
RECOVERY PROPOSAL



DVERT

Domestic Violence Economic Recovery Taskforce

"When you lift up a woman, you lift up her family, her children,
her community and the economy she's in"

Melinda French Gates

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Contents

About DVERT	4
Contributors	5-9
Context	10
The issue at a glance	11
Introduction to solutions	12
Solutions overview	13
Child Support	14
Social Security	15
Housing	16
Child Care	17
Training	17-18
Banking and Utilities	19
Bibliography	20-22



About DVERT

The Domestic Violence Economic Recovery Taskforce (DVERT) brings together Australian experts from across a range of sectors including financial counselling, economic abuse, advocacy against domestic violence, mental health, Indigenous studies, family and government policy, legislative reform, education, and the retail/banking sectors.

As an independent, short-term Taskforce, its primary function has been to provide succinct and practical solutions that may be implemented in the Federal Government's next National Plan to Reduce Violence Against Women and their Children.

Members have collaborated with the focus of minimising economic abuse, and maximising economic recovery for victim-survivors of domestic and family violence (DFV), and their children.

Contributors



**Jennie Cromwell,
Founder and Chair
Stakeholder and Advocacy Coordinator
NSW State Committee - White Ribbon Australia**

After surviving 17 years of domestic violence, Jennie went on to represent herself in the Federal Circuit Court, Administrative Appeals Tribunal and Local Court, whilst making numerous applications and appeals to the Child Support Agency. She was awarded sole parental responsibility for her two children and a significant child support arrears. Professionally, Jennie has over 25 years experience in the education sector, as an executive leader, secondary school teacher and university lecturer. She is a Certified Trauma Professional, specialising in the wellbeing of young people with a history of abuse. With a reputation for her highly effective change management, she has been specifically recruited to organisations that were mismanaged and at risk of de-registration. Jennie's university studies include Economics, Finance, Hospitality Management and Education. She holds a Master of Education specialising in Leadership and Management, and is the recipient of an Australia Day medallion for her contribution to the community.

Author of Recovery Proposal, contributor to *Child Support and Training solutions*.



**Rosie Batty,
Renowned Domestic Violence Campaigner and
2015 Australian of the Year**

Renowned for her tireless campaigning against Domestic Violence, Rosie established the Luke Batty Foundation and launched the Never Alone campaign, seeking Australians to support victims of family violence. She was the co-founding member of the Council of Australian Governments Advisory Panel on Preventing Violence Against Women and has led a Victim Survivors' Advisory Council for the Victorian Government. Rosie was named by Fortune Magazine as one of its Top 50 world's greatest leaders, voted the most influential person in the Not for Profit sector on Pro Bono Australia's Impact 25 list and has been inducted into the Victorian Honour Roll of Women. In 2019, Rosie was appointed as an Officer of the Order of Australia as part of the Queen's Birthday Honour Roll for her distinguished service as a campaigner against domestic violence. She is an Ambassador, Patron and Advisor to numerous community organisations including White Ribbon Australia and the Australian Childhood Foundation.

Contributor to *Housing solutions*.



**Professor Kay Cook,
Associate Dean Research,
School of Social Sciences, Media, Film and Education
Swinburne University of Technology**

Professor Kay Cook is currently Co-Director of the International Network of Child Support Scholars and Associate Professor in Sociology at Swinburne University of Technology. Kay's work explores new and developing policies such as child support, child-care and welfare-to-work policies. Her research has contributed to the development of the Australian Bureau of Statistics 2010 General Social Survey, the Australian Law Reform Commission Inquiry into Family Violence and Commonwealth Law, and the Parliamentary Inquiry into the Child Support Program. Her Future Fellowship with the Australian Research Council examined the personal, practical and institutional barriers to child support faced by women in Australia, the UK and the USA. Most recently in 2021, she authored a paper that delved into the state tactics of welfare benefit minimisation, directly linked to child support and Centrelink payments.

Contributor to *Child Support and Child Care solutions*.



