Select Committee on Cost-of-Living

May 2023

DOMESTIC VIOLENCE NSW

Contents

Acknowledgement

This report was written on the stolen and unceded lands of the Gadigal People of the Eora Nation. We pay respects to the Elders past, present and emerging.

Domestic Violence NSW would like to acknowledge Aboriginal and Torres Strait Islander people across the breadth and depth of Australia. We recognise that Aboriginal and Torres Strait Islander people have lived and cared for Country for over 65,000 years and continue to do so, honouring ancestors and knowledge holders within community, and observing ancient cultural practices.

We would like to recognise the impacts of colonisation and the ongoing systemic racism and oppression that is still present within institutions and the broader community.

We acknowledge the strength and resilience of Aboriginal and Torres Strait Islander people and hold their stories with great care.

We concede that Aboriginal and Torres Strait Islander women are at the highest risk of sexual, family and domestic violence compared with other women in Australia. We acknowledge that domestic and family violence are not part of Aboriginal culture.

Domestic Violence NSW work to position ourselves as allies, to walk alongside, to listen, to give our voice and strength, to respect, to never forget and to learn from past mistakes.

About Domestic Violence NSW

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Domestic Violence NSW (DVNSW) is the **peak body for specialist domestic and family violence (DFV) services in NSW**. We have over 130 member organisations across NSW. We work to improve policy, legislative and program responses to domestic and family violence and to eliminate DFV through advocacy, partnerships and promoting good practice.

DVNSW members represent the diversity of specialist services working in NSW to support women, families and communities impacted by domestic and family violence. They are non-government-funded organisations. Our member organisations include crisis and refuge services, transitional accommodation and community housing providers, family support services, Aboriginal controlled organisations and specialist CALD organisations, specialist homelessness service providers, men's behaviour change programs and networks, community organisations working with high-risk communities, specialist women's legal support services, women and children's support services, and Safe at Home programs.

DVNSW gives permission for this submission to be published publicly.

This submission is representative of DVNSW's 130+ member services.

Executive summary

Domestic Violence NSW (DVNSW) endorses in full the submissions and recommendations made by the Australian Council of Social Services.

This submission will primarily respond to part a. of the terms of reference, being the cost-of-living pressures facing Australians. When DVNSW asked members if they saw a connection in their work between the cost-of-living crisis and domestic and family violence, 95% responded 'yes'. One of the key concerns of the connection between the cost-of-living crisis and domestic and family violence is the increased complexity of cases caused by the cost-of-living crisis. 92% of survey respondents stated that there had been an increase in the complexity of domestic and family violence cases due to the cost-of-living crisis. The safety of women and children needs to be front of mind when examining the consequences of the cost-of-living crisis and any solutions.

DVNSW expresses significant concerns around the inability for women to support themselves and their children in the current cost-of-living crisis, often having to choose between staying in a violent relationship or homelessness. DVNSW surveyed its members and present the distressing findings and comments in the submission below:

> *"Most of our clients are in rental arrears due to cost of living."*
>
> *"Clients are unable to secure safe, affordable housing."*
>
> *"[The] increase in DV with the added cost of living crisis and rental crisis is adding significant pressure to services, putting women and children at risk as they as some are unable to leave the relationship or and have extremely limited avenues to access long term accommodation."*

Recommendations

Recommendation one: fund social and affordable housing to support cost of living pressures in the community.

Recommendation two: implement the six recommendations cited by Summers (2022):

a. *Changing the eligibility rules so that the Parenting Payment Single allowance is available to all single parents until their youngest child reaches 16 or leaves high school.*
b. *Increasing the Parenting Payment Single allowance rate so it is equal to the age pension single rate.*
c. *Changing the indexation and benchmarking of the Parenting Payment Single so they align with how pensions are indexed.*
d. *Abolishing the Mutual Obligations requirements for recipients of the Parenting Payment Single (currently imposed once the youngest child turns 6) and providing optional job-training and job-seeking opportunities to those parents who want them.*
e. *Abolishing the ParentsNext scheme with immediate effect and investigating replacing it with a proven-effective voluntary scheme for preparing young parents for employment.*
f. *Instigating an immediate scoping study into the feasibility of establishing a comprehensive longitudinal study, the focus of which includes the behaviour of perpetrators in addition to including all forms of domestic abuse.*

Recommendation three: provide more adequate funding for specialist services to ensure they can meet demand, including funding for brokerage.

