

Whatever It Takes

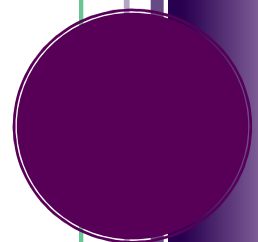
The National Council
& of Single Mothers
Their Children Inc.

Royal Commission into Family Violence

May 2015

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Eliminate and respond to violence, hardship and inequality for single mothers and their children.



Who we are

The National Council of Single Mothers and their Children Incorporated (NCSMC) is an organisation dedicated to single mothers. The Council has become a platform whereby both the community and the government can communicate; it has led the way in obtaining a range of beneficial outcomes; has actively sought to reduce systemic prejudice; continually challenges existing norms, and over many years has achieved improved opportunities and outcomes for single mother families.

One of our greatest strengths is our expertise and commitment in working with, and for, the advancement of women and children due to poverty, violence, exclusion and gender inequality.

*One woman every week
has died this year due to
family violence*

Whatever it takes!

Royal Commission into Family Violence (Victoria)

The National Council Single Mothers and their Children Inc (NCSMC) welcomes the announcement made by the Governor of Victoria and the appointment of a Chair and two Deputy Commissioners to the Royal Commission into Family Violence. NCSMC supports that the Commission will inquire into and provide practical recommendations on how Victoria's response to family violence can be improved. We sincerely believe that the Royal Commission, its report and recommendations has an opportunity to be ground-breaking and provide a blueprint for women and children seeking safety, staying safe and living a life free from family violence.

The National Council Single Mothers and their Children Inc does not typically engage in a state processes. Primarily, this is due to our capacity and our national focus. However, there are some unique differences that warrant such a response. The precedent of a whole of Government commitment through a National Plan to Reduce Violence against Women and Children and the knowledge that family violence knows no boundaries. Furthermore, the barriers

that impede women from protecting them and their children can be a product of the State and or Federal Government. Women who are contending with this battle care little for ‘artificial policy jurisdictions’ but want corrective action and it remains our view that the powers that arrive with the Royal Commission are well-placed to respond to these matters.

NCSMC focus is to put a spotlight on the inter-relationship of family violence and financial hardship and call upon the Commissioners not to limit its review to State legislation. Contending with financial hardship can be a contributor and an extension of mothers and their children’s experience of violence; it erodes their access to seek safety before, during and after separation, a situation which we deal with on a regular basis.

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique, but clear vantage point that we present our submission and recommendations.

We sincerely thank all women who have trusted us and shared their story.

*O*ur Recommendations

The national plan to reduce violence against women and children is a ‘whole of government approach’ underpinned by the knowledge that one level of government alone cannot drive change. We were encouraged by recent COAG developments that resulted in a planned and coordinated national approach to AVO’s. We present our recommendations in the spirit of a ‘whole of government’ approach and the Premier Daniel Andrews statement that *Nothing Off Limits in Family Violence Royal Commission*

1. Autonomy is essential for women to protect themselves and their children. It provides opportunities and choices to seek out the required services that best suit their circumstances and to restore dignity. We ask that the Commissioners fully understand the need for autonomy and recognise the financial consequences for single mother families who have been subjected to family violence. We seek that these families be granted an exemption to the current rules, thus enabling them to retain access to the modest but appropriate **Parenting Payment** until they no longer require income support and or the youngest child has turned 16 years. We note an absence of consideration regarding the impact of domestic violence when deliberating on appropriate levels of income support. In particular the additional challenges in terms of access to the labour market and the increased parental demands, both were missing in recent welfare reviews and or legislative changes. This is an achievable option as there are currently five exemptions that enable families to retain Parenting Payment Single or the equivalent amount.

2. An overhaul of the effectiveness and the level of the **Crisis Payment**. Some of the very basic costs to seek safety include the need to meet the cost of a bond and up to 4 weeks rent, the cost of relocation and or storage costs. The practical tasks of the disconnection and or reconnection of essential utilities. The purchase of phone (which is much more than a communication tool but a

safety aid), and not known to the perpetrator to avoid tracking. The purchase of food, the need to keep the motor vehicle running (fuel, insurance, registration, servicing and repairs) and often new school clothes/uniforms and school books/supplies. Our submission contains recent statistics regarding access to crisis payments which unequivocally demonstrates that is not operating in the expected manner. We further seek that the Commissioners meet with the appropriate Minister to discuss the adequacy of the payment and to call for appropriate external economic modelling regarding its level.

