In *Fratelli Tutti*, Francis paints a vision of society where social friendship and universal fraternity are not ideals but daily practices. For women and children experiencing homelessness, these values are not abstract - they are vital. When systems fail and relationships fracture, it is connection that heals. It is friendship that sustains.

To recognise Christ in the poor is to see our kin in the woman seeking shelter, the child in the car, the mother too ashamed to ask for help.

Catherine McAuley believed in community not as comfort, but as a call. Her works were grounded in relationships, in presence and in proximity to pain. Likewise, *Fratelli Tutti* asks us to resist indifference. It asks us to make room in our lives for those whose lives are precarious.

We cannot heal homelessness by policy alone. We must heal the social wounds that create it by choosing relationship over suspicion, encounter over avoidance, mercy over judgment. The realities of disconnection are clear social isolation increases vulnerability to homelessness, especially for women fleeing violence.

*"For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me... I was naked and you clothed me."*

— Matthew 25:35-36

*Fratelli Tutti* addresses themes related to homelessness, violence, family, women and children, whilst emphasising the need for solidarity, justice and care for the vulnerable. Here are some relevant excerpts to explore:

## **HOMELESSNESS**

### **On migrants and refugees:**

“Many migrants have fled from war, persecution and natural catastrophes. Others, rightly, ‘are seeking opportunities for themselves and their families. They dream of a better future and they want to create the conditions for achieving it.’”

(FT, #37)

### **On poverty and exclusion:**

“Some parts of our human family, it appears, can be readily sacrificed for the sake of others considered worthy of a carefree existence.” (FT, #18)

## **VIOLENCE**

### **On war and conflict:**

“War is a failure of politics and of humanity, a shameful capitulation, a stinging defeat before the forces of evil.” (FT, #261)

## **On terrorism:**

“Terrorism is deplorable and threatens the security of people... It is due to an accumulation of incorrect interpretations of religious texts and to policies linked to hunger, poverty, injustice, oppression, and pride.”

(FT, #283)

## **FAMILY**

### **On family bonds:**

“In families, everyone contributes to the common purpose; everyone works for the common good, not denying each person’s individuality but encouraging and supporting it.”

(FT, #230)

### **On the elderly:**

“By isolating the elderly and leaving them in the care of others without the closeness and concern of family members, we disfigure and impoverish the family itself.” (FT, #19)

## **WOMEN AND CHILDREN**

### **On women’s dignity:**

“We should also recognize that ‘even though the international community has adopted numerous agreements aimed at ending slavery in all its forms... millions of people today – children, women and men of all ages – are deprived of freedom and forced to live in conditions akin to slavery.’”

(FT, #24)

### **On children and education:**

“Education serves by making it possible for each human being to shape his or her own future.”

(FT, #187)





## REFLECTION PROMPTS

1. What barriers prevent genuine friendship across social differences in your life or ministry?
2. Where is mercy inviting you to move from indifference into encounter?
3. Where have you seen mercy build connection and community, especially for women, children, or families on the margins?

## TOOLKIT FOR ACTION

### Empathy

Share children's voices through art, storytelling, or school projects that highlight their dignity and dreams.

### Connection

Partner with schools, parishes and services to create safe spaces for children, through homework clubs, meals, or shared creative projects.

### Creativity

Launch a "Day in My Shoes" photo or video storytelling initiative, where people document their daily realities and communities reflect on their shared humanity.

## SOLIDARITY IN ACTION: A HOME BORN FROM MERCY

In *Fratelli Tutti*, Pope Francis urges us to move beyond good intentions toward real, relational solidarity. In a world fractured by inequality, he reminds us that justice begins with proximity — with seeing, listening, and refusing to walk away.

One such moment of mercy planted a seed in the heart of a child named Peggy.

"The Peggy Place idea started when I was a child and my neighbor was being beaten most nights by her husband. I was about 10 years of age and I said to her one day, you don't have to stay. You don't have to put up with it. Leave, leave. And she said, Peggy, I've got children, five young children, no money and nowhere to go. What do you suggest I do?"

— Peggy Flannery

(<https://peggysplace.org.au>, <https://www.64property.com.au/peggys-place>)

Peggy never forgot that question. Decades later, she answered it by founding Peggy's Place, a safe and welcoming transitional home for women and children escaping family violence. What she couldn't offer as a child, she helped create as an adult, not alone, but in community.