Terese Edwards, Chief Executive Officer National Council of Single Mothers and Their Children

Terese is a prominent national voice passionately advocating for women who are struggling with financial disadvantage and domestic violence. She has produced a documentary which gives a voice to women in hardship and is currently a candidate. Holding a Masters of Public Administration, she has policy expertise in child support and income assistance. She has spent many years as a senior executive in the community sector fulfilling a range of national leadership roles including Deputy President of the Australian Council of Social Services, and is currently Chair of the South Australian Women Service Network. In 2019, Terese was recognised as an Unsung Hero at the HESTA Community Sector Awards where she was awarded for her work advocating for single mothers. Terese recently spoke on Child Support at the Joint Select Committee on Australia's Family Law System.

Contributor to *Child Support and Social Security* solutions.



Catherine Fitzpatrick, Director of Customer Vulnerability and Financial Resilience Westpac Group

Catherine joins us as Westpac's Director of Customer Vulnerability & Financial Resilience. Having had previous experience in journalism and federal politics, she is a member of the National Plan Advisory Group, assisting in the development of Australia's upcoming 10-Year National Plan to end violence against women and children. She also serves in the NSW Domestic and Family Violence and Sexual Assault Corporate Leadership Group. Catherine has held multiple committee roles including Deputy Chair of the NSW Ministerial Council for Women's Economic Opportunity. In 2018, Catherine was recognised as one of the Australian Financial Review's 100 Women of Influence for her leadership of the Commonwealth Bank's domestic violence program. She continues to advocate for the involvement of the corporate sector in preventing family violence and alleviating the financial burden domestic abuse often has on women and children.

Contributor to *Banking* solutions.



Rebecca Glenn, Founder and Chief Executive Officer Centre for Women's Economic Safety

Rebecca founded the Centre for Women's Economic Safety to raise awareness of economic abuse as a form of domestic and family violence and advocate for structural and systems change to support women's financial safety. She is also Assistant Director of Insight Exchange, an initiative of Domestic Violence Service Management with a focus on the impact of domestic and family violence on financial wellbeing. Rebecca holds a Master of Media Practice and a Masters of Business Administration. She has extensive executive leadership experience developing programs, guides and action plans on the topic of financial abuse whilst working with and alongside organisations such as Financial Literacy Australia, the Commonwealth Bank and Domestic Violence NSW. Rebecca also has a background in Superannuation, working as Communications Executive at the Association of Superannuation Funds of Australia. In 2019, she was awarded a Churchill Fellowship to investigate service responses to women experiencing or escaping economic abuse in the UK, USA and Canada.

Contributor to *Social Security, Housing and Child Care* solutions.



Ingrid Hatfield, Senior Policy and Research Officer Mental Health Australia

Ingrid is a Senior Policy and Research Officer with Mental Health Australia where she has worked collaboratively to achieve policy, research and advocacy goals, with a focus on Federal Government legislation, policies and programs that affect people and communities experiencing disadvantage. During her time with Mental Health Australia, Ingrid has overseen implementation of National Community Connectors Program services, providing outreach to connect people with psychosocial disability to support. Ingrid has prepared numerous submissions to government inquiries, and has facilitated work with the mental health sector and the Australian Housing and Urban Research Institute to articulate and prosecute policy solutions addressing the interplay between housing pathways, financial insecurity and mental health. Ingrid holds qualifications in Psychology and Arts.

Contributor to *Housing* solutions.



Leanne Ho, Executive Officer Economic Justice Australia

Leanne Ho is a human rights lawyer and leader in the community and pro bono legal sectors. She joined Economic Justice Australia as Executive Officer in 2017, having previously worked in various roles at the Welfare Rights Centre in Sydney, most recently acting as Principal Solicitor for several months on secondment from a law firm. Economic Justice Australia has made wide-ranging recommendations on how the Australian social security system can be improved for people experiencing domestic and family violence. Leanne also works as a pro bono consultant, developing the pro bono programs of large corporate law firms to provide legal assistance to vulnerable and disadvantaged groups including refugees and people seeking asylum in Australia. She has previously worked as the legal adviser to United Nations peacekeeping missions and its Human Rights Advisory Panel.

Contributor to *Social Security* solutions.



