



***BEYOND CRISIS: Working with  
Canberra's professional firms and  
businesses to make safer choices  
easier for survivors of domestic  
violence***

July 2017

## Acknowledgements

The Women's Centre for Health Matters and our project partner, the Domestic Violence Crisis Service ACT, are grateful to the five professional services firms who agreed to work with us to explore opportunities in the ACT to engage on this important issue - Ernst and Young, Deloitte, PwC, KPMG and Protiviti. We appreciated their enthusiastic participation in the BEYOND CRISIS project, and their focus on helping us to find solutions to overcome the barriers that women in the ACT face when rebuilding their lives after leaving domestic violence. And in sharing their expertise and resources.

Thank you also to the over 150 participants who attended and actively contributed to the forums, and for assisting us to identify and progress possible solutions and actions. We hope that they will continue to champion greater awareness and understanding of the impacts of domestic violence in the ACT and to challenge their and other organisations, businesses and industries about what more they could do.

Thank you to Rosie Batty and David Morrison for supporting this project, and for their words of encouragement for businesses at the forums.

And last, but not least, thank you to our Survivor Voice, Anne, who shared her story in all the forums. Her story was real and local, which helped to explain the realities of the obstacles that are faced when trying to re-establish a life after escaping domestic violence. Anne's candid descriptions of the world that she faced had an incredible impact on the forum participants - thank you Anne, your voice made a difference.



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About the Women's Centre for Health Matters Inc.: The Women's Centre for Health Matters Inc. (WCHM) is a community based organisation which works in the ACT and surrounding region to improve women's health and wellbeing. WCHM believes that the environment and life circumstances which each woman experiences affects her health outcomes. WCHM is funded by ACT Health.

About the Domestic Violence Crisis Service (DVCS): The Domestic Violence Crisis Service (DVCS) is a feminist-informed ACT community organisation that seeks to address violence and abuse in family and intimate partner relationships and to promote respect in these relationships. Domestic Violence Crisis Service provides a variety of services from crisis intervention to community education, DVCS supports all people affected by domestic/family violence. This includes people who are subjected to violence and abuse, and people who use violence and abuse.

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## Executive Summary

*“We shouldn’t be happy to live in a community where the prospect of returning to violence is better than having nowhere to go, trying to survive with no money, having no-one to help us with our children, our pets, to get us to where we need to go, to get the support and advice that we need at a time when we and our children are most vulnerable and under the most extreme pressures. We must do better.*

*We need everyone in our community, business and industry included, to see that they can do something to help to bring down those barriers, so that those women and children leaving violence do not feel alone.”*

*Rosie Batty, BEYOND CRISIS Forum Address, Australian of the Year  
2015*

The cost of violence against women is high and increasing in Australia. Price Waterhouse Coopers (PWC) estimated in November 2015 (*A High Price to Pay*) that violence against women **costs \$21.7 billion a year nationally**:

- **victims bear the primary burden** of this cost **estimated at \$12.6 billion (58%)**;
- **Governments** (national and State and Territory) bear the second biggest cost burden, **estimated at \$7.8 billion a year (36%)**, comprising health, administration and social welfare costs.

As part of this project, they calculated for us the approximate SHARE of those costs of violence against women **in the ACT – it equated to \$355.2 million (2015 dollars) a year**. This was calculated by using the ACT proportion of the population (ABS estimated resident population) of PWC’s reported \$21.7 billion which is the cost to all of Australia. This includes all the cost of pain and suffering, health, productivity, etc. (Note that this is NOT the cost that is borne by the ACT - Instead this is the approximate 'contribution' (for lack of a better term) of the cost of violence against women in the ACT).

**If ACT victims bear the same percentage primary burden share of this cost** as nationally then that **equates to 206 million** 2015 dollars) a year, and the **ACT government cost burden** would be **127.8 million** (2015 dollars) a year.

We are fortunate that the ACT has a crisis response system which is well-established and well-managed by frontline services here in the ACT, but we know that assistance and support needs to extend beyond government and the already over-stretched community services.

From WCHM’s and DVCS’s work, we know that the majority of women leaving domestic violence in the ACT stay in their homes post crisis, and do not access the crisis system. We know that many of these women and men are middle-income earners, employed full time, who are not able to access financial assistance and support and who do not qualify for hardship provisions or loans.

This “Missing Middle” struggle to rebuild their lives post-crisis. Support is needed for our “*missing middle*” - women and men who fall through the gap in assistance and support after escaping domestic violence, because they are between the funded crisis responses and having fully re-established their lives; and unable to access the services available in the ACT for low-income

earners.

