



**Royal Commission  
into Family Violence**

**WITNESS STATEMENT OF JULIE VANESSA KUN**

I, Julie Vanessa Kun, Deputy CEO and Business Development Manager, of 372 Spencer Street West Melbourne in the State of Victoria, say as follows:

1. I am authorised by the Women's Information Referral Exchange (**WIRE**) to make this statement on its behalf.
2. I make this statement on the basis of my own knowledge, save where otherwise stated. Where I make statements based on information provided by others, I believe such information to be true.

**Current role**

3. I am currently employed as Deputy CEO and Business Development Manager by WIRE.

**Background and qualifications**

4. I hold a Bachelor of Social Work from La Trobe University and a Frontline Management Diploma, Non-Profit/Public/Organizational Management from the Chisholm Institute.
5. I have approximately 23 years' experience in the community services sector.
6. In 1992, I began my career as a social worker at The Alfred Hospital in Melbourne.
7. Between 1994 and 1999, I worked as the Home and Respite Services Manager at Jewish Care. I predominantly worked with holocaust survivors and younger people with disabilities requiring assistance.

8. Between 1999 and 2003, I worked as the Koori and Housing Link Community Aged Care Packages Manager at the Brotherhood of St Laurence. During this time I established the Koori community aged care packages program (**KCACP**) for Indigenous people and their non – Indigenous partners living in metropolitan Melbourne who required assistance to continue living at home.
9. Between August 2003 and May 2005, I worked as the Disability and Aged Care Services Manager at Care Connect in Footscray.
10. Between 2005 and 2012, I worked as an Organiser and Industrial Advocate at the Australian Services Union (**ASU**). During my time with ASU, I wrote two manuals on family work life balance, both of which were funded by the Victorian government.
11. Also at the ASU, I became involved in the Equal Pay Campaign for community sector workers which resulted in the Equal Remuneration Order.
12. I also worked on obtaining Family Violence Entitlements in the workplace. In 2011, the ASU achieved the first family violence entitlements in an agreement in Australia. Approximately 1.5 million Australian employees now have the protection of those leave entitlements.
13. In 2012, I joined WIRE as Deputy CEO and Business Development Manager.
14. I have also been a representative on a variety of boards and organisations during my time in the community services sector. A number of these roles are set out below:
  - 14.1. Between 2010 and 2012, I was a board member of WIRE;
  - 14.2. I am a past committee member and current member of Australians for Native Title and Reconciliation (**ANTaR**) and Community Services Health Industry Training Board;
  - 14.3. I am a current member of the Australian Association of Social Workers (**AASW**);
  - 14.4. I am a board member on the Australian College of Community & Disability Practitioners; and
  - 14.5. I am a currently on the Women's Correctional Services Advisory Committee.

**WIRE**

15. WIRE is an organisation that has been in operation for over 30 years, with a vision for a society for all women to be safe, respected and have access to equal opportunity.
16. The services that WIRE provides are as follows:
  - 16.1. The Women's Support Line, where women can call about any issue and receive support, information and referral without an appointment. The Women's Support Line is designed to provide the information and support within an empowerment model so that women can make decisions for themselves. WIRE is not exclusively a family violence support centre, although our statistics show that approximately 25% of the calls to our support line are family violence related;
  - 16.2. Women's Information Centre which provides women with face to face support and with no appointment necessary. Services include public access computers, computer support, free wifi access, and an extensive range of resources and information on women's issues. Computer classes, legal clinics including a specialist family law property clinic, information seminars, employment workshops and job coaching are also provided;
  - 16.3. The AMICA Club Women's Lunch and Activities program, which is a program for women that are homeless and/or experiencing social isolation. Participants are living in a variety of different accommodations including refuges, rooming houses or sleeping on the couches of friends and family. Many women that use the AMICA Club are affected by mental health issues and family violence;
  - 16.4. WIRE is a Registered Training Organisation (RTO) providing accredited training to all our volunteers;
  - 16.5. We offer professional development to the community services sector and beyond, through which we deliver a range of programs including our financial abuse training; and
  - 16.6. WIRE also undertakes research projects on issues we identify as affecting Victorian women, based on our data from the women who call or attend the centre. Recent research topics include financial abuse in the context of

family violence, digital storage for women in non-secure housing and establishing equal financial relationship between intimate partners.