3. Domestic Violence Exemptions are the key protective mechanisms provided by the Department of Human Services. They currently include job seeking exemption (up to 16 weeks), an exemption from collecting child support known as the *Maintenance Action Test (MAT)* and an exemption to *partial collect* child support if in a private agreement. All of these exemptions are not well-known, accessed or granted. Failure to undertake the *Maintenance Action Test* or seek an exemptions reduces Family Payments Part A to the base rate. The Royal Commission is well-placed to call for a comprehensive review of the accessing and granting of Family Violence Exemptions.
4. We believe that a coordinated specialised family violence service that sits outside of government that interacts with domestic violence services, government and non-government organisations has real merit. It has the capacity for women to only have to tell the story once, and that all of the available support systems can be made known. This removes the onus from the victim to have a high level knowledge of what support systems are available and then the capacity to navigate the system. We point to the 1800 RESPECT phone line as a national coordinated counselling response and believe that a similar service can be developed.
5. We ask that the Commission ensures that women impacted by family violence have access to the full range of entitlements that will assist them to protect themselves, and their children, at all junctures including post-separation. To this end, we ask that the Commission engage with the Australian Government to ensure that single mother families impacted by family violence are not been exposed to further harm including intergenerational

impacts and therefore cease the practice of denying access to the parenting payment because the youngest child is eight years or older. Australia has a duty to uphold our human rights obligations and in doing so protect our vulnerable.

*F*amily Violence *F*inancial Hardship

The National Council of Single Mothers and their Children Inc has written various policy papers (as commissioned by the Federal Government), and engaged in a range of committees and working parties. We have participated in consultation and given evidence at Inquiries. At all of these proceedings we have brought the lens of family violence and financial hardship such as our work with the Child Support Inquiry and the Inquiry into Income Inequality in Australia. We know that financial security is a critical element in the protection of women and children and want to impress upon the Commission to form such an understanding.

NCSMC has instituted hotlines, crafted surveys, undertaken both quantitative and qualitative research and accessed our own database which records the reasons why women have sought our assistance. The body of this submission is of women's experiences and their voices. It also provides the context to our recommendations which are found on pages 4, 5 & 6. Evidence confirms that single mother families are over represented in in all of the most impoverished statistics. In 2014 we received 724 responses to a survey where we asked the sole parent household to identify their annual income. Well over 50% of respondents, overwhelmingly

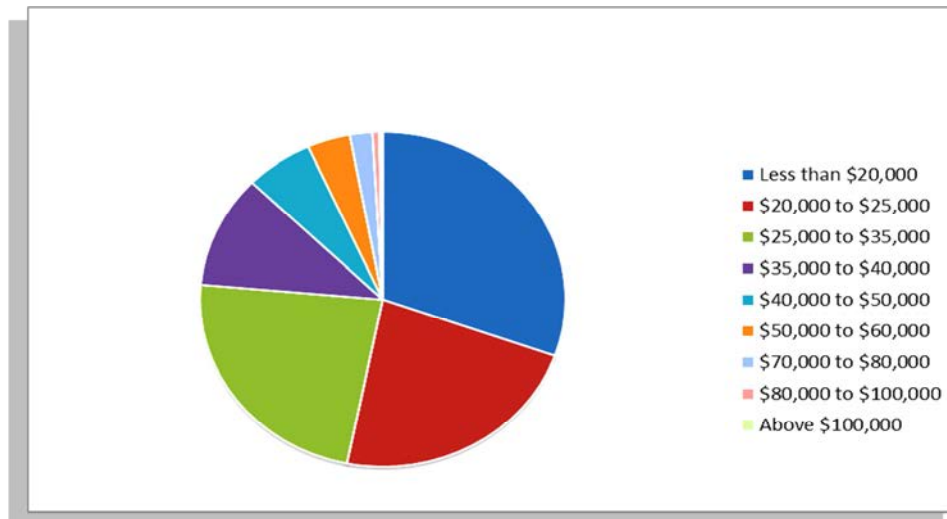
With the introduction of the supporting Mother's Benefit (parenting payment) for single mothers in 1973,

Gough Whitlam and his government gave my mother the means to leave this unhappy marriage and strike out on her own.