If these women and men are unable to sustain their tenancies, mortgage payments, employment, and financial stability, as well as managing and caring for their children and pets, they face tipping into homelessness or financial hardship 6-12 months into their post-crisis life and cycling back into crisis. The longer it is since their experience of domestic violence the harder it is to access assistance and support as a direct consequence of it. We know particularly that women consider returning to violent relationships because it is too hard to keep themselves, their children and their pets safe.

Imagine finding the courage and making the difficult decision to end the violent relationship and then finding that you can't afford to pay your rental or mortgage payments or essential bills – even though you are on a reasonable income? Can you imagine having to decide whether it is better to face losing your home or not being able to pay your essential bills, or instead to resume the relationship with your violent partner because that is the 'best' available option?

That is why Women's Centre for Health Matters supported by the Domestic Violence Crisis Service initiated the *BEYOND CRISIS* project which focussed specifically on finding post crisis solutions for women and men who have reached a period of stability and are rebuilding their lives post-crisis – those who are beyond crisis. The overall aim was to find solutions to prevent women and men from returning to violent relationships and environments due to lack of support/assistance and to prevent their re-entry back into the crisis homelessness and/or family violence service system.

We knew that many of the solutions for them lie with business and industry who can play a vital role in identifying ACT wide opportunities and solutions.

The *BEYOND CRISIS* project provided an opportunity to start conversations between the community sector and business sector, in industries which had not previously discussed the impacts of domestic violence, or considered the role they could play.

The project aimed to identify industry/business leads on domestic violence to develop a network of leaders focused on overcoming barriers and implementing changes to help the 'missing middle' in the ACT.

The project would not have been as successful without the passion and support from the leaders in the five professional firms who committed to working on this issue with us, and who invested significant in kind contributions with their involvement in the project, including at partner level.

The use of the forums built awareness about domestic violence in the ACT within business and industry, and formed partnerships which capitalised on local business and industry leaders' unique perspectives, specialist knowledge, skills, expertise, networks and resources.

There have been several initiatives which have developed from the project so far:

- The *Assistance Beyond Crisis* micro-finance facility (which was developed with pro-bono support by Deloitte to lead the development of a business case, business model, and financial modelling) was launched on June 20 and offers one-off, no interest loans, to provide some financial stability for local people who have escaped from domestic violence situations and are experiencing a short term one-off need.

## **BEYOND CRISIS: Business & Industry Engagement on Domestic Violence Project**

- Pledges of support and local donations were received to establish the facility's initial corpus from businesses such as The Snow Foundation, Ernst and Young, Price Waterhouse Coopers, KPMG, Beyond Bank, and many others.
- Beyond Bank is participating in the development and trialling of local domestic violence training for local staff, and to working with us to explore how to improve the way their processes and procedures respond to victims of domestic and family violence.
- Communities@Work has committed to enter into an MOU with DVCS for a pilot to explore the offer of limited free childcare places for the 'missing middle'.
- The Community Services Directorate has worked with WCHM to develop a model for a Scholarship Program for ECEC which would have the potential for grants of funding to sponsor children through ECEC for the missing middle.
- Transport Canberra is working with WCHM and DVCS to explore and trial options for access to free bus trips for those without private transport, and who are unable to afford regular bus trips for appointments.
- Project Independence is working with DVCS and WCHM to explore expanding the Project Independence housing model and making it relevant to women who have left violence and need support to re-establish in the hmarket.
- Allinsure has expressed interest in developing an Insurance response for the 'missing middle'.
- Manuka and Kippax vets have established a monthly free pet clinic for basic health treatment and vaccination at the RSCPA for victims of domestic and family violence.
- CHC Affordable Housing established a Memorandum of Understanding with DVCS to allocate three houses for DVCS clients and prioritising DVCS clients for housing.

And there are many more opportunities still to be explored!

This report summarises the approach used, the issues, the outcomes and achievements of this innovative project, and the many other identified opportunities and actions from the forums which remain to be explored and taken forward in the future.

## Introduction

*"I know what it's like to live with violence and to feel that there's no-one there to help, I've lain awake at night worried about how I would pay the bills and mortgage, I know the struggles of trying to keep a home and looking after a child that you're solely responsible for. I've fronted up to court alone because I didn't have a lawyer, because I couldn't afford one, even though I had a full-time job and my own property. I know. I know what it's like to find the courage to leave violence and being faced with seemingly endless barriers, I've been there and desperately wanted people to help me over those hurdles."*

***Rosie Batty, BEYOND CRISIS Forum Address, Australian of the Year 2015***

The majority of Government funding for domestic violence responses in the ACT targets the 'crisis' services – such as the homelessness services, police, legal services, CARE financial service, the courts, and child protection. Funding and resources for these services are tight, meaning it is difficult for them to meet existing needs and demand each year as more women (and men) reach out for help in the ACT.