This is the heart of *Fratelli Tutti*: transforming compassion into shelter, care into structure, and solidarity into lasting change.



Peggy's Place is more than a building. It is a witness to what's possible when mercy is made practical and when people respond not with pity, but with presence and persistence. It reminds us that social friendship, as Francis describes, is a shared commitment to dignity, safety and belonging.

### **A Moment to Reflect**

- Where in your own life have you heard someone say, "What do you suggest I do?"
- What needs around you are waiting for someone to notice and act?

### **Take It Further**

If Peggy's story moves you, learn more about Peggy's Place and other organisations like it. Places where people saw a need and did something about it.

### **Consider:**

- Connect with local shelters or support services in your area.
- Invite a speaker from a frontline service to your school, parish, or community group.
- Partner with or support organisations that walk alongside women and children in crisis.

*Every act of connection is a step toward justice.*

**God of the Woven World,  
You created us in communion,  
not competition.**

**When one is without home,  
none of us are whole.**

**Break open our hearts  
to the cries of the isolated.**

**Help us build bridges,  
not barriers.**

**Grant us the grace  
to become neighbours,  
not strangers.**

**For in mercy,  
we are all connected.**

**Amen.**

## CHAPTER 5: THE FEMINISATION OF POVERTY

*"Poverty wears a woman's face."*

Tahira Abdullah

Across Australia and the world, women, particularly single mothers, older women, Indigenous women and those living with disabilities, bear the disproportionate weight of poverty and homelessness. This pattern, known as the 'feminisation of poverty', reflects systemic inequalities that leave women and their children more vulnerable to economic hardship.

Catherine McAuley understood that addressing poverty required more than charity; it demanded justice. She saw the unique challenges women faced and responded with both compassion and practical

support, reminding us that justice for women is inseparable from the health of families and communities.

### **Understanding the Feminisation of Poverty**

Introduced in the 1970s by U.S. researcher Diana Pearce and brought to global attention during the Fourth United Nations Conference on Women in 1995, the term highlights how women and children are disproportionately affected by poverty (Concern Worldwide, 2023). Women are more likely than men to live below the poverty line, and these economic disparities manifest in multiple, interconnected ways.

Women's economic vulnerability stems from several overlapping factors:

### **Gender Pay Gap and Workforce**

**Inequality:** Women earn less than men for equivalent work. In Australia, the persistent gap is about 10%, creating long-term financial instability (Employer gender pay gaps report, March 2025; WGEA Data Explorer, 2025). Structural and cultural barriers, career interruptions and part-time work further entrench these inequalities, limiting lifetime earnings, savings and superannuation.

### **Unpaid Caregiving and**

**the "Third Shift":** Women disproportionately carry out unpaid domestic and caregiving duties, constraining career progression and financial independence. Globally, women spend an average of 300 minutes

daily on unpaid domestic work, compared to 60 minutes for men. Beyond professional and household responsibilities, women undertake emotional and relational labor — the so-called “third shift” — which is rarely recognised or compensated (IJCESN, 2024).

### **Family Violence and Housing Insecurity**

Violence against women remains a leading cause of homelessness. Coupled with financial inequality and caregiving responsibilities, this creates heightened vulnerability. Older women (55+) are the fastest-growing group seeking homelessness assistance, with a 31% increase over five years, while women constitute 52% of low-income households experiencing rental stress (Council to Homeless Persons, 2025). Safe and affordable

housing, alongside systemic prevention measures, is critical.

These factors are not isolated; they intersect and amplify each other, producing a cycle of vulnerability for women and children. The feminisation of poverty is thus both a personal and societal challenge, calling for justice-oriented solutions.

### **Responding with Justice and Mercy**

Addressing this requires structural reform and practical action:

- Implement safe and affordable housing policies tailored to women's needs.
- Offer flexible work arrangements and improved access to quality childcare.
- Promote equal employment opportunities and recognise the value of female-dominated

professions.

- Strengthen social support systems and preventive measures for family violence.

Catherine McAuley's vision encourages us to see beyond charity, to challenge systemic inequality and to act with courage care and faith.