Natasha McGrow, Principal Solicitor Women's Legal Services Queensland

As Principal Solicitor of the Women's Legal Service Queensland (WLSQ), Natasha works with over 20 solicitors across 3 practice sites in Annerley, Caboolture and the Gold Coast. WLSQ is a specialist community legal centre, established in 1984, that provides free legal and social work services and support to Queensland women. The organisation provides state-wide assistance through their state-wide domestic violence legal helpline, and has a designated rural, regional and remote priority line to increase women's access to their service in non-metropolitan regions. They undertake outreach work at various correctional centres, conduct duty lawyer services at designated magistrate courts. Their specialist domestic violence units in Brisbane, the Gold Coast and Caboolture provide intensive case work and Court representation for their most vulnerable clients.

Contributor to *Overview*.



Jason Robertson, Director of Sustainability and Impact Australian Retailers Association (ARA)

Jason is one of the country's most experienced specialists in retail sustainability and corporate impact. Prior to commencing his role with ARA in April 2021, Jason spent 12 years driving the sustainability approach at David Jones including as Head of Social Responsibility and Sustainability. He has led large scale projects for IAG and NBN Co, with two decades of experience across the retail sector. Jason is enthusiastic about his involvement with the Australian Retail Association and is keen to see how the ARA Institute may become involved in further training in this context. He holds a Master of Business Administration from Macquarie University.

Contributor to *Training* solutions.



Briony Roelandts, Senior Manager Community Engagement White Ribbon Australia

Briony Roelandts is Senior Manager of Community Engagement for White Ribbon Australia, where her focus is on preventing men's violence against women. She is a campaign organiser and policy advisor, specialising in the prevention of family violence. She has worked as an organiser and advisor for a number of politicians including Senator Jenny McCallister, Shadow Assistant Minister for Communities and the Prevention of Family Violence. Briony has campaign credentials across state, territory and federal elections, working on campaigns in Queensland, Tasmania, Canberra and New South Wales. In 2017, Briony co-founded Labor for Choice, an action network that successfully campaigned to change the Australian Labor Party's platform on reproductive healthcare, including a commitment to legal, safe, affordable and accessible abortion. She holds a Bachelor of Arts and Harvard Kennedy School's Certificate in Leadership.

Contributor to *Overview*.



Dr Kristen Smith, Research Director - Indigenous Data Network Senior Research Fellow, Indigenous Studies Unit. The University of Melbourne

In addition to holding a Doctorate in Medical Anthropology, Dr Kristen Smith holds a Master of Social Science and a Bachelor of Arts (majoring in Anthropology and Development Studies). Dr Smith has contributed profound research in Australian Indigenous medical anthropology, policy analysis and data interpretation. She has ethnographically investigated the role of family violence in Aboriginal and Torres Strait Islander Communities in parts of Western Australia, Victoria and New South Wales. She has worked alongside numerous organisations and not-for-profits in promoting the health of Indigenous Australians. Dr Smith has also had a pertinent role on projects addressing Aboriginal alcohol management and family violence within regional and remote communities. She has recently acted in the role of Director - Indigenous Studies Unit.

Contributor to *Housing and Training* solutions; Editor.

Administrative Support



Madeleine Cromwell **Final year Bachelor of Laws student** **Survivor of childhood abuse**

Madeleine is about to graduate from Macquarie University with a Bachelor of Laws (majoring in Criminology) with First Class Honours. Madi volunteers with Rize Up Australia to assist families fleeing domestic violence find safety in a new home. Having been a victim of family violence as a child, Madi is passionate about achieving justice for victims.

Contributor to *Minute taking*.

Context

According to the UNSW Gendered Violence Research Network (2020), there is substantial evidence that 'economic and financial hardship and insecurity can be a barrier to victims-survivors leaving abusive relationships'. Women are at particular risk of suffering financial disadvantage. Given they are less likely to pursue property settlements for fear of antagonising their ex-partner, they are more likely to suffer economic abuse, and have often spent time away from the workforce leading to lower career prospects and superannuation (Gendered Violence Research Network, 2020; Smallwood, 2015). Of those women who pursued assistance from various domestic violence services, 78% to 99% reported the prevalence of economic abuse within their relationship, and women with a disability or long-term illness are most at risk (Kutin et al., 2017).