Anna Bligh

(Former Queensland Premier)¹

mums, identified an annual income of up to \$25,000 whilst 30.5% indicated an income of up to \$20,000 as per *Figure 1*.



Less than \$20,000	30.5%
\$20,000 to \$25,000	22.7%
\$25,000 to \$35,000	23.3%
\$35,000 to \$40,000	10.9%
\$40,000 to \$50,000	6.0%
\$50,000 to \$60,000	3.8%
\$70,000 to \$80,000	2.0%
\$80,000 to \$100,000	0.6%
Above \$100,000	0.3%

Fig 1 18th July 2014

Safety Costs

The Australian community is starting to learn that ‘she can’t just leave’. We are beginning to realise that separation in itself is a highly dangerous time for women and children. There is also a growing awareness that there are dangerous gaps in our crisis response, women’s cries for assistance go unheard, their experience can be disbelieved or trivialised and that leaving does not equate to safety. NCSMC anticipates that the strong domestic violence services, women’s legal services, single mother orgs (CSMC), advocates against violence and the voices of women who have made this hard journey will shed

light onto the service system faults. We further believe that the Commissioners will glean as to what assisted and what impeded women as they strived to protect themselves and got lost or harmed through the systemic failures.

NCSMC aims to add to this rich information through raising the matter of financial hardship. In the context of financial hardship and family violence our submission places the woman impacted by violence as central, and that her autonomy must be valued, and that she is the expert in her own life. This is an important element in her quest to protect herself and her family.

- A woman dies at the hands of a current or former partner almost every week in Australia.
- One woman in four had experienced emotional abuse by a current or former partner.
- Women in Australia are three times more likely than men to experience violence at the hands of a partner.
- Almost half of the women who experience violence by an ex-partner said children had seen or heard the violence.⁶
- Women with a disability are more likely to experience violence.
- Indigenous women experience disproportionately high levels of family violence.

It's important to note that while these figures are harrowing they do not reflect the full picture, as family violence is widely accepted to be under-reported. We support women who have had no contact with the law, the socio-legal services or the support system. Furthermore, we bring to the Commissioners attention an absence of a longitudinal study that seeks to understand the plight of 'individuals' including an intergenerational impact.

This was a matter of interest to McInnes. In her research she found that single mothers' access to non-market income and assets after separation was extremely limited; however survivors of violence were likely to experience deeper, longer-term economic disadvantage than other single mothers, and that the income support system was single mothers' primary source of non-market incomeⁱⁱ.

In 2012 and presenting an arguments against the Social Security (Fair Work) Incentive Bill we discovered that an estimated 37,811 sole parent families were claimants of Newstart and within the past 12 months, one in four was a victim of domestic violence.ⁱⁱⁱ At that time, and despite high level scrutiny, the Department who had carriage of this bill could not provide any comfort that women subjected to violence would not be ‘stranded’ on the inadequate Newstart Allowance resultant in multiple deprivation. Furthermore, it was reported that the average time people spend on Newstart will rise steeply by nine weeks annually over the next four years. In 2011, the average time people spent on the Newstart was 178 weeks. This is projected to rise to 213 weeks by mid-2016, an increase of 35 weeks according to figures from the Department of Education, Employment and Workplace Relations.^{iv} This figure will include single mother families impacted by violence, as there is no such exemption, impeding their capacity to rebuild a life.

***T**he journey becomes a grind*

Unfortunately, the financial emergency is not restricted to one such crisis point, such as the point of permanent separation. Research confirms that sole parents face a much higher risk of deprivation with 49% of all sole parents experiencing multiple-deprivation^v. This level of deprivation was significantly higher for sole parents than any other family type. The most recent Household, Income and Labour Dynamics in Australia (HILDA) survey found that ‘24 per cent of children in single-parent households are living in poverty, compared with 7.6 per cent of those living with two parents’^{vi}. Experts with a long and reputable history in measuring and advocating against poverty and deprivation continued to find that single-parent families were always over represented and this occurred despite what measures, snap-shot or approach was used.