17. WIRE is funded through a variety of different methods:
  - 17.1. The Women's Support Line and Women's Information Centre is funded by Department of Health and Human Services;
  - 17.2. The AMICA program is funded by the City of Melbourne; and
  - 17.3. The balance of the other services are funded by individual grants, donations and funding applied for on a case by case basis.

#### **Financial and economic abuse**

18. Financial abuse is a much less well known form of family violence and is different from better known forms of violence, in that the perpetrator can continue to perpetrate violence long after the relationship is over. Many women are not aware that they are a victim of family violence or what the potential solutions are.
19. Women are more vulnerable to economic abuse as there is a 18.2% pay gap between women and men. On average, women also have approximately half of the superannuation of men. In general, women have less opportunity to work, or are prevented from working whilst in an abusive relationship which limits their capacity to earn an income. In addition, the inability to work prevents the acquisition of work experience and networking opportunities thus limiting future work and income generation opportunities.

#### **Initial consultation process regarding financial and economic abuse**

20. As WIRE is a women specific information and support service available to all Victorian women, it picks up emerging issues in the community through hearing the stories of the women who use its services.
21. In 2011 we noticed that more women were contacting WIRE with stories of being in dire poverty. They explained that they had left their partner and made a choice between safety and extreme poverty and had chosen to be 'safe but poor'. What many women described to us was financial abuse, but the women reporting these situations were not self-identifying with the phrase 'financial abuse'. Instead these women were seeing themselves as being stupid and being poor decision makers.

Often women just assumed it was normal that ex-partners would take extreme measures to ensure they had little or no access to family funds post separation.

22. WIRE recognises that if women are going to have equal opportunities and equal footing in society, they require full access to economic empowerment.
23. In response to the increase in women reporting abusive behaviour, in 2011 and 2012, WIRE developed and ran workshops for community sector workers on financial abuse as well as workshops for women experiencing financial abuse. The language on fliers invited women experiencing financial abuse to self-identify and come forward for assistance. Whilst the workshops for community sector workers were very successful, only two or three women experiencing financial abuse responded.
24. Additionally in 2012 and 2013, ad hoc funding became available in the community services sector to support and provide information to women experiencing financial abuse. Similarly to our previous workshops, the women suffering this abuse were not responding. WIRE realised that the language being used by the sector was not resonating with the women who were affected by economic abuse.
25. In 2014 WIRE undertook an action research study into financial abuse. The research involved interviewing women that have experienced financial abuse. Instead of using the old language, which we knew did not resonate with women experiencing financial abuse, for example: 'financial abuse in the context of family violence', we instead simply described the behaviour or outcome as 'money problems with your partner'. With this new language, more women began to identify that the behaviour exhibited by their partners or ex-partners was abusive, and began responding in higher numbers. We had women calling our researcher saying, "I hope I'm not wasting your time, but the examples in your flier describe what is happening to me. Is that financial abuse?" and invariably the answer was yes. By the end of the 9 month project, WIRE had made contact with in excess of 200 women who had experienced financial abuse.
26. In 2014, funded by the Victoria Law Foundation, WIRE wrote a plain English booklet on financial abuse called 'Money problems with your partner? Dealing with financial abuse'. The booklet spoke directly to women experiencing financial abuse and provided information, support and options. In less than a year, 2,000 hard copies have been distributed and the booklet is now out of print but is available on-line. **Attached** to this statement and marked '[JK-1]' is a copy of the booklet.