COVID-19 lockdowns have exacerbated the already dire levels of domestic violence, leading to a progressively detrimental impact on women's economic independence (Humphreys, 2020). Women are increasingly faced with the harsh decision of either staying in a violent relationship or exposing their children and themselves to poverty and homelessness (Corrie & McGuire, 2013; Humphreys, 2015). Perpetrators frequently use institutional processes to continue their use of economic abuse as a form of post-separation coercive control (Gendered Violence Research Network, 2020). Studies have illustrated that a mother withstanding such abuse, inclusive of enduring financial hardship, cannot readily provide essential materials, thus becoming a source of social exclusion for her children and a factor in their reduced cognitive, health and social and emotional outcomes (Boyle & Anderson, 2020; Corrie & McGuire, 2013; Warren, 2017).

A strong negative correlation between poverty and child outcomes are also exacerbated later in life, with a high probability of intergenerational poverty, health concerns and welfare dependency continuing (Boyle & Anderson, 2020; Warren, 2017). Aboriginal and Torres Strait Islander women and children are at an even greater risk, with Aboriginal and Torres Strait Islander women 45 times more likely to experience domestic violence than non-Indigenous women (Korff, 2021). Further, the rate of homelessness is 10 times higher and unemployment approximately twice the rate of non-Indigenous Australians. Further, the wellbeing and educational outcomes of Aboriginal and Torres Strait Islander people are significantly lower than non-Indigenous Australians (Fay, 2021; Gendered Violence Research Network, 2020, 2021; Korff, 2021). Given that the National Plan to Reduce Violence against Women and their Children 2010–2022 is nearing completion, and development of the next National Plan in progress, the Taskforce has been independently established with the intent of providing timely recommendations to address and alleviate the disproportionate economic burden placed upon domestic violence survivors.

The Issue at a Glance

6 out of 10

DV survivors reported their ex-partner deliberately made **partial, sporadic or non-payments of child support to cause them financial distress**



(Cook et al., 2019)

During 2017-18,

48.6%

of active paying parents had a child support 'debt under payment' arrangement, whilst

24.9%

had outstanding arrears



(Bowman & Wickramasinghe, 2020)

The most common forms of economic abuse are

'partner withholding money'

> 38%

'making their partner liable for joint debt'

> 38%

(Gendered Violence Research Network, 2020)

Surveys show

> 50%

of DV survivors have had their credit rating negatively impacted by their partner



of which, **63%** reported it prevented them from getting housing

Each year

7,690

Australian women return to their perpetrators due to lack of housing



(Equity Economics, 2020)



64%

of DFV survivors have struggled to pay for groceries and utilities because of Child Support owing to them

(Cook et al., 2019)

In 2019-20

Indigenous people made up 3.1% of the Australian population, yet comprised **27%** of homeless clients



Domestic and Family Violence was the **Number 1** cause of homelessness

(AIHW, 2020)



Introduction to recommended solutions

Economic insecurity enables and reinforces violence against women, limiting their choices and freedom to enjoy an independent life and ability to care for their children. To empower domestic violence victim-survivors to leave abusive relationships, and not return, they must be supported twofold; by minimising opportunities for perpetrators to inflict further economic abuse, and by providing opportunities for the woman to build a solid foundation in which they can flourish. For this reason, DVERT has presented a suite of key solutions that will support women to establish themselves, empowering them to find short term financial stability and long-term financial security. To enable this, a combination of areas have been addressed. The recommendations have prioritised solutions that are pragmatic and easy to achieve, whilst having the greatest impact for women upon leaving domestic violence.

Child Support

- Decouple Child Support from FTB (Part A)
- Establish a Government guaranteed child support payment for DFV victim survivors
- Increased accountability for payers, regarding timely tax-returns and payments

Social Security

- Remove obstacles to waiver Centrelink debts resulting from DFV
- DFV exemptions for claimants of Parenting Payment Single, to continue beyond youngest child turning 8
- ParentNext to be made voluntary

Housing

- Invest \$7.6 billion to create 16,810 additional social housing units to meet immediate needs of women and children leaving DFV
- Hybrid model of home ownership/tenancy
- 'Escaping Violence Payments' to be issued as \$5000 cash
- Funding of national training programs, especially those assisting indigenous women, to improve financial literacy and employability.