Contemporary research conducted by ACOSS such as the Poverty Report, Anglicare’s State of the Family Report, research by NATSEM and or the work undertaken by the Social Policy Research Centre (SPRC) presented a consistent and bleak picture. The simplistic and convenient response that sole parent families can work their way out of poverty and bridge the income inequality gap

is not based in the reality of the lived experience and it has arrived with no consideration for the impact of family violence. This is particularly salient for sole parents who are denied a parenting payment once their youngest child turns eight and in receipt of Newstart allowance. Newstart is below the poverty line; it has not been indexed for 21 years and now languishes \$163.50 per fortnight below the modest parenting payment. Mothers impacted by family violence are less likely to engage in the labour market. This can be a result of their own trauma, the erosion of confidence, fear, isolation and or the extra parenting demands that the child/en may require as either direct or indirect victims of family violence. We, the Australian community, do a severe injustice to these families if they must then try and re-establish and build a life when Newstart is their safety net.

NCSMC along with other organisations who support single mothers' developed a survey to understand the current plight of sole pare households, most were mums and in recipients of the Newstart Allowance.

Which of the following have affected you in the last 12 months?		
Answer Options	Response Percent	Response Count
Have difficulty paying the mortgage	14.1%	99
Have been evicted	3.9%	27
Have difficulty in buying groceries each week	66.2%	464
Skipped meals or poor nutrition	48.6%	341
Child/children can no longer participate in sport or other activity as I cannot afford uniform/equipment/fees	58.5%	410
Have difficulty in paying utilities and had late payment fees	74.3%	521
Utilities have been disconnected	13.6%	95
Child/children missed medical appointments or other healthcare needs	26.8%	188
Struggle with school fees, books & uniform	63.9%	448
Cannot afford school camps or other school costs	44.7%	313
Inadequate clothing eg coat in winter, inappropriate footwear	37.2%	261
Reduced or ceased internet access	31.5%	221
Reduced or ceased mobile phone	30.1%	211
Difficulty in running and maintaining a roadworthy car	57.3%	402

Cannot afford health or household insurance	62.6%	439
Forced to change schools	7.3%	51
Other (please specify)		59
answered question		701

Fig 2 July 2014

This snapshot brings the lived reality for single mother families who contend with an inadequate safety net. The expectation that a family can struggle financially and then survive the impact of family violence is too much for families resulting in them spiralling into a bleak place. Access to a parenting payment is our first recommendation we trust that the Commission will use its powers to extend its reach into Federal Social Security legislation.

Recommendation 1 page 4

1. *Autonomy is essential for women to protect themselves and their children. It provides opportunities and choices to seek out the required services that best suit their circumstances and to restore dignity. We ask that the Commissioners fully understand the need for autonomy and recognise the financial consequences for single mother families who have been subjected to family violence. We seek that these families be granted an exemption to the current rules, thus enabling them to retain access to the modest but appropriate Parenting Payment until they no longer require income support and or the youngest child has turned 16 years. We note an absence of consideration regarding the impact of domestic violence when deliberating on appropriate levels of income support. In particular the additional challenges in terms of access to the labour market and the increased parental demands, both were missing in recent welfare reviews and or legislative changes. This is an achievable option as there are currently five exemptions that enable families to retain Parenting Payment Single or the equivalent amount.*

***Domestic violence
& relationship
breakdowns
accounted for just
0.086 % of all
activity test
exemptions²¹***

*E*xemptions and Support

Exemptions are the key protective mechanism for victims of family violence in both child support and family assistance contexts^{vii}. Despite the passage of laws aimed to assist women experiencing family and domestic violence they have not been applied in the manner which would make them fully effective. The laws allow for an extended exemption from the stated participation obligations if a person has experienced domestic violence. Under social security law, exemptions from activity test or participation requirements can be granted for a specified period. The maximum exemption for domestic violence is 16 weeks. Senate estimates in 2011 revealed that *Domestic Violence* and *relationship breakdowns* accounted for just 0.086 % of all activity test exemptions^{viii}

Accessing income support and trying to uphold job seeking obligations while not informed and or granted an exemption is not unusual. Some women reported a ‘suspension of payment’; a crippling effect to a family who were already contending with financial hardship. Women who have disclosed family violence were granted the incorrect Special Circumstances (up to 13 weeks) or no exemption rather than the Domestic Violence exemptions which provides an immediate 16 week exemption with an opportunity for extension.