Waiting lists, time limited assistance and tighter eligibility criteria means that some of those escaping domestic violence will not be eligible to access some crisis services, and others may never access the crisis support services and will 'go it alone'.

Following separation from a violent partner, women (and men) and their children are likely to experience significant income loss; financial hardship; poverty; lack of financial or practical support; difficulty obtaining secure affordable housing and accommodation; the large expense and stress associated with accessing legal support; and housing instability, particularly those who are at least partially financially dependent on their partners.

Investment in crisis services by Government will continue and become unsustainable unless investment is made outside of the crisis system to keep them from slipping into poverty or financial hardship 6-12 months into their post-crisis life and cycling back into crisis.

There is a gap in the supports that are available post-crisis in the ACT, and access to broader long term support and assistance after separation is required to meet the needs of women and men (and their children). And broader support than that provided by Government and crisis services is needed to support them.

Community services and government cannot address domestic violence alone - Business and Industry can play a vital role in identifying and implementing ACT-wide opportunities and solutions.

The objective of the Beyond Crisis project was to explore with Business and Industry what they could do to meet the post crisis needs of survivors, so they do not tip into homelessness or financial



insecurity, or return to an abusive relationship because it is too hard to keep themselves and their children safe and secure.

Five of Canberra's professional services firms agreed to work with WCHM and DVCS to design and facilitate seven forums with Business and Industry leaders.

- Ernst and Young
- Deloitte
- PwC
- KPMG
- Protiviti

### **The professional firms:**

- Identified participants, and issued invitations to participate through the firm and the collaborating firms' networks for all 7 to their clients and to other attendees identified through WCHM/DVCS for all 7 forums;
- Contributed resources to organise and host the forum;
- Provided a senior person to facilitate the forum and the forum discussions to achieve outcomes, and to ensure the capture of possible solutions, actions and information to meet the intended outcomes; and
- Provided input into the final report and the evaluation.

Several of the professional firms have also been involved in further work after the forums to achieve results from some of the identified actions and solutions.

### **The role of WCHM with the support of DVCS:**

- Developing the content for the forum including specific detailed information packs for the forums, highlighting specific local statistics and compiling the survivor story videos;
- Researching possible solutions, both international and national;
- Providing content expertise during the forums;
- Compiling final forum reports which captured the information, discussion and agreed actions/solutions;
- Evaluation of the forums; and
- Follow-up of suggested ideas and actions after the forums to assist with further development and achievement of possible solutions and actions.



## BEYOND CRISIS: Business & Industry Engagement on Domestic Violence Project

The seven areas of focus for the project were informed by feedback from women in the ACT to both the Domestic Violence Crisis Service and the Women's Centre for Health Matters about the key areas which created barriers and challenges for them in rebuilding their lives post-crisis:

- Housing
- Finance
- Legal Services
- Childcare
- Insurance
- Transport
- Pets

A common approach was used across all 7 forums in terms of the 'look and feel' and giving importance to what ACT women said were the barriers, including a common Agenda for the forums, using similar invitations, and common participant packs (including topic/industry specific ACT statistics, and examples of ideas/solutions from other states, overseas, and identified by women themselves). There was also a common survey used at the end to evaluate each forum.

Each of the forums also began with the use of the following common video introductions by Rosie Batty and David Morrison:

### ROSIE BATTY (Australian of the Year 2015)

*"I know what it's like to live with violence and to feel that there's no-one there to help, I've lain awake at night worried about how I would pay the bills and mortgage, I know the struggles of trying to keep a home and looking after a child that you're solely responsible for.*

*I've fronted up to court alone because I didn't have a lawyer, because I couldn't afford one, even though I had a full-time job and my own property. I know. I know what it's like to find the courage to leave violence and being faced with seemingly endless barriers, I've been there and desperately wanted people to help me over those hurdles.*

*We shouldn't be happy to live in a community where the prospect of returning to violence is better than having nowhere to go, trying to survive with no money, having no-one to help us with our children, our pets, to get us to where we need to go, to get the support and advice that we need at a time when we and our children are most vulnerable and under the most extreme pressures. We must do better.*

*We need everyone in our community, business and industry included, to see that they can do something to help to bring down those barriers, so that those women and children leaving violence do not feel alone.*



*I know first-hand that the Domestic Violence Crisis Service in the ACT does wonderful work to help women who are leaving violent relationships, but the demand for their services is huge and long-term support for women needs to extend beyond government and community services. Many of the existing barriers women face on leaving violence could be addressed by private business/industry.*

*I've said before that the role of large banks is important, financial abuse is one of the biggest obstacles to being able to leave violent relationships, so banks are incredibly important in helping women to live independently from their abusive partners. And I would love to see more innovation around finding homes for women so women have somewhere to go to. And from my personal experience, we have to do better in giving women the legal support they need and not leaving them to navigate the complex court systems by themselves, that's not the way to ensure their safety or the safety of their children.*