Solutions Economic Empowerment of DFV Survivors

- Greater autonomy and freedom
- Improved mental health
- Better outcomes for their children
- Breaks inter-generational poverty
- Boosts community & greater economy

Child Care

- Automatic free Child Care for DFV survivors
- Priority access and above cap places
- Support of Grattan Report and 'Thrive by Five' Campaign

Training

- Funding of national training programs, especially those assisting indigenous women, to improve financial literacy and employability.

Banking and utilities

- To legislate, and work closely with national banking, telecommunications and utilities associations to enable the severing /elimination of debt in circumstances of domestic and family violence.
- Safeguarding of Credit Report

Child Support

Short term solutions

- o De-couple Child Support from Family Tax Benefit (Part A).

- o Child support customers to lodge an annual tax return as per legislative timeframes.

Longer term solutions

- o Establish a Government guaranteed child support payment to provide DFV victim survivors the option for the State to pursue and collect from payer.

Rationale

In Australia, women represent approximately 90% of child support recipients. The Department of Human Services (DHS) Child Support Program is relied on by over 1 million children (Services Australia, 2021a). Although child support can play a vital role for women and children escaping violence (Douglas and Nagesh, 2019), the Child Support Program inadvertently lends itself to a facilitation of post-separation coercive control. During 2017-18, 48.6% of active paying parents had a 'debt under payment' arrangement. Further, 24.9% had outstanding arrears, with some ex-partners failing to provide full and frank disclosure of their financial situation, delaying tax return lodgement, and using erratic or non-payment of child support with the intention of causing hardship (Bowman & Wickramasinghe, 2020; Cook et al., 2019; Gendered Violence research Network, 2020). When received, child support payments can facilitate the reduction of a single mother's exposure to poverty by 21% (Skinner, Cook and Sinclair, 2017). However, with current child support debt levels exceeding A\$1.64 billion, of which \$1.54 billion is owed by fathers, the financial implications are significant (Stewart, 2019). As noted by Women's Legal Service Victoria, the emotional toll of a perpetrator eluding child support payments and the injustice of facing consequential bankruptcy is often as substantial as the loss of income itself (Smallwood, 2015). In effect, economic abuse perpetrated through child support directly correlates with emotional and psychological suffering.

Given the median adjusted taxable income of child support recipients is merely \$29, 316 (Services Australia, 2021a), the reliability of full and timely payments is paramount. In addition to the financial instability and psychological impact of coercive control enacted via the child support system, single mothers face further hardship. Given the coupling between child support and Family Tax Benefit (Part A) (FTB(A)) often the expected - rather than the actual - received child support is used to calculate social security benefits (Services Australia, 2021b). In many instances, this can leave single mothers with reduced FTB(A) payments, whilst also experiencing payer non-compliance of child support (Cook, 2021). Fathers can deny child support or provide erratic payments with the intention of influencing women's access to FTB(A) entitlements and associated debts raised by the state (Cook et al., 2019). For those women who are granted a Maintenance Action Test (MAT) exemption (due to the risk of harm associated with pursuing child support), they may be eligible for higher rates of FTB, yet inadvertently receive no child support income. As a consequence, the financial responsibility and burden is transferred to single mothers and their children, rather than demanding accountability from the payer.

In accordance with Recommendation 25 of the report entitled 'From Conflict to Cooperation: Inquiry into the Child Support Program', guaranteed child support payments for DFV survivors would significantly reduce parental conflict (HRSCSPLA, 2015). A system in alignment with other OECD countries, where governments agree to indemnify some or all of the shortfall when the paying parent does not meet their obligations, would minimise opportunities for the Child Support Program to be used as a means of post-separation coercive control. In effect, the State would support improved compliance when independently pursuing child support payers, with the introduction of a more rigorous enforcement regime (Bowman & Wickramasinghe, 2020). Administrative sanctions such as suspension of licences, passports and credit bureau reporting are also likely to be highly cost-effective government initiatives (OAGDC, 2021; OCSE, 2021).