NCSMC conducted the following research *Barriers women subjected to Domestic Violence experience when accessing Government payments and assistance.*

In accessing government payments and assistance what was the biggest barrier?

Lack of knowledge about payments or assistance	64.29%
Lack of support	39.29%

Fear of not being believed or trivialised	46.43%
The process is too complex	42.86%
Having to repeat my experience	46.43%
The burden of proof	32.14%
The review process (exemptions)	21.43%
Didn't know that Centrelink could provide assistance	21.43%
Didn't know that Child Support Agency could provide assistance	21.43%
Fear of ex-partner'	57.14%

Fig 3 Question 3 May 2014

The research validated our experience in providing information and support to women impacted by family violence. The lack of knowledge, the process, fear and the complexity were all significant barriers (as per Fig3). The survey exposed the continuation of family violence well-beyond separation and for some it spanned decades. In responding to the question, 'Are you subjected to post-separation violence?' Close to $\frac{2}{3}$ rds (59.26%) indicated that they were while a little over $\frac{1}{3}$ rd (37.04%) stated that they weren't targeted but dealing with the aftermath.

Crisis Payment has the potential to provide some much needed financial support at a particularly poignant time. We believe that it could be elevated to better respond to the needs of women impacted by family violence. Currently, the payment is available if the following guidelines are met:

- Are receiving an income support payment;
- Are in severe financial hardship; and
- Submitting a claim for Crisis Payment within 7 days of an event.

It is not known to NCSMC when the crisis payment underwent any form of review. We would seek an amendment to the guidelines to state the following:

- Are in severe financial hardship (accompanied by some understanding such as no capacity to pay rent and or food and or pay for utilities).
- Submit a claim for Crisis Payment within 21 days after the event.

We are aware of women who could qualify for the crisis payment but missed out because of the 'within 7 days after the event'. We further know through the Senate Standing Committee on Education and Employment that from 1 July 2014 to 31 October 2014 there were 22,723 claimants of the crisis payments. We further learnt that female recipients only accounted for 7,881

while the remaining 14,842 were male^{ix}. NCSMC is unsure about the gender disparity but it may be aligned to other eligibility reasons such as:

- affected by a natural disaster that is not covered by the Australian Government Disaster Recovery Payment
- released from prison or psychiatric confinement, or
- arrived in Australia for the first time on a refugee or humanitarian visa.

The figures certainly indicate that there is a disconnect between the number of women who could qualify (severe hardship due to family violence) and the actual number of women who were granted the crisis payment.

NCSMC is acutely aware of women's lack of knowledge regarding the availability and then the process to access exemptions along with the crisis payment. Consequently, this information is disseminated on the National Council of Single Mothers and their Children [website](#) and on our new website known as ***Women's Safety After Separation*** [website](#).

In response to this issue NCSMC has made two recommendations.

Recommendation 2 page 4

2. *An overhaul of the effectiveness and the level of the Crisis Payment. Some of the very basic costs to seek safety include the need to meet the cost of a bond and up to 4 weeks rent, the cost of relocation and or storage costs. The practical tasks of the disconnection and or reconnection of essential utilities. The purchase of phone (which is much more than a communication tool but a safety aid), and not known to the perpetrator to avoid tracking. The purchase of food, the need to keep the motor vehicle running (fuel, insurance, registration, servicing and repairs) and often new school clothes/uniforms and school books/supplies. Our submission contains recent statistics regarding access to crisis payments which unequivocally demonstrates that is*

not operating in the expected manner. We further seek that the Commissioners meet with the appropriate Minister to discuss the adequacy of the payment and to call for appropriate external economic modelling regarding its level.