## Relationship Problems and Money Report

27. Through our research and conversations with women, WIRE identified there was a problem not only in relation to how we talk about financial abuse but how we as a community and our institutions' respond. Some of the findings form part of WIRE's Submission to the Royal Commission on Family Violence. **Attached** to this statement and marked '[JK-2]' is a copy of 'The Royal Commission into Family Violence (Victoria) Submission from WIRE Women's Information' dated Friday 29 May 2015 (**Submission**).
28. The research into financial abuse was funded by the Federal government. **Attached** to this statement and marked '[JK-3]' is a copy of 'Relationship Problems and Money: Women talk about financial abuse research report' dated August 2014 (**Report**). The findings of the Report were:
  - 28.1. There is an increasing feminisation of poverty in Australia.
  - 28.2. Financial abuse is often hidden or unrecognised, even by the women who experience it. There is poor public awareness or understanding of the issues by professionals, service providers and legal or financial support services industries.
  - 28.3. The nature of financial abuse means that it is typically linked to emotional and psychological abuse, and sometimes physical abuse. Not all women experiencing financial abuse were also experiencing physical violence, but all women reporting financial abuse were experiencing emotional and psychological abuse.
  - 28.4. The impact of financial abuse meant that women had significant difficulties finding safe and affordable housing for themselves and their children. Additionally, fragmented employment patterns and minimal superannuation work against women's long term financial stability.
  - 28.5. The ongoing consequences of this kind of abuse mean that the abuse can continue long after the relationship is over. This can be perpetrated through abuse of legal, child support and income support systems to continue to demean, control and constrain former partners.
  - 28.6. There was a general lack of financial confidence on behalf of the women suffering the abuse, and a lack of knowledge of what their options are.

28.7. Often women did not feel like they could reach out for assistance as they felt they could only ask for help if they had been physically, rather than financially, emotionally and psychologically, hurt.

### **Structural analysis and recommendations regarding financial abuse**

29. It has become clear to WIRE that there are three specific timeframes in which which financial abuse, or its effects, occurs:

29.1. During the relationship – as evidenced by controlling behaviour, such as preventing the abused victim from working, or limiting their access to shared money;

29.2. After the relationship – in the refusal to pay child support, or forcing women to pay off debts that the women have not accrued or benefited from; and

29.3. As a consequence of the relationship – the financially abused victim has limited economic resources or opportunities for ongoing employment.

### **During the relationship**

30. Methods to protect against financial abuse during a relationship in the short term include education for both women and men. We found that during our community consultation process, some women did not realise they were the victims of financial abuse, even when the abuse they were experiencing was extreme and some men had the potential to change their abusive behaviour if the effects of it was brought to their attention.

31. Education is key in assisting women to identify the red flags of financial abuse. The provision of diagnostic tools or a set of questions to be given to women who may be at risk of financial abuse may prevent some forms of the abuse from occurring or continuing. Education also assists in building confidence and financial literacy. Often women have grown up in a family where finances are considered a 'man's business', and therefore these women may just assume they should hand over their money. From our research it was clear that many women thought that if they didn't question a man's control over the finances, this was a way of demonstrating love and trust. Financial capability programs would enable women to understand their emotional response to money which would empower

women to recognise financial abuse; their possible vulnerability to financial abuse, and assist them to take action.

32. WIRE provides training about financial abuse in the context of family violence. The training is designed for both workers in the community sector and for women who are assisted by WIRE. **Attached** to this statement and marked [**Confidential JK-4**] is a copy of the 'Financial Abuse WIRE Participant manual', and [**Confidential JK-5**] is a copy of 'WIRE trainers manual financial abuse workshops' information booklet. The handbooks are commercial in confidence and I ask that the Royal Commission not make them public.

### **After the relationship**

33. Methods to protect against financial abuse after the relationship include assisting with crisis response and shortening the financial recovery time.
34. WIRE is aware that the most dangerous time for a woman is when she is leaving a violent relationship. This is a time of crisis for which resources must be made available. We find that women contact WIRE stating that post separation, they have tried to enter or re-enter the family violence service delivery system and are then taken through a safety screen process. If they are not considered a high enough risk, they are not provided with a service beyond screening and one off support. This triage system can lead women that are experiencing significant financial abuse post separation to be considered less of a priority than a woman in physical danger. It should not be a case of either/or as all women that experience family violence, including those experiencing financial abuse, require the expertise of family violence workers. Ultimately, increased resources are required to assist women who are experiencing financial abuse after a relationship so they are able to obtain services to assist them recover.
35. In terms of financial recovery, if women are in refuges they are prevented from working, which inhibits their financial recovery. We need to look at an accommodation system that meets the needs of women who are at high risk as well as those that are at lower risk but have nowhere else to go. Accommodation wherever possible should enable women to continue their work and their children's normal routine.