Social Security

Short term solutions

- o Amend legislation and policy to remove obstacles to waiving Centrelink debts resulting from domestic violence circumstances.
- o Strengthen provisions providing for exemption from mutual obligations for principal carers of children who can no longer receive Parenting Payment when their youngest child turns 8.

Longer term solutions

- o Make ParentsNext voluntary

Rationale

A forthcoming report from Economic Justice Australia looking at Centrelink debts and domestic violence, shows that victim/survivors of domestic violence, usually women, are unfairly held responsible for social security debts in situations where the debt was the direct result of perpetrators' threats, physical violence and/or coercion. In many of the cases examined, the woman or her children received no financial support from their partner, or their alleged partner, during the debt period. They did not receive any direct benefit from the Centrelink payments allegedly overpaid, however often they incur and are liable for a Centrelink debt. The perpetrator of violence may have intentionally lied about their income or assets, and this lack of knowledge or misinformation led to the victim's debt. In some instances, women accumulated lifelong debts so significant that they could lead to incarceration, whilst perpetrators walked away with no ramifications.

Policy guidelines require revision to ensure that family and domestic violence is appropriately considered when deciding whether a social security debt should be waived in the 'special circumstances' of a case. A key issue requiring attention in this context is that social security legislation does not allow for the possibility of waivers when a debt is the result of the victim/survivor - or another person - 'knowingly' failing to report their circumstances. The consequence is that waivers are not available to victim/survivors who have been forced or coerced into non-compliance with Centrelink rules, or where the victim/survivor's debt was caused by their abusive partner's failure to comply. To address this, and other related issues, we support the recommendations of the EJA report, "Debt, Duress and Dob-ins: Centrelink compliance processes and domestic violence" and other recommendations made in its 2018 report.

The pre-employment program, ParentsNext is compulsory for parents in receipt of Parenting Payment for six months, who have had no earned reported income in the previous 6 months, and whose youngest child is aged under 6 years. ParentsNext was introduced with the stated aim of supporting parents in their study or work goals. However, modifications to the ParentsNext program require participants to engage in activities set out in a participation plan with obligations enforced under the Targeted Compliance Framework (TCF). Non-compliance can result in the suspension, reduction or permanent cancellation of Parenting Payment. In theory an exemption from compliance activity requirements may be granted by Centrelink or the ParentsNext provider for one or more of a range of reasons, including domestic violence, caring responsibilities, sickness, or injury. However, difficulties securing exemptions, especially for the most vulnerable cohorts, mean that many people with prima facie grounds for exemption end up facing suspension. Once suspended, establishing a reasonable excuse for non-compliance can be challenging, with participants needing to appeal to challenge payment suspensions and cancellation. The Parliamentary Joint Committee on Human Rights recently conducted an Inquiry into the ParentsNext program. Recognising the risk to the human rights of cohorts subject to the punitive TCF, the Committee recommended that participation in the ParentsNext program be made voluntary rather than compulsory.

Once a single parent's youngest child turns 8 years old, they can no longer receive Parenting Payment. Many will move onto JobSeeker Payment with its compulsory mutual obligation requirements. Temporary exemption from mutual obligation requirements is available to principal carers of children who can demonstrate special circumstances, but as described above, these exemptions can be difficult to secure. There are specific family situations where an exemption can be granted for 12 months, such as foster carer, home schooling and distance education, large families, and Kinship care. However, in domestic violence circumstances, this exemption is only granted for 16 weeks. The domestic violence exemption should also be extended to 12 months to increase financial security, reduce the burden of the application process which can re-traumatise victims.

Housing

Solutions

- o Invest \$7.6 billion to create 16,810 additional social housing units to meet immediate need for women and children escaping DFV
- o Support a hybrid model of home ownership/tenancy
- o Provide \$5000 'Escaping Violence Payments' in cash form only

Rationale

Annually, approximately 9,120 women are left homeless as a result of escaping family violence and unable to secure long-term housing, often facing discrimination from landlords who favour childless couples (Equity Economics, 2021). Domestic and family violence is the leading cause of homelessness among women and children. Existing support programs and subsidies do not sufficiently address the absence of affordable and suitable housing (Equity Economics, 2021; Flanagan et al., 2019). Of these women, 7,690 return to perpetrators annually due to the absence of affordable alternatives (Equity Economics, 2021). Even in cases when a home has been secured after leaving an abusive partner, the economic resources required to establish and maintain the home requires economic resources that abuse victims rarely have access to. Women often have no resources to draw on while recovering, or continuing to experience, economic and systems abuse, among a multiplicity of other compounding, associated factors.