A note on terminology

Domestic violence

Interpersonal violence or abuse perpetrated by an intimate partner or ex-partner. Domestic violence can include a variety of forms of abuse including but not limited to physical, sexual, psychological, financial abuse, stalking and intimidation. Domestic violence extends beyond physical violence and frequently involves the exploitation of power imbalances and patterns of abuse.

Economic Abuse

Economic and financial abuse are often used interchangeably, resulting in the perpetrator's "controlling [of] a woman's ability to acquire, use, and maintain economic resources" (Adams, 2011, p. 1). However Gender Violence Research Network and Commonwealth Bank (2020) separate the two forms of abuse, with financial abuse being defined as related directly to money, including withholding or controlling money in the relationship, making the victim-survivor liable for debts while savings are in the perpetrator's name, and appropriating the victim-survivor's income. Conversely, the authors define economic abuse in the context of broader systems, such as sabotaging the victim-survivor's employment or study, or deliberately extending Family Law proceedings to affect property settlements and increase amounts paid to legal practitioners.

Family violence

Violence perpetrated by a family member, carer, guardian, child or kinship carer. Family violence can include a variety of forms of abuse including but not limited to physical, sexual, psychological, financial abuse, stalking and intimidation. Family violence extends beyond physical violence and frequently involves the exploitation of power imbalances and patterns of abuse.

Financial Abuse

See Economic Abuse.

Gendered violence

Gendered violence or gender-based violence refers to harmful acts directed at an individual or a group of individuals because of their gender. It is rooted in gender inequality, the abuse of power and harmful norms. The term is primarily used to draw attention to the fact that structural, gender-based power differentials place women and girls at risk for multiple forms of violence. While women and girls suffer disproportionately from gendered violence, men and particularly boys can also be victims. The term is inclusive of LGBTIQ+ populations, referencing violence related to norms of masculinity/femininity and/or gender norms.

Intimate Partner Violence (IPV)

Abuse perpetrated by a current or former intimate partner such as a partner, husband, wife, girlfriend, boyfriend, or person who someone is dating. Forms of violence are listed under domestic violence.

People with lived expertise

People with lived expertise are people who have experience of sexual, domestic and/or family violence whose expertise as context experts due to their lived experience is noted.

Specialist sexual, domestic, and family violence sector

The specialist sexual, domestic, and family violence sector includes crisis and refuge services, transitional accommodation and community housing providers, family support services, Aboriginal controlled organisations, specialist multicultural community organisations, specialist LGBTIQA+ organisations, counselling services, sexual violence services, specialist homelessness service providers, men's behaviour change programs and networks, community organisations working with high-risk communities, specialist women's legal and support services, women's health centres, women and children's support services, Safe at Home programs and the Women's Domestic Violence Court Advocacy Services.

Victim-survivor

Victim-survivor refers to a person who is being or has experienced violence, acknowledging that people who have been victimised are survivors and are also victims of crime. We acknowledge that people who have been victimised are survivors and are also victims of crime. This is not intended as an identity term. In the specialist domestic and family violence sector, the preferred term is victim-survivor.

DVNSW notes that the justice sector and legislation use the term victim. In this submission, although used interchangeably, the emphasis has been placed on the term victim-survivor, with victim used at times particularly when discussing the justice system or legislation.

Survey methodology

DVNSW designed an online survey on the impact of the cost-of-living crisis which was open to all members (130+) from 8th March to 17th March 2023. The survey contained four questions and was designed to collect qualitative and quantitative data. All four questions required a binary yes or no answer and allowed the option to leave further information in a comment.

The survey was distributed to DVNSW members via email, both in the weekly newsletter and specific email communications, receiving 61 responses. This is a relatively high response rate for this survey, given the short timeframe the survey was open. This was also a particularly demanding period when members have reported being incredibly busy with issues such as natural disasters, responding to the pandemic, and being understaffed and underfunded with long waitlists. These issues and how they relate to the cost-of-living crisis are explored further below.

Quantitative data analysis was performed through univariate analysis and qualitative data analysis was performed through thematic analysis.

