



24 May 2015

To whom it may concern,

RE: Submission to the Royal Commission into Family Violence

Before I provide my recommendations to your terms of reference, I would like to provide some background information as to my own situation.

I am the victim of emotional and economic abuse. I have never had visible bruises yet the terror and alarm I experienced was no different to a victim with visible bruising. I was in an ■ year relationship before I finally had the courage to leave. I have now been out of this relationship with my husband for almost ■ years and am still fighting the 'system'.

When I left my husband, I had no choice but to acquiesce to 50% care of our daughter. I had no choice but to do this or I would not have been able to leave safely – and I needed to leave safely for my son's sake. (As mentioned, my son was also the victim of family violence at the hands of my ex-husband.)

It was not until after I left my husband and commenced counselling that I even realised my son and I had been abused. I have no interest in sharing with you the details regarding the abuse I experienced, but I can provide you with an insight as to how I was treated by authorities, government agencies and the legal fraternity after I left.

- When I left my husband, he quit his job and applied for Parenting Payment Single (PPS) despite our daughter already being at school. His actions prevented me from obtaining assistance from Centrelink due to claiming rules. His actions also automatically made me the paying parent for Child Support.
- I had been the only party to make mortgage payments during the relationship as I was the only party who was able to sustain employment. After I left the marital home, he made no mortgage payments and made private sale of the property difficult. When the bank finally repossessed the house 6 months later (and this is a process that could have taken as long as 12 months) the house was left in a state of damage and disrepair. When the house was eventually sold, it was sold at a \$■,000 as additional expenses from the clean-up and sale was added to the deficit.
- Prior to the sale of the home being finalised, my ex-husband declared himself bankrupt – making me automatically responsible for all of the debt from our relationship. This included debt he had accrued in my name, and debt I accrued in my name as I was always encouraged to take out credit in my name as I had steady employment.
- When I initiated the process of seeking to remove 50/50 care, I was advised by my legal counsel not to discuss the emotional and economic abuse I had suffered as it would have no bearing on any decision made by the Court and as there were no police reports I would not be believed. I was advised I would be portrayed in a negative light as my ex-husband had re-partnered and I could be perceived as being jealous of this and therefore seeking revenge. During this process, I was also forced to sit in a room with my abuser and a court appointed psychologist where I was

advised I could be friends with my ex-husband again and it was in our best interests to do so for our daughter – when she had no clue as to the truth of our situation.

The biggest areas of improvement I can recommend are:

- Greater understanding of emotional, economic and any other ‘silent’ forms of abuse. Media, authorities and even Family violence campaigns sensationalise physical violence – as they should. Literature tells us there are other forms of abuse and most organisations are aware, but in all my time away from my ex-husband, I have yet to encounter any professional who truly understands the other types of family violence. These are no less significant or dangerous than physical violence. There is a vast level of education that needs to be conducted to ensure society understands there are other types of family violence and these have just as much of lasting impact as physical violence.
- The current Child Support legislation uses incomes and care levels of both parties in an assessment to calculate an amount of child support payable. There is an avenue whereby in exceptional circumstances, a variation can be made to this formula assessment. I explored this avenue and was advised I have capacity to pay child support despite the debts I am left with – because I choose to have ‘discretionary’ expenses such as funeral cover. I am now required to escalate to the Social Security Appeals Tribunal where my expenses and my situation will be scrutinised to an extremely high level. My abuser will have access to all of my personal information that I have attempted to keep hidden for ■ years. He, as the receiving parent, is not subject to the same level of scrutiny. In fact, if he were the victim and I the abuser, he would only have to make one phone call to a social worker at Centrelink to be granted an exemption from seeking Child Support payments and would be paid the maximum rate of Family Tax Benefit. I as the victim, who is a paying parent due to his actions – have no rights in this situation further perpetrating his level of control and influence. Surely I, as the victim of family violence, am entitled to the same rights?
- I have experienced years of negotiation with financial institutions over the debt that I became solely responsible for. I have had some successes, some losses, but each decision has always come at a great personal cost to myself. I have been actively pursued by financial institutions that were fully aware of my indication I had been the victim of family violence and this made no difference to them. Rarely was I treated with sensitivity, compassion and understanding. The reality of my current financial predicament means, my ex-husband will be discharged from bankruptcy before I complete paying off the marital debt I have and am in fact incurring more debt due to my precarious financial position.

I could provide more detail, but for me, these are three of the biggest issues that I feel need further investigation. My ex-husband has never been held accountable for his actions – and I doubt he ever will be. Yet daily I must live with the fact that this happened to me – to someone I thought was a strong, intelligent woman – and no one believed me.

I appreciate you taking submissions into consideration, but I hold no real hope that things will ever change – especially for those of us who are victims of anything other than physical violence.

Thank you.