With the median rent across Australia at \$476 per week; and the median bond approximately \$1,900 (McLachlan, 2021), starting over is expensive. The \$5,000 Escaping Violence Payment (EVP) is an excellent step in the right direction to support DFV victim/survivors to get established. However, limiting the cash assistance to \$1,500 with the remainder in goods and services is administratively more complex, and tells victim/survivors they can't be trusted to make the right decisions. Given the huge variations in individual circumstances, making up to \$5,000 available in cash would better support victim/survivor choice and dignity. Survivors know what they need: what they can borrow, and what they need to buy. The EVP could support their agency in these decisions by providing them \$5000 cash directly (Glenn, 2021). The program must also be expanded to support women on temporary visas, who currently do not receive the same level of support.

With respect to long-term housing security, DVERT recommends the provision of funding to an innovative model of home ownership/tenancy. Women aged 55years+ are the fastest growing cohort of homelessness in Australia, often leaving abusive partners later in life. Thus, the affordability of home ownership for this sub-population requires immediate attention as a national priority (Australian Human Rights Commission, 2019). It is recommended that shared ownership schemes, such as that introduced by the UK Government, be established to provide opportunities for DFV survivors to buy a share of their residential property, whilst leasing the remainder (UK Government, 2020).

Child Care

Solutions

- o Automatic free child care for women receiving crisis payments for domestic violence, or receiving exemptions from seeking child support due to DFV.
- o Priority access, and above-cap child care places for DFV victim survivors to help address the issue of waiting lists and needing to move/find care quickly, hours of care available and the co-location/proximity of care with/to schools.
- o Support for the 'Thrive by Five' Campaign and Grattan Institute Report.

Rationale

The National Plan to Reduce Violence against Women and their Children 2010-2022, identifies the 'improvement of women's economic participation and independence' as a vital means of reducing domestic violence (Grattan Institute, 2020). Free Child Care and priority access would provide victim/survivors of domestic violence with the opportunity to establish themselves within the workforce and gain freedom and autonomy. There is strong evidence demonstrating that increasing the hours of paid employment for women is the most significant factor to close the earnings gap between men and women. Further, an increase in female workforce participation has the potential to considerably enhance the Australian economy and living standards (Grattan Institute, 2020). With access to automatic free child-care, women recovering from domestic violence have the capacity to establish themselves in the workforce without the added burden of childcare fees. Priority access and above-cap child care places would also ensure that facilities could support DFV survivors requiring urgent care for their children. In accordance with 'Thrive by Five' and 'Berry Street', we implore the Federal Government to consider reform in Australia's early education system, reframing their approach to prioritise trauma-informed practice, thus supporting children in their recovery from domestic violence.

Skills Training

Solutions

- o Funding of national training programs, especially those assisting indigenous women, to improve financial literacy and employability.

Rationale

According to Interval House (2016), barriers to employability and employment for women survivors of intimate partner violence (IPV) include a lack of formal education and work skills training. The UNSW Social Policy Research Centre (2021) supports this view, stating that the collaboration between domestic violence services and employment agencies is vital in providing DFV victim/survivors with training that builds their capacity. In addition to the need for formal qualifications, financial literacy skills are paramount to improving women's sense of economic empowerment. Previous research undertaken by the Australian and New Zealand Banking Group (ANZ) identified the Aboriginal and Torres Strait Islander population at particularly high risk of financial vulnerability (Wagland & Taylor, 2015). Further, the 2018 National NAIDOC Aboriginal and Torres Strait Islander Women's Conference found financial literacy to be a key future priority for Aboriginal and Torres Strait Islander women (UNSW, 2018). In 2021, the Commonwealth Bank of Australia and UNSW Gendered Violence Research Network recommended increased investment into financial literacy programs for First Nations people, as a method of reducing economic and financial abuse (Gendered Violence Research Network, 2021). With a view to also supporting the 'National Agreement on Closing the Gap' targets, DVERT appeals to the Federal Government to increase funding for national programs that facilitate an increase in qualifications and financial literacy skills, especially for Aboriginal and Torres Strait Islander women.