The impact of increased cost of living pressures

DVNSW welcomes the Select Committee's inquiry into the current Cost of Living crisis. This crisis is affecting people's ability to live more than the COVID -19 pandemic due to the lack of support available. While there was financial support for individuals and families during the COVID crisis, most of that support, such as Job Keeper and the increased rate of Job Seeker, have now expired. This pressure has also been compounded by continual crises including bushfires and floods.

This submission will primarily respond to part a. of the terms of reference, being the cost-of-living pressures facing Australians. We will also touch on parts d. measures to ease the cost of living through the provision of Government services, and e. any other related matter.

Financial and economic abuse

A significant body of evidence demonstrates a link between financial constraints, and domestic and family violence. Australian research estimates that 89-90% of women seeking support for domestic violence have experienced financial abuse (Cameron, 2014), with similar estimates in international research of financial abuse being perpetrated in 99% of domestic violence cases (Adams, 2011). It is used as a very effective mechanism through which to facilitate the control of a victim-survivor, ensuring victim-survivors cannot practically leave an abusive relationship due to a lack of financial independence or support.

The ongoing consequences of financial abuse, even after the relationship is over, can be severe. They can include bad credit records, inherited joint debt, bad tenancy records leading to homelessness, low confidence in making financial decisions, and poverty (EARG, 2020; Summers 2022). Deloitte, Access Economics and Commonwealth Bank (2022) estimate the average cost per victim of financial abuse is $9,110.

Cost of Living

For many victim-survivors, financial and economic abuse are among the most restrictive factors when leaving a violent relationship, due to the practical barriers this form of abuse presents. However, DVNSW members report that this is now being significantly compounded by the cost-of-living crisis, making leaving an abusive relationship almost impossible.

When DVNSW asked members if they saw a connection in their work between the cost-of-living crisis and domestic and family violence, 95% responded 'yes'. One of the key concerns of the connection between the cost-of-living crisis and domestic and family violence is the increased complexity of cases caused by the crisis, with 92% of survey respondents stating that there has been an increase in this complexity due to the crisis.

Despite these statistics, it was in fact the comments that accompanied these answers that truly demonstrated the extent of the problem, and how complex and multifaceted it is:

"[The] increase in DV with the added cost of living crisis and rental crisis is adding significant pressure to services, putting women and children at risk as they as some are unable to leave the relationship or and have extremely limited avenues to access long term accommodation. Refuge accommodation is limited and difficult to access due to refuges commonly being at capacity and the women and child currently in refuges being unable to access safe long-term accommodation in the community due to housing demands, ability to sustain a tendency due the costs of living, rent increases, and isolation in rural and remote communities."

"Seeing a slight increase in referrals, but also seeing an increase in the severity in the type of DV that's happening, and the need to hold on to clients longer than they would otherwise need to. That's really around a lack of access to services. Mental health and housing are so difficult to get into right now."

"Noticeable increase in complex referrals, serious nature of the DV, inability to access mental health supports due to services being at capacity and unable to afford private services, all having a flow on impact, with increased demand on DV services. Client difficulty in accessing suitable housing to be able to access supports and services while also being housed in a geographically safe location."

"Women on partner visas, women coming out of custody, women with mental health issues, women needing terminations."

A significant majority of 97% of survey respondents answered 'yes' when asked if they had worked with clients who had been directly impacted by the cost of living in relation to escaping a domestic or family violence relationship or staying safe in the context of domestic and family violence. In the extended responses, members detailed how the crisis has further reaching consequences than immediate needs, including lawyer's fees, transport, and other services. Some members reported that women cannot even get to a refuge that may have a bed for them because they cannot afford to put fuel in their car. These issues were significantly compounded for those in remote, rural, and regional areas.

"Geographical limitations and travel- can't just get on a train and pop over to the next suburb when services say they need to have a face-to-face intake with the client before they can provide financial supports. So that's an additional physical barrier for them to be able to access those financial supports- public transport is not a common thing in RRR areas. You need to have a car and they're expensive and not everyone has one. In this particular area, there are two buses that go into the other major rural areas, one at midday and one at the end of the day, and that's it!"

"Court systems and lawyers fail women and children due to lack of funds."