*“He has brought  
down the powerful  
from their thrones,  
and lifted up the  
lowly; he has  
filled the hungry  
with good things,  
and sent the rich  
away empty.”*

— Luke 1:52-53  
(Mary's Magnificat)



## REFLECTION PROMPTS

1. How do societal structures contribute to the feminisation of poverty?
2. In what ways can we advocate for systemic change to support women facing homelessness?
3. How does Catherine McAuley's approach to justice and mercy challenge the ways we respond to poverty today?

## TOOLKIT FOR ACTION

### Empathy

Learn about housing and welfare policies through a gender lens. Listen to women — especially single mothers, older women, and survivors of violence — to understand the hidden costs of poverty.

### Connection

Advocate for public housing, domestic violence funding, equal pay, and income support. Collaborate with women's organisations to strengthen collective voice.

### Creativity

Host a “justice lab” to map how policies, unpaid care, and wages affect women's homelessness. Use this to design collective advocacy solutions that promote safety, dignity, and security.

## THE THIRD SHIFT AND ITS IMPACTS ON WOMEN

On the previous page, I introduced a new term “The Third Shift”. I would like to examine it a little further now as a way of naming what I often call, in my own home, “The Motherload”.

The idea builds on Arlie Hochschild's well-known work on the second shift of unpaid domestic duties, and her earlier analysis of emotional labour (Hochschild & Machung, 2012). The first shift is paid work. The second is the unpaid caregiving and household load. The third shift, however, is harder to see: it is the invisible mental and emotional labour of organising, planning, and holding the wellbeing of families, workplaces, and communities together. It is rarely recognised as “work,” yet it consumes enormous energy (Thunman & Persson, 2025).

Research shows this hidden labour has real consequences. It reduces women's time for rest, increases exhaustion and burnout, and spills into workplaces as stress and distraction (Lundberg & Smeby, 2021). It also affects relationships: when responsibility for the third shift falls unevenly, resentment builds and intimacy suffers (Óskarsdóttir, 2025).

This is often described as time poverty. In Australia, women continue to shoulder far more unpaid hours than men. Mothers, in particular, average over 35 hours a week of

unpaid domestic work – on top of paid employment (Baxter, Perales, & Western, 2023). Or as The Guardian put it bluntly: “Australian women are doing 50% more housework than men – it’s creating volcanic levels of resentment” (Khalil, 2025).

The cost of this imbalance is not only personal but systemic. Years of disrupted workforce participation, unpaid care, and emotional labour leave many women with smaller savings, less superannuation, and reduced financial security. Older single women are now the fastest-growing group experiencing homelessness in Australia – a trajectory shaped in large part by these unequal labour burdens (Council to Homeless Persons, 2025). When family violence is added into the mix, the risks multiply, creating a cycle of vulnerability that disproportionately impacts women and children.



Where Mercy Dwells

Naming the third shift matters because it is not just semantics – it is justice. Until we recognise this invisible work as real labour, we will continue to under-value women’s contributions and under-resource the supports they need. Change requires more than goodwill. It calls for workplace flexibility, affordable childcare, fair housing policies, and a cultural shift that treats unpaid and emotional labour as essential to the fabric of society.

**God of Justice and Mercy,  
We lift up women  
burdened by poverty,  
those who struggle  
to provide for their families,  
and those who feel  
invisible in society.**

**Awaken us,  
to see their dignity,  
strengthen our courage  
to challenge injustice,  
and guide our actions  
so that all women,  
children and families  
may live in  
security and hope.  
Amen.**



## CHAPTER 6: A CHURCH THAT GOES FORTH

*“An evangelizing community gets involved by word and deed in people's daily lives; it bridges distances, it is willing to abase itself if necessary, and it embraces human life, touching the suffering flesh of Christ in others.”*

– Pope Francis, *Evangelii Gaudium*, #24

In the face of deepening social inequality, housing insecurity and the marginalisation of women and children, Pope Francis has

consistently called the Church to be a “field hospital” — a place of refuge and healing for the wounded. In this spirit, the ministries of Mercy have long stood as embodied expressions of Catholic Social Teaching (CST), meeting suffering not with platitudes but with presence, action and hope.

### **Catholic Social Teaching: A Living Tradition**

Rooted in the Gospel and expressed in papal documents, conciliar texts and statements from bishops around the world, Catholic Social Teaching calls us to uphold four foundational principles:

- Human Dignity
- Solidarity
- Subsidiarity
- The Common Good

(Catholic Social Services Australia, 2025)

These principles are not abstract, they are lived realities in Mercy ministries across Australia and the world. Whether through housing programs, drop-in centres, advocacy groups or trauma-informed education, Mercy continues to walk with women and children experiencing homelessness in a Church that “goes forth.”