### **As a consequence of the relationship**

36. We must look towards employment opportunities for women who are experiencing financial abuse as a consequence of the relationship. This should take the form of providing real and tangible assistance to women in finding employment; workshops to assist with increasing women's financial capability and follow up support to women who have experienced hardship.
37. Due to the nature of the abuse that women affected by family violence experience, many will need support to find employment. This support needs to be practical (for example: teaching job search skills) but it also requires the provision of psychological support so that women can grow their confidence. To improve employment outcomes for women affected by family violence, services like WIRE, who have expertise in women's employment and family violence, need to be funded to develop partnerships with employers. This will facilitate and support matching of employment opportunities with job seekers, and provide ongoing support after job placement. These are strategies which will increase successful outcomes for both the employed women and their employers.

### **Family Violence Entitlements in the workplace**

38. Many women were reporting that subsequent to financial or family abuse, they have experienced difficulty finding and maintaining employment, which is key in ending poverty and disempowerment.
39. During my work lobbying for Family Violence Entitlements in the workplace, there was resistance from employers to the prospect of entitlements, usually in the form of an employer stating that they themselves were not responsible for the family violence, so why should they have to be responsible for an employee suffering the family violence. I would lobby the employer by way of arguing that the employer had a paid parental leave program, but that does not mean that the employer was responsible for all the children within the organisation. The employer also affords entitlements in the form of sick leave, but they are not responsible for the individual employee who is requesting sick leave for breaking their leg.
40. The key argument which returned the most beneficial outcomes from employers was explaining the good that could come out of having workplace entitlements, namely benefits to the women, to the workplace and the wider community.

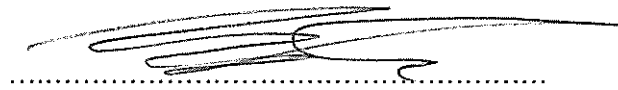
41. By way of example, a woman attended WIRE who was affected by family violence. She had been in full time employment for 27 years in a large metropolitan school. She began to feel deeply embarrassed about the injuries to her face and arms which were becoming more visible, and started missing work. As a result, she was disciplined and told she could be terminated from her role and the ongoing financial security and safety it provided to her. WIRE was able to assist by drafting a letter on her behalf to her employer stating that she was experiencing family violence and her missing work was typical behaviour of victims of family violence. Luckily, she was able to keep her job once the situation came to light, but this is a stop gap measure rather than a broader response.
42. If there were Family Violence Entitlements, namely paid leave entitlements for victims of family violence or abuse across government and corporate bodies, situations such as these could be avoided. It is clear that there is a need for information and education around financial abuse as a form of family violence and a movement towards employee leave entitlements for those suffering the effects of family violence.

#### **Recommendations regarding Family Violence Entitlements and employment**

43. We are aware that women who experience family violence are often prevented from working by their abusive partner. Re-entering the workforce is not easy, especially when the woman lacks connections and employment networks due to social isolation. Some women lack recent experience and have little or no confidence to re-enter the workforce. Additionally, women tend to have carer responsibilities preventing them from being able to work.
44. Ideally, we need to keep women in employment and this requires the support of employers.
45. A practical recommendation would be for the State Government to legislate Family Violence Entitlements, namely family violence leave entitlements into the workplace. This would send a strong message to the community and would encourage other industries to follow suit.
46. Specific employment programs are also required for women who have been outside of the workforce for many years. In some instances, women have to give up their identity for safety reasons. This also means giving up their job and any professional references. Employment Assistance Programs would be able to

assist women without references, or an employment history that would assist women affected by family violence, to attain gainful employment.

47. Another recommendation is to create a network of specific employers that agree to take on an employee who has experienced family violence. Women and employers could go through a job matching process so that there is a good fit and women can be supported by a worker who understands family violence and the affect it has on women.
48. Each of these strategies shortens the financial recovery time and gives back dignity and a sense of normality. Overall, the feedback that we have received at WIRE is that women want their lives to be normal, safe, secure, and routine, and part of that routine is employment.



**Julie Vanessa Kun**

Dated: 10 July 2015