"Needing assistance with petrol costs to get to a safer place or to a refuge, needing assistance with food as perp has taken all money."

"Affordability for rental properties, coupled with the cost in food/petrol/electricity has caused concern for clients. Women have stated, 'I would be better off going back, or having the POI stay, due to financial crisis'."

However, it was the immediate and very basic need for housing that was repeatedly and consistently raised by respondents. An ongoing sentiment was the cost-of-living crisis directly affecting a client's choice to stay in an abusive relationship due to being financially incapable of leaving.

Housing

The most common expense that workers cited clients are not able to meet was rent, with a lack of temporary accommodation (TA) or social or affordable housing leading to the very likely alternative of homelessness:

"Increased financial control, less exit options for women who are trapped even more now, perpetrators turning more to substance abuse, some women are too. Refuges and SHS services are at capacity, women and children are staying in crisis and transitional accommodation longer as there's nowhere else to go, meaning others who need our support are unable to access our services."

"The rising costs of living and the housing crisis are making it harder than ever for women to leave DV situations."

"Women are even more vulnerable. With no financial income it is very hard to escape DV as you have to choose between being homeless or living in a house with the perpetrator."

"Being forced to remain in a home with a perpetrator due to unaffordability of moving out."

"Victims are being outpriced in the current market and unable to leave perpetrators."

"People facing DV are more likely to be homeless for longer periods due to housing costs and shortages."

"Our area already has many clients living below the poverty line. However, the difference is there were some affordable properties if they sought to leave their partners. This no longer exists for many clients."

"TA is not available due to high demand, refuges now have wait lists. Clients returning to POI due to a lack of other options."

"Many women are trapped in their circumstances due to not being able to afford rent on their own OR they are evicted from a current rental after the relationship ends due to not being able to afford the rent on one income."

The enormous pressure of meeting increasing, uncontrolled rental prices has led to women being forced to stay in violent and unsafe relationships, just to save themselves and their children from homelessness.

Remaining in unsafe relationship due to financial pressure

The Australian Bureau of Statistics Personal Safety Survey (2017) estimated that, of the women who had experienced domestic violence, 81,700 (30%) had temporarily left the violent partner on at least one occasion but later returned. Of that group of women, 15% (12,000) returning to an abusive relationship due to economic reasons (Summers, 2022). Further, Equity Economics (2021) found that 4,812 women in NSW are currently being forced to choose between a staying in unsafe situations or homelessness due to cost of living and unsafe alternative housing. This was keenly felt and repeatedly echoed by DVNSW members:

> *"Rentals for single mums are almost out of reach in the rental market and so women are staying in violence."*
>
> *"Women are choosing to stay in the relationship as they need the two incomes to survive financially."*
>
> *"Many people needing to remain in homes with a violent partner after separation due to an inability for either party to pay for rent /mortgages separately."*
>
> *"Increase of clients wanting to stay with POI and vary ADVOs due to not being able to find safe, affordable accommodation and concerns around being able to provide for children."*
>
> *"Women in violent situations are delaying leaving the relationship because they can't afford to support themselves on their own or afford rent."*
>
> *"Women experiencing DFV are forced to stay with the due to fear of facing financial difficulty, the perpetrator may also control the finances."*
>
> *"Unable to leave or relocate due to rental and cost of living crisis. Many victims have no savings and no means to escape. Others who do escape/leave are then financially strained and are unable to afford accommodation and basic staples."*
>
> *"Increase on women seeking financial assistance for basic essentials, an ability to leave the abusive relationship due to rental crisis and prices. Increase in women seeking financial assistance from varying social economic groups."*
>
> *"As an added stress factor which is impacting victim survivors' capacity to escape, finding alternative accommodation and keep themselves safe in practical ways. Additionally, when money is tight, it is most often the needs of women which are unmet by family resources, and where perpetrators already have financial control, this is exacerbated."*

The lack of exit points from refuge accommodation and other specialist homelessness services (SHS) services means they are perpetually full, resulting in victim-survivors often staying in an abusive and unsafe home because they have no other alternative. DVNSW are concerned that this means victim-survivors are not receiving the support they need to access safe accommodation.