Skills Training

Supporting Statement - Professor Dr Marcia Langton AO

In support of the recommendation, I remind you of the low literacy levels in the Aboriginal and Torres Strait Islander community and the obstacle this poses to the ability of Indigenous people to join the workforce.

The Lowitja Institute points out that 'An estimated 40 per cent of Aboriginal and Torres Strait Islander adults have minimal English literacy, a figure that rises to as high as 70 per cent in many remote areas. So long as these adult illiteracy rates exist, meaningful progress towards many Closing the Gap targets will be impossible.'

(<https://www.lowitja.org.au/page/research/research-categories/cultural-and-social-determinants/social-determinants-of-health/completed-projects/aboriginal-adult-literacy-campaign>).

The Australian Institute of Health and Welfare also observes the link between better health outcomes and literacy, and while there are improvements in some areas, the challenge of closing the gap remains linked to increasing literacy levels: <https://www.aihw.gov.au/reports/australias-welfare/indigenous-education-and-skills>

It is essential that all Aboriginal and Torres Strait Islander people are equipped with a necessary financial literacy education to enable them to participate in the economy. This applies all the more so to the most vulnerable and yet important members of our community – women at risk of violence. Too often, they are raising children and are left homeless and in poverty by family and domestic violence. There is an enormous opportunity if Australian governments were to provide this kind of essential financial literacy training, potentially in partnership with local businesses. This would also break the cycle of welfare dependency for these vulnerable women.

The financial literacy program should include:

- face-to-face seminars
- education applications
- an interactive web portal
- a dedicated online television channel covering topics such as savings, online banking, having a range of accounts for different purposes, borrowing, investing and protecting wealth, so that workers can learn important facts about financial literacy at their own pace
- an education roadshow to a wide variety of Indigenous communities in partnership with local groups
- a social media campaign focussed on financial literacy levels and services in Indigenous languages
- adapted tools and resources from the Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) Money Management service, and
- verbal transfers of knowledge through targeted workplace visits.

In this way, financial literacy can foster an ethos of financial independence among Aboriginal and Torres Strait Islander women to promote values of self-reliance, hope, agency and pride.

Governments also need to make a separate investment in accelerated literacy programs for Indigenous adults. Adult literacy levels among Indigenous Australians are lower than in the general population with many Indigenous people having acquired English as a second, or even a third or fourth, language.

See the work of the Lowitja Institute on Indigenous literacy: <https://www.lowitja.org.au/page/research/research-categories/cultural-and-social-determinants/social-determinants-of-health/completed-projects/aboriginal-adult-literacy-campaign>

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Banking and Utilities

Solutions

- o The Federal Government to legislate, and work closely with national banking, telecommunications and utilities associations to enable the severing of debt in circumstances of domestic and family violence.
- o Provide safeguarding to Credit Reports of DFV victim-survivors in certain circumstances

Rationale

Perpetrators of economic abuse often engage in tactics that include intentional harm to their partner/ex-partner's credit rating to restrict their economic independence and freedom (Gendered Violence Research Network, 2020). DFV victim/survivors may have a 'debt accrued by an abusive partner against their wishes, without their knowledge, without understanding or as a result of coercion' (Smallwood, 2015, p.27). Findings from the Stepping Stones Project, conducted by Women's Legal Services Victoria, illustrated that 87% of frontline workers found women were experiencing difficulties with joint debt after family violence, with 61% observing this issue to occur due to their inability to service such debt, and potential bankruptcy (Smallwood, 2015). Family violence victims face an untenable situation, whereby they are unable to sever the financial relationship with their abuser and take control of their own economic situation. Although improvements have been made in recent years, appropriate federal legislative amendments are still required, which could be achieved by working closely with national bodies such as the Australian Banking Association to ensure that banks, utility and telecommunication companies sever debt in circumstances of DFV. In addition, more needs to be done to ensure the safeguarding of credit reports for DFV victim-survivors where economic abuse has been an issue.

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