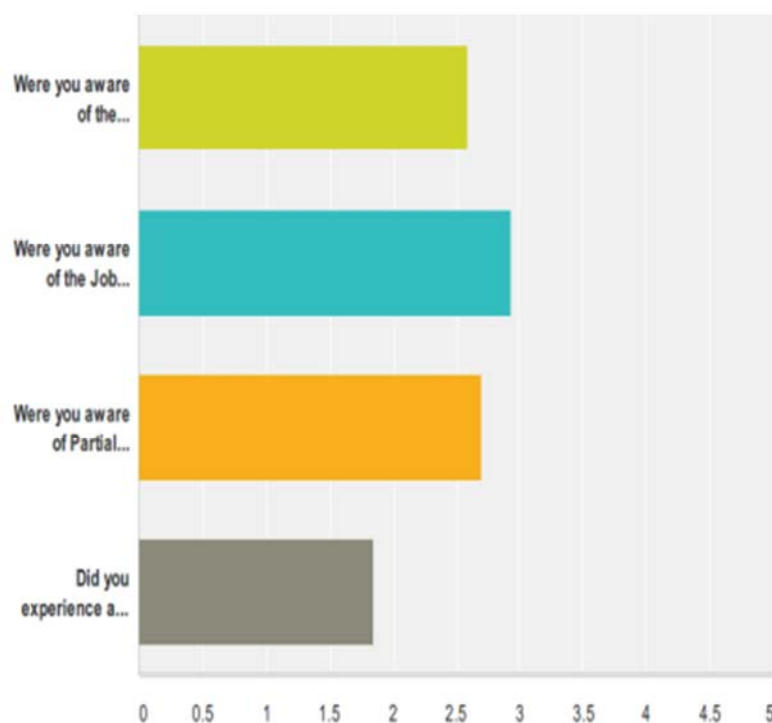
Recommendation 3 page 5

- 3. Domestic Violence Exemptions are the key protective mechanisms provided by the Department of Human Services. They currently include job seeking exemption (up to 16 weeks), an exemption from collecting child support known as the Maintenance Action Test (MAT) and an exemption to partial collect child support if in a private agreement. All of these exemptions are not well-known, accessed or granted. Failure to undertake the Maintenance Action Test or seek an exemptions reduces Family Payments Part A to the base rate. The Royal Commission is well-placed to call for a comprehensive review of the accessing and granting of Family Violence Exemptions.*

Barriers women subjected to Domestic Violence experience when accessing Government

Q3 Domestic Violence Exemptions

Answered: 30 Skipped: 14



	Yes	Somewhat	No	N/A	Total	Average Rating
Were you aware of the Maintenance Action Test Exemption (collection child support)?	13.33% 4	13.33% 4	70.00% 21	3.33% 1	30	2.59
Were you aware of the Job Seeking Domestic Violence Exemption (16 weeks)?	3.33% 1	0.00% 0	93.33% 28	3.33% 1	30	2.93
Were you aware of Partial Collect Exemption (child support - private collect)?	10.00% 3	10.00% 3	76.67% 23	3.33% 1	30	2.69
Did you experience any challenges in seeking these Exemption/s?	22.22% 6	11.11% 3	14.81% 4	51.85% 14	27	1.85

Fig 4 May 2014

*H*uman Rights

The legislation to deny access to a parenting payment once the youngest child is 8 years old looms as a probable human rights breach. The Joint Committee on Human Rights report on the Bill recommended it be delayed. It accepted the then government claims that it seeks to provide greater incentives and opportunities for Parenting Payment recipients, particularly for single parents, to reengage in the workforce and to provide greater equity and consistency in the eligibility rules for Parenting Payments. However, the Committee questioned whether the cuts in payments provide the answer. It stated clearly: *‘However, the committee notes that it does not necessarily follow that the measures seeking equity are justified as it is not apparent to the committee that the government has considered any alternative options in this regard.’*

1.55 ‘The committee considers that these are legitimate objectives. However, the committee notes that it does not follow that the measures seeking to achieve equity are justified as an alternative and ostensibly fairer approach would be to give later recipients the same benefits as earlier recipients, rather than reducing the benefits of earlier recipients. It is not apparent to the committee that the government considered any alternative options in this regard’.

