Attention:
The Secretary
Senate Community Affairs References Committee
Suite S1 59
Parliament House
Canberra ACT 2600

In response to your invitation to comment on the effects of ‘Financial Hardship’ we tender the following observations.

Lismore Women’s & Children’s Refuge’s (LWCR) client base is, in general, severely impacted by lack of financial resources. This occurs over an extensive and often debilitating range of areas. We believe that this hardship contributes greatly towards reducing options for positive change in our client’s lives.

**Income Security**
Our clients are often in the precarious position of having their sole income derived via ‘social security’ payments. The level of ‘Social Security’ payment is not an adequate reflection of the ‘real’ costs associated with financially supporting a family, leaving many of these women and children with reduced opportunities to adequately address their needs or to participate fully in areas such as education, employment, housing or health. Essential needs such as nutritionally sound diets and adequate, safe and secure housing are often addressed in an ‘ad hoc’ manner.
We have experienced cases where women have been penalised by Centrelink for late reporting of ‘change of circumstance’ often in the midst of a traumatising situation. In addition we have witnessed scenarios where Centrelink has refused to change payment details. For example there is a 21 day waiting period for payment to be transferred from one parent to another if the initial carer of the child does not complete Centrelink documentation, even when there is clear evidence that the change has occurred. Obviously with domestic violence this is not feasible. Another Centrelink requirement is the need for Family Court Residency Agreement as ‘just reason’ to implement changes. An application through the Family Court is a lengthy process and accessing the Court frequently puts the woman and children at further risk.

Further, many clients are frequently ‘debt ridden’ as a complex legacy of the abusive relationship. The unscrupulous practices employed by many money lenders can present an additional and unreasonable burden. Financial counselling services have the capacity to explore useful plans to address debt reduction and develop strategies to assist clients with financial planning. However, women have limited access to these under funded agencies. Frequently a lengthy wait for appointments leads to a compounding of the initial problem.

Although effects of taxes, such as the GST, are reported as minimal and adequately compensated for, this, in our experience, is not the case. Attempts to stretch already fully extended budgets are, realistically, doomed to fail.

**Housing**

Access to adequate, safe, secure and affordable housing is, at best, unreliable. Public Housing options have shrunk at an alarming rate. Stop-gap measures, such as ‘Brokerage’, although useful in some cases, do not address the need for
long-term secure accommodation. ‘Waiting lists’ for Public Housing of upwards of
5 years are appalling and do not to address the immediate needs of women and
children escaping domestic violence.

Additionally private real estate agencies, in our experience, hold a generally
discriminative view of single parent families. TICA, a privately operated service,
provides rental history access to real estate agents for a fee in an ethically
questionable way. For many of our clients this denies them access to rental in
the ‘open’ property market. This can mean our clients frequently are left prey to
the predatory group of sub-standard accommodation providers, or the option of
returning to the family home if it still exists.

Poor rental histories are an added burden for women leaving abusive
relationships. Domestic violence damages not only the victims but property and
relationships with neighbours.

One idea to alleviate the repeated scenario of women and children being
uprooted after a violent incident and the perpetrator being left in sole possession
of the shelter and possessions of the family would be to develop refuges for male
perpetrators. It is possible that, given this option, police may be more likely to
apply the legislation for domestic violence (e.g. immediate police application for
Interim Apprehended Violence Orders and exclusion from premises) and thereby
reduce the negative impact on the victims. This option would only be viable if an
AVO were procured; otherwise the perpetrator would be voluntarily leaving the
home and hence could return at any time, leaving the victims vulnerable to
further abuse. (See also Legal)

Services specifically designed to respond to the needs of domestic violence
victims are often burdened with requests to respond to what are primarily
‘Community Mental Health’ clients. An increase in funding for housing for this
client group would enable a more appropriate response.
Food and shelter are basic human needs and must be met before victims of domestic violence can improve their quality of life. Exploring ways to better respond to the needs of financially challenged groups is imperative if they are able to ‘move on’ in other areas of their lives.

**Health Options**

Adequate, affordable primary health care is not readily accessible for many of our clients. Of major concern is the limited availability of medical practitioners who bulk bill. In many instances lack of early medical diagnosis and treatment results in the hospital system being used in an emergency at a later point. Potentially an increase in the number of G.P.’s available who will bulk bill, if only for social security recipients, would enable improved early diagnosis and treatment of symptoms thus reducing long term negative health outcomes.

Dental care with private practitioners is not an option for the majority of our clients. Public dental clinics are unable to address maintenance issues for adults. Our enquiries, and experience, indicate that clinics struggle to address ‘pain relief’ and that maintenance measures (such as check ups) are not met at any point. Whilst recognising the importance of pain relief we believe that adequate access to maintenance services would have the potential to ensure that clients of this service are in a position to keep an acceptable level of dental health.

Given the impact of domestic violence many clients, not surprisingly, require mental health intervention. Community Mental Health services, from our experience, are stretched to their maximum capabilities. It appears that there is a need for an injection of resources to provide more services for early assessment, intervention and ongoing maintenance issues. Once again the likelihood of clients of this service accessing support is minimal until they experience or
exhibit acute symptoms. The impact of mental health issues on women’s ability to participate in society is often underestimated.

**Legal Responses**

Extending police responses to AVO’s to include mandatory removal of perpetrators from premises and use of ‘exclusion orders’ from the family home would ensure that women and children who are victims of domestic violence are not further victimised, financially, by loss of property and having to set up alternative housing.

It is imperative that victims of domestic violence have improved access to and increase in the range of legal responses available to assist in the retrieval of possessions. At present there are lengthy waiting times for listing of civil cases. Furthermore, legal assistance is costly and out of the range of many of our clients. The interim period, whilst waiting for listing and final orders, is often used by the perpetrator to dispose of or destroy possessions. Thus even when orders are obtained there is often no or reduced possessions for victims to reclaim.

A criminal justice system which allows police to hold perpetrators of domestic violence for up to seven days (as legislated in Canada) would improve the safety options for women and children. During this period an Interim Apprehended Violence Order could be procured stating that the perpetrator must not approach the existing home. This would increase women’s chances to stay in their own homes and/or gain opportunities to retain possessions.

**Conclusions**

We do not profess this to be a comprehensive list of areas in which financial hardship impacts the clients of this service. However we do consider these to be the minimum areas that need to be examined in an attempt to provide a more
just and equitable ‘playing field’ for women and children if they are to reach their potential both personally and as members of the community.

Vulnerable groups are in need of a more considered and extensive response through an adequately funded support network. This requires an increase in funding for support services and supported accommodation for all marginalised groups in society - women and children escaping domestic violence, homeless families, people with mental illness and those with drug and/or alcohol addictions.

A simplistic response does not exist; adequate resources need to be directed at addressing the needs of marginalised groups in an holistic manner. A refusal to recognise this has and will continue to add an unreasonable burden to both the public morale and purse.

Sincerely yours

[Signature]

Sharyn Roche
General Support Worker
On behalf of the staff of Lismore Women’s & Children’s Refuge
18th March 2003