### **Mercy in Action: Real-Life Witness** (refer to pp 12-13)

Across the world, courageous initiatives rise daily in response to the cry of the poor and the earth:

- Safe housing programs for women fleeing violence
- Legal advocacy for women facing housing discrimination
- Emergency accommodation with wraparound supports
- Education programs that



- restore agency and hope
- Spiritual accompaniment that honours trauma and nurtures resilience

These are not isolated services — they are interconnected ministries rooted in relational justice. They reflect Catherine McAuley’s own vision of mercy “walking the streets.”

### **Women: Carriers of Daily Heroism**

“The Church acknowledges the indispensable contribution which women make to society through the sensitivity, intuition and other distinctive skill sets which they, more than men, tend to possess” (EG #103).

And yet, “doubly poor are those women who endure situations

of exclusion, mistreatment and violence” (EG #212). In our communities we meet such women daily. Women who carry their families with extraordinary heroism, resisting despair, defending their children and daring to seek safe housing against all odds. Their resilience is not only inspiring, it is profoundly theological, showing us the strength of Christ revealed through human vulnerability.

Children: The Most Defenseless  
 “Among the vulnerable for whom the Church wishes to care with particular love and concern are unborn children, the most defenceless and innocent among us” (EG #213).

But Pope Francis also names the children exploited in begging, labour, or trafficking: “Where is your brother or sister whom you

are killing each day in clandestine warehouses, in rings of prostitution, in children used for begging, in exploiting undocumented labour?” (EG #211).

Inspired by Catherine McAuley’s legacy, Mercy ministries continue to respond to the needs of women and children. “All of us are called... to go forth from our own comfort zone in order to reach all the “peripheries” in need of the light of the Gospel” (EG #20).

### **Poverty and Homelessness: The Cry We Cannot Ignore**

“God’s heart has a special place for the poor, so much so that he himself ‘became poor’ (2 Cor 8:9)” (EG #197). Poverty is not a natural inevitability, it is the result of social and economic structures that exclude.

“The Church, guided by the Gospel of mercy and by love for mankind, hears the cry for justice and intends to respond to it with all her might” (EG #188). Mercy ministries advocate for housing as a fundamental right. Homelessness is not just a social problem; it is a wound to the Body of Christ.

### **Family and Belonging**

“The family is experiencing a profound cultural crisis, as are all communities and social bonds” (EG #66). Yet the family remains “the fundamental cell of society” (EG #66). In every initiative, from wraparound supports to community kitchens, the Church’s mission of mercy seeks not only to support individuals but to restore family bonds and foster belonging. This is the pastoral dimension Pope Francis calls us to where

“communion heals, promotes and reinforces interpersonal bonds” (EG #67).

### **Violence: A Call to Confront Systems**

“Inequality eventually engenders a violence which recourse to arms cannot and never will be able to resolve” (EG #60). Violence takes many forms: domestic abuse, human trafficking, exploitation and systemic neglect.

A Church that goes forth cannot remain silent in the face of such realities. To live the Gospel is to name and resist the structures of exclusion and consumerism that discard human lives. As Pope Francis reminds us, “Peace in society cannot be understood as pacification ... Nor does true peace act as a pretext for justifying a social structure which silences

or appeases the poor... Demands involving the distribution of wealth, concern for the poor and human rights cannot be suppressed under the guise of creating a consensus on paper or a transient peace for a contented minority” (EG #218).

### **Living the Call of Mercy**

The Church’s role is not to simply serve charity, but to stand shoulder to shoulder in dismantling unjust systems. In this way, Mercy ministries embody the Gospel call to justice.

*“Mercy is the supreme act by which God comes to meet us; it is the way which opens our hearts to the hope of an everlasting love.”*

– Pope Francis, 2015)

## REFLECTION PROMPTS

1. Where do I see Catholic Social Teaching embodied—or ignored—in my community, especially regarding women, children and families most vulnerable to poverty, homelessness, or violence?
2. What does it mean for me, personally, to help the Church become a “field hospital” in practice, not just in theory?
3. How might embodying mercy through justice, solidarity, and compassion transform families and communities today?