Call to Action 4 of the NSW Women's Alliance Election Platform to End Gendered Violence speaks to the overwhelming need for more housing to ensure that safe and appropriate housing is available for everyone experiencing and recovering from sexual, domestic, and family violence. It is imperative that $2.6 billion is invested annually in NSW alone to provide 5,000 new social and affordable housing dwellings every year for the next ten years. However, it is also estimated that the figure is now higher than this, due to the need spurred by the cost-of-living crisis.

Recommendation one: fund social and affordable housing to support cost of living pressures in the community.

Australian Government Policies and Centrelink

The sharp increase in the cost of rent has meant that government initiatives designed to assist victim-survivors in being able to participate in the private rental market are failing due to being unable to keep pace with rental price increases. Rent Choice Start Safely is an important program in NSW, allowing women and their children the opportunity to get back on their feet before having to pay full market rates for their rental homes. However, the current cost-of-living and rental crises together, along with a lack of increase in the Start Safely subsidy, has resulted in the program becoming inaccessible by many victim-survivors and their children. DVNSW member services have noted clients are being told they are ineligible for the subsidy as they will not be able to meet market rates of rent after two years:

> *"All my clients approved for DCJ housing support and who survive on minimum wage and Centrelink are unable to be approved for properties as they are all deemed outside the 30% of income for approval."*

Not only are those on any kind of Centrelink or pension payments unable to compete against the rental applications of salary earners but are also not able to pay the rental amount at market rate, as their Centrelink payments are too low. They are also unable to make these payment stretch to afford basic necessities, such as food for themselves and their children:

> *"Working in an area of high economic disadvantage already, I am finding cost of living pressures directly impacting victim survivor's capacity to leave, find secure and affordable rentals, manage to provide for the needs of their children and themselves on Centrelink if the perpetrator uses financial control."*

“Migrant women are forced to stay with perpetrators due to fear of facing financial difficulties. They fear once they leave, they cannot access Centrelink payments due to temporary visa status.”

The construction of Australian Government Policies and Centrelink payments significantly contributes to the desperation felt by victim-survivors, particularly with children. Summers (2022) found that up to 60% of single mothers are single because they fled violent relationships. However, they are rendered to poverty due to inequitable policies and insufficient Centrelink payments. This poverty was examined by ACOSS (2023), who found that 93% of respondents[1] renting privately are in rental stress, paying more than 30% of their income on rent, with 56% of respondents spending more than 50% of their income on rent. This has led to 68% eating less or skipping meals and 81% cutting back on meat, fresh fruit, vegetables, and other fresh items. The health of those surveyed was also significantly affected, with 68% having had difficulty getting medication or medical care due to the increased cost of living, 99% saying that the inability to cover the cost of living affected their mental health, and 94% saying it affected their physical health (ACOSS, 2023). DVNSW endorses the Raise the Rate campaign by ACOSS and the work Economic Justice for a fair social security system.

Income support and supports to re-enter the workforce for single parents should be trauma informed and based on the understanding that a high proportion of participants have experienced trauma, that there is likely to be ongoing abuse perpetrated by the ex-partner, and for the safety concerns for themselves and their children to be central. Being suspended or cut off from a payment can lead to reuniting with an abusive partner, which can have grave consequences for both the primary victim-survivor as well as their children.

DVNSW supports Summers’ (2022) six recommendations to the Australian Government, including:

- Changing the eligibility rules so that the Parenting Payment Single allowance is available to all single parents until their youngest child reaches 16 or leaves high school.
- Increasing the Parenting Payment Single allowance rate so it is equal to the age pension single rate.
- Changing the indexation and benchmarking of the Parenting Payment Single so they align with how pensions are indexed.
- Abolishing the Mutual Obligations requirements for recipients of the Parenting Payment Single (currently imposed once the youngest child turns 6) and providing optional job-training and job-seeking opportunities to those parents who want them.
- Abolishing the ParentsNext scheme with immediate effect and investigating replacing it with a proven-effective voluntary scheme for preparing young parents for employment.
- Instigating an immediate scoping study into the feasibility of establishing a comprehensive longitudinal study, the focus of which includes the behaviour of perpetrators in addition to including all forms of domestic abuse.

[1] All respondents were on some form of Centrelink payment, 85% of which were JobSeeker payments.

These changes will allow single mothers better financial security to provide for their children in the aftermath of domestic and family violence.