They conclude: ‘The committee notes, but is not convinced by, the department's assertion that this measure is fair and would promote workforce participation’^x.

The United Nations Special Rapporteur on Extreme Poverty

The Australian Council Social Service, Welfare Rights, Human Rights Law Centre and the National Council of Single Mothers and their Children Inc, signatures of the submission to the Joint Committee on Human Rights made an appeal to the United Nations on 5 October 2012. The appeal followed the then Government not taking into the account the Committees concerns and findings.

Urgent appeal was made to the United Nations Special Rapporteur on Extreme Poverty and Human Rights on the proposed introduction of the Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012 in Australia:

1. *This urgent communication is respectfully submitted to the United Nations Special Rapporteur on the proposed introduction of the Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012, which not only risks violation of human rights under article 9 of the International Covenant on Economic Social and Cultural Rights but also risks poverty for sole parents dependent on social security payments.*
2. *The signatories to this urgent communication (“the submitting organisations”) believe that the proposed cuts to sole parents’ social security payments within this Bill target some of the most marginalised and impoverished members of Australian society, many of whom are struggling with basic living costs on existing social security payments. The cuts also disproportionately impact women, who make up the major portion of single parent recipients. To pass the proposed legislation would have significant and detrimental impacts on the human rights of over 100,000 Australians, many of whom are currently living in poverty^{xi}.*

United Nations Response

In correspondence dated 19 October 2012 the United Nations Special Rapporteur raises serious concerns that the cuts may be a violation of several rights included under the International Covenant on Economic, Social and Cultural Rights.

“These include the rights to social security, (article 9 ICESCR), the right to an adequate standard of living (article 11 ICESCR), and the prohibition of non-discrimination in the enjoyment of these rights (article 2 paragraph 2 ICESCR). The letter states that there could also be a violation of additional provisions of the ICESCR such as the prohibition of retrogressive measures (article 2 paragraph 1 ICESCR) and the general limitation clause (article 4 ICESCR).

Even more concerning is the apparent violations of the Conventions on the Rights of the Child and on the Elimination of All forms of Discrimination against Women. It is our understanding that this correspondence remains unanswered^{xii}.

Recommendation 5 page 6

5. *We ask that the Commission ensures that women impacted by family violence have access to the full range of entitlements that will assist them to protect themselves and their children, at all junctures including post-separation. To this end, we ask that the Commission engage with the Australian Government to ensure that single mother families impacted by family violence are not been exposed to further harm including intergenerational impacts and therefore cease the practice of denying access to the parenting payment because the youngest child is eight years or older. Australia has a duty to uphold our human rights obligations and in doing so protect our vulnerable.*

What women told us

Navigating a service system can be complex and working out what assistance is available, and then how to access it, can be in itself an exhaustive process. However, women who were impacted by family violence and financial hardship reported it as ‘overwhelming’. Succinctly, money matters, and its central to the day-to-day decisions, options and the wellbeing of mothers and children impacted by family violence. Family violence and financial hardship significantly increases the families’ vulnerability. Women reported that they felt very isolated due to their financial hardship and that this compounded their ability to seek out support services and assistance. It impeded their capacity to protect themselves and their children. Women felt that they have entered a system where their primary role, to protect their children, was discounted as they had to follow the rules or face the consequences. Centrality to their distress was when they could not provide the basics for their child/ren or felt that they could not protect them. They continued to highlight having access to an adequate income support system restored security, certainty and dignity; the foundation required to build a new life and to put together the shattered pieces.

“We have started a new life – crossed the country, no money, no job but we are safe. For the first time we are safe. Cannot leave my children cannot explain why my eight year old daughter wets her pants and don’t want her to be bullied. He sexually assaulted her. Just starting to breathe out loud and now this (family forced onto Newstart). We will need to move again, can’t afford the rent but can’t afford to move. Don’t know what to do, please help.”

Housing and financial hardship

The tight private rental market, a lack of funds (no income or savings), discrimination against single mother families, and not having a prior rental record and or references (due to previously residing in a matrimonial home) all served as barriers to securing a stable tenancy.