## TOOLKIT FOR ACTION

### Empathy

Learn about Catholic Social Teaching through a gender lens.

### Connection

Join or initiate campaigns pressing for affordable housing and stronger protections for women and children.

### Creativity

Use storytelling as advocacy to gather and share local accounts of resilience and hope that embody a “Church that goes forth.”

God of the Poor,  
You walk with us  
in the wounds of poverty  
and the hopes of renewal.

Call us again  
to be a Church  
that goes forth,  
bearing witness  
to your justice,  
becoming home  
for the homeless,  
and listening deeply  
to those our world  
has pushed aside.

Ignite within us  
the courage of Catherine,  
and the compassion  
of your Son.  
Amen.



## CHAPTER 7: BECOMING HOME FOR ONE ANOTHER

*"The simplest and most practical lesson I know... is to resolve to be good today, but, better tomorrow."*

— Catherine McAuley

### **The journey of Mercy is not a spectator sport.**

It is not simply a posture of empathy or a collection of good intentions. Following Catherine McAuley's example, we are called to embody mercy in action.

In contemporary Australia, locked doors and skyrocketing rents are daily reminders that becoming home for others is a radical act of solidarity. To become home is to choose to:

- **Accompany** rather than advise
- **Listen** rather than fix
- **Partner** rather than rescue

This chapter invites us to translate these insights into practical, transformative responses in our ministries, communities, and neighbourhoods. It challenges us to live Catholic Social Teaching not as theory, but as real solidarity with women, children, and families experiencing homelessness, poverty, and violence.

### **Catherine McAuley understood this truth deeply.**

She opened the House of Mercy not as a distant act of charity, but as a radical response to closed doors. Then, as now, doors were locked against women and children unless someone dared to open them.

Today, tents in city parks and families sleeping in cars reflect that same precarity. We are reminded that homelessness is not new, but part of a long and painful history of systemic exclusion. What Catherine embodied, *becoming home for one another* remains our call today.

### **Solidarity requires more than awareness.**

It calls for a deeper shift from comfort to commitment, from intention to incarnation. As Monique Deveaux insists, people experiencing poverty must not be cast as passive recipients but recognised as "potential agents of global justice" whose organised struggles belong at the centre of our response (as cited in Cabrera, 2023, 18). To reduce people to "the poor" risks reinforcing an us/

them divide that distances and dehumanises. Ruth Lister calls this the “poverty-shame nexus,” where the very label of “the poor” creates stigma and social distance (as cited in Cabrera, 2023, 23).

### **True mercy resists othering.**

Mercy does not pity from afar but stands alongside, insisting on proximity, voice and agency. As Cabrera (2023) notes, Deveaux is clear that “it is up to poor activists to say what kind of solidarity is needed, and from whom” (18). Solidarity, then, is not about doing for, but standing with and allowing those with lived experience to define the path forward.

This is the radical invitation of Mercy in our age: to reimagine “home” not only as a building but as a practice of justice, belonging, and mutual responsibility.

## **KLOE’S STORY**

Kloe’s testimony is a profound embodiment of Monique Deveaux’s assertion that “the poor do not need our pity. They need our solidarity.” Her life story reveals the devastating impact of generational trauma, homelessness and poverty, but it also shines with resilience and determination to break the cycle. Her words remind us that those experiencing poverty are not passive recipients of charity but active agents of change when supported with genuine solidarity.

“Home life, I was surrounded by substance, alcohol abuse, domestic violence, sexual assaults, mental health, poverty, and neglect,” Kloe shares. At just 12 years old, she was homeless, sleeping in parks and breaking into public toilets for safety. Yet she carried within her the fierce determination to protect her siblings and to create a better life: “I thought that I could break the cycle.”

Her turning point came when she received housing support: “If it wasn’t for housing support, I would have [gone back]. I felt like I was given back my power and I felt fearless. It created a pathway out. It provided not just safety and hope, but freedom and opportunity and a chance.”

Through programs like YPI (Young Parent Influencers) and the Lady Musgrave Logan Housing Project, Kloe found healing and growth.



## Kloe's Story continued...

She reflects: "Building safe connections and being able to grow and heal in a nurturing and caring atmosphere is so important. Our motto is conversations plus connections equal change."

Kloe's story reminds us that trauma isn't just "the bad stuff that happened. It's also the good stuff that never did." By shifting our perspective from pity to solidarity, we empower women and families like Kloe's to build futures of safety, dignity, and hope.