Recommendation two: implement the six recommendations cited by Summers (2022).

Impact on services

Along with the increase in complexity of referrals discussed above, 93% of survey respondents stated that there had been an increase in the overall number of clients needing domestic and family violence support due to the cost-of-living crisis. A combination of severe economic issues is leaving women and their children homeless after escaping domestic and family violence, resulting in DVNSW members currently spending increasing amounts of their brokerage on accommodation or back paying rental costs. This means, when brokerage doesn't stretch any further, women are having to choose between paying their rent and feeding or clothing their children. Service brokerage also isn't stretching as far and there is more demand for it than ever:

> *"There is an increase in clients who have experienced extreme violence citing financial difficulties in their DVSAT (Domestic Violence Safety Assessment Tool)."*
>
> *"We have had almost double the amount of referrals in the last 3 months as we had this time last year."*
>
> *"100% - sever increase in waitlists for services, so many people who are new help seekers, staff overloaded with constant stream of referrals, increased mental health complications amongst clients."*
>
> *"There is a large volume of new clients being referred who have no history with the service. Clients state financial pressure as a leading cause of escalation of violent incidents in the home due to pressure and stress."*
>
> *"We have waiting lists for case work, counselling and support. We are being overwhelmed with phone calls and walk-ins for emergency relief, financial advice and DFV support."*
>
> *"We have been at capacity and are now turning away many clients due to other clients staying longer."*
>
> *"We have seen a lot of clients that are struggling financially, and the clients are now depending on services to help with food vouchers and food hampers."*

This causes significant issues for services, with service funding not increasing with demand and complexity. Services are turning away more and more clients and holding their existing clients for longer. Further, the historic rise in the cost of rentals has seen rental affordability dip concerningly low, with many DVNSW member services currently struggling to recruit staff because there is nowhere close for those staff to affordably live in line with their wage.

"I have also noticed that it can be difficult for services to fill positions within a complex and competitive job market further adding pressure to services and workers, potentially resulting in worker leaving the industry due to burnout, vicarious trauma, or workers leaving the sector seeking higher incomes [in other industries] just to financially sustain themselves and keep up with the increasing cost of living. The cost of living is also impacting the potential for new workers enter the industry, as they are unable to pursue education pathways due to the currently cost of living and high costs and financial sacrifices needed to pursue further education and qualifications."

It is imperative that the Australian Government ensures domestic and family violence services are funded appropriately to ensure they can assist the women coming to them. For example, homelessness service staff are essential workers who have been stretched, with a funding increase to the sector is desperately needed to allow services to meet demand. Currently, 76% of staff in housing and homelessness services report an increase in the number of clients they were unable to support and 36% reported rarely or never being able to meet demand (ACOSS, 2019).

Further, in their research on the community sector, ACOSS (2022) explored the impact of chronic under-investment in the community sector, which was particularly exposed by the COVID-19 pandemic. ACOSS (2022) found that funding for services fell so short, that only 20% of services surveyed found that their main funding source covers the full costs of service delivery. Most importantly, only 14% found that indexation arrangements for their main funding source are adequate, with this report delivered before the worst of current inflation.

Brokerage is also essential and additional to costs of service delivery for specialist domestic and family violence services. Brokerage funding has been advocated as a key issue for some time now. In 2021, DVNSW made this recommendation as a part of their report examining the impact of the COVID lockdowns on specialist services and their clients. The report found a link between the increase in client complexity and challenges accessing material aid. This means the most vulnerable clients are unable to obtain basic goods due to the lack of brokerage for services. Brokerage also needs to be flexible, providing freedom and independence to victim survivors. This is in the context of the significant barriers that inflexible brokerage has presented in the Escaping Violence Payment program (DVNSW, 2022) and overwhelming success of the Victorian flexible support packages (Domestic Violence Victoria, 2019).

Call to Action 3 of the NSW Women's Alliance Election Platform to End Gendered Violence speaks to this need, calling for a minimum increase of funding to specialist sexual, domestic, and family violence services of $133.55 million per year. This will ensure that specialist services will be able to assist women when they need it, not when capacity allows for it.

Recommendation three: provide more funding for specialist services to ensure they can meet demand, including funding for brokerage.

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