Financial hardship forced some mothers to make decisions about their residency, which were less than ideal. In some circumstances women deemed their living

situation to be unsafe but they were perceived to be better than the violent circumstances that they had left.

“I slept on my friends over crowded lounge floor and my daughter slept on the couch. The front door opened into the lounge room. No privacy, no space to think... the best that I could do”

*‘We ran, we house surfed and now my 14 year old son was bashed. We hid outside and waited for help. I tried to protect him but running made it worse’
He is in hospital, my ex knows where we are. I may lose my boy; he is terrified.
I protected him from his dad but not a stranger. Had no money.*

Women reported that the absence of money compromised their tenancy choices and their geographical location. In a time when established networks and continuity were important they were elusive due to financial pressures.

“Have just pulled both kids out from Saturday morning soccer – I feel like the meanest mum in the world – it meant everything to them. Forced to leave all our friends”.

Women reported that they did not have the financial capacity to organise a furniture removalist or storage of items and goods. Consequently, only small portable items that could fit in the car were part of their re-establishment. Essential white goods such as washing machine and fridge were identified as key household appliances that either exhausted their small savings, or they were obtained through high interest payments or by purchasing second hand/reconditioned older household appliances (which had a short life).

“I sat on the laundromat floor and cried, I did not have enough money for that damn card. It’s the last straw. Oh God I miss having a washing machine”.

“Do you think I can help for security from NLS. He broke in again last night. I can’t sleep”.

Legal protection and financial hardship

Women with limited financial resources reported that they felt vulnerable in the court system and could not afford beneficial documents such as independent

psychological reports. They had no choice of legal representation and or other evidence that was would have been helpful but too cost prohibitive.

“He keeps brining me back to court, I am on my knees. I need to find the strength to fight have exhausted my limit from Legal Aid”.

Women reported that they encountered difficulties with information flow from police and child protection into the court system. Consequently, there were increased demands and cost pressures to chase, locate with the hope that the evidence would be available and before the courts.

“What the hell! I am in a federal court and the child protection is a state matter. The judge gave custody to the b.... that beats the crap out of his kids”.

“I had to borrow money from my parents to pay legal fees relating to the intervention order I sought against my ex. I had to move home and I have had to purchase home security too and I cannot work because I am afraid he will take out daughter out of day care and hurt her or disappear with her”

Safety and financial hardship

Women were very adamant that having access to a working motor vehicle was key requirement in protecting and re-establishing themselves. Not having the financial capacity to maintain a working motor vehicle jeopardised their safety.

“The car is packed the keys are near the door. We live in the country, hear his car coming and we run. “

“Trying to source affordable health care and counselling for self and children. Meeting the cost of additional medical and health care, were again impacted by financial hardship. “

The requirement to inform and seek support from schools, child care and out-of school-services. Working with them to respond to the needs of impacted children and at times needing to disclose protection orders. The additional cost and demands to be more present. Women reported needed to attend school sports days, school fetes etc, just to ensure that the children were safe. Women also spoke about the cost of a replacement uniform for school, ie they had either been forced to change schools or fled without the school uniform.

"I have severe Post Traumatic Stress Disorder from the domestic violence as does my daughter, dramatically reducing my ability to cope with work."

"Had to go to everything at school, every trip to and from was to make sure he was safe... still walk pass at lunch time so my son can see me and knows that he is safe!"

Post separation services such as family relationship services; was another expense once the 'free visits' were exhausted and some services required women to attend parenting courses. This could impact on work, cost to attend and or child minding for children while attending.

"After being punched in the jaw I suffered ongoing pain in my mouth. 2 year wait for a public dentist". I sat through mediation chewing on pain killers (he sat there smiling)"

Women also reported the financial considerations of the family pet as a barrier and or a consideration when seeking safety. There were limited funds to maintain the family pet, animal boarding arrangements were cost prohibitive but there was the fear that the pet would not be kept or even harmed by the perpetrator of violence.

"Can you help, do you know of anyone or place who will look after our 12 year old Labrador. Gentle but will be tortured/killed if I leave him behind and can't take him with. His name is 'Lucky' ironic isn't it."

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