## REFLECTION PROMPTS

1. What does it mean to "become home" for someone in need, beyond providing physical shelter?
2. How can I move from a mindset of charity to one of solidarity with women and children experiencing homelessness?
3. Where in my community do I see systemic barriers to housing and safety, and how can I advocate for change?





### Empathy

Host a “Solidarity Supper” where diverse community members share meals and stories, fostering understanding and connection.

### Connection

Attend a “CEO Sleep Out/Sleep Rough” and create a team to share the experience and raise money and awareness about homelessness and poverty.

### Creativity

Develop a “Mercy Map” highlighting local resources, shelters, and support services for women and children, making it accessible to those in need.

Launch a “Mercy Mentorship Program” pairing volunteers with women and families to provide ongoing support, guidance, and advocacy.

**God of Solidarity,  
You pitched your tent  
among the suffering.  
You came not with might  
but with mercy.  
You are found  
not only in churches,  
but in shelters,  
on footpaths,  
in voices long silenced.  
Help us to become  
home for one another:  
a place of warmth,  
of sanctuary,  
of fierce and  
tender love.  
Let us follow Catherine  
with open hands,  
not simply offering charity,  
but demanding justice.  
Amen.**



## CHAPTER 8: HOPE HAS A HOME

*"We should be shining  
lamps, giving light to  
all around us."*

– Catherine McAuley

### A Vision for the Future Rooted in Mercy and Justice

The journey through this resource has taken us into the margins — into stories of displacement, resilience, injustice and courage.

We have walked alongside women and children whose voices are too often silenced and whose suffering is often unseen. But through the lens of Mercy, we have not turned away.

**We have looked  
with clear eyes  
and soft hearts.  
We have listened.  
We have wept.  
We have learned.  
And now, we act.**

### A Future Shaped by Mercy

Mercy is more than an emotion. It is more than compassion. Mercy is a worldview, a way of being in relationship that transforms not only how we see others, but how we structure our communities, policies and institutions.

To create a future where hope has a home, we must:

- Advocate for systemic change

by ending policies that punish poverty and funding those that promote housing as a human right.

- Create spaces of safety and belonging in our schools, churches, workplaces and streets.
- Support those already doing the work: shelter staff, caseworkers, chaplains, teachers and courageous women with lived experience.

Mercy requires that we honour the dignity of every person, act in solidarity with the marginalised and seek the common good in all our decisions. From Catherine McAuley's first house of mercy to today's advocacy for safe housing, Mercy calls us to transform hearts and systems alike.

## YOU ARE THE NEXT CHAPTER

You are now part of this story.  
Whether you are a leader, teacher,  
parent, student or advocate —  
you are the bearer of the next act  
of solidarity, of compassion, of  
courage, of change.

**Let these pages  
not just stir you,  
but send you.  
Let your hands  
be open.  
Let your voice  
be strong.  
Let your door  
be open wide.  
Because...  
where Mercy dwells,  
hope has a home.**

## REFLECTION PROMPTS

1. Which small act of mercy can I take this week to open a door for someone in need?
2. How can I advocate for women, children and families facing homelessness, violence or poverty?
3. Where in my community do systems need my courage to create meaningful change?

## TOOLKIT FOR ACTION

### Empathy

Create a “Mercy Listening Booth” in public spaces where people can share their experiences anonymously, amplifying unheard voices.

### Connection

Take One Personal Action. Identify one small act this week that creates a safe, welcoming space for someone in need.

### Creativity

Partner with local artists to create a mural that visually represents solidarity and the call to justice in your community.

God of Shelter,  
You are the still voice  
in our restlessness,  
the firm ground  
beneath unsteady feet,  
the quiet strength  
in the cries of the unheard.  
You walked with Catherine  
through crowded streets;  
walk with us now  
through suburbs and shelters,  
into boardrooms, classrooms,  
and city councils.  
Plant in us a fierce hope.  
Strengthen our resolve  
to build not just houses,  
but homes —  
places of dignity, justice  
and belonging.  
Let Mercy be the path we walk.  
And may the world we shape  
be one where no one is left  
without a place to lay their head.  
Amen.

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p. 32: Sleeping rough – Mihály Köles (Unsplash)

p. 33: Talking together – Kalisa Veer (Unsplash)



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