*This series of forums is such an exciting initiative, it's so inspiring to know that business and industry leaders are coming together with Canberra's professional services to work out how to help bring down the barriers that women face.*

*The women living in the ACT who have experienced violence are telling you what it is that they need to get on with their lives, they're not asking for much, they need help and support; small grants could go a huge way to making the difference for them rebuilding their lives, buying the car they need, covering childcare costs, helping them get back on their feet. We need to listen to them, hear what they need and to see where we can help. Wouldn't that be great? To know that from these forums you found solutions for how your organisation and how your industry could make a real difference."*

## **DAVID MORRISON (Australian of the Year 2016)**



*“Can I thank you for joining with others to be a part of combating what I think is one of our great social concerns in contemporary Australia and that’s domestic violence. Far too many of our fellow Australians are denied the opportunity to live their lives with a feeling of personal safety. But it’s even more than that. They’re denied the opportunity both in their personal life, but also in a professional sense, from ever reaching their potential. And I think we’ve got to do something about that if we want to be the nation that we know we can be. And so, while it is an issue of domestic violence, the scars of that violence are brought to work by too many of our fellow Australians. They carry those scars throughout their professional lives and it affects them deeply.*

*And therefore, I think that leaders in the community sector but also in business and industry can play a role in trying to help. If we can create environments where the victims of domestic violence feel safe to tell their stories, to be confident that they will be heard with compassion, not with judgement, that they will be given the opportunity, should it be required, to take time from work, in order to deal with their own personal lives. Now, we can all make a difference. It doesn’t take a great deal to reach out and help another fellow human being. And too many of our fellow Australians are in absolute need of that help.*

*So, what you will discuss today, what you’ll hear from others, what you’ll have the opportunity to think about, in terms of your own businesses and your own industries will, I am absolutely certain, make a difference in combating domestic violence in Australia, but of course, here, in our home, in Canberra, in the Australian Capital Territory.*

*Good luck to you all and thank you for your contributions.”*

## **ANNE’S STORY**

At each of the BEYOND CRISIS forums, an ACT survivor of domestic violence - Anne - also talked about her personal experience and the challenges she faced trying to rebuild her life.

*'My name is Anne and I'm a mother of three who fled domestic violence. I've lived in Canberra for 30 years and I work full-time in the government system; for my position, I'm top of my pay-scale, which is not a lot, but still pretty good.'*

Anne told the forum participants how 75% of her income was spent on rent; how she had spent 7 years paying off the \$30,000 of debt she incurred through economic abuse from her ex-partner with no access to financial support; how she only received 50 cents a day in child support for her two youngest children; how she faced court alone; how her perpetrator continued the abuse through the court system; how she cared for her traumatised children but could not afford to pay for many of the things her children needed; how they had to give up their pets and how upset her children were to lose their animals; how she could not afford the cost of insurance; and of her reliance on public transport because of the cost (despite how much she needed a car to get around in Canberra).

## The challenges for the “missing middle” (the background to the seven areas of focus)

*“... If you sit in the middle, you’re on your own. Not that I was especially comfortable financially. It was a huge struggle to keep my home, and I would lie awake at night worried about how I was going to pay the bills and mortgage. I had a child for whom I was solely responsible ....”*

**Rosie Batty (A Mother’s Story, p.183)**

### Housing

Housing affordability is one of the main issues that ACT women and men are faced with when deciding whether or not to leave a violent and controlling relationship. People in the ACT face the highest cost of living of all Australian capital cities, primarily due to rental prices which are the highest of any state or territory (ACTCOSS & ACT Shelter 2015). Additionally, the ACT has the second highest rate of homelessness in Australia, with many crisis response services simply unable to meet demand (ACTCOSS & ACT Shelter 2015). Therefore, many people in the ACT are unable to gain access to the housing supports they need when leaving domestic violence.

The 2014 DVCS *Staying Home After Domestic Violence*<sup>1</sup> confirmed that the overwhelming majority of ACT women (that DVCS had contact with) stay home after an incidence of violence, and do not enter into a specialist homelessness service. As a result, they do not have access to support systems that are available to those women that do.

In addition:

- Being on a single income impacts on their ability to pay the high costs of rent or mortgage.
- There are often very long delays in property settlements if they own a joint home with an ex-partner.
- If there is joint home ownership then there is no eligibility for any government housing.
- They may have to pay for a violent partner’s debts, which affects their ability to access and afford adequate rental housing or pay their mortgage.
- Legal costs and non-payment of child support after separation reduces the income they have for housing.

The DVCS report also showed that potential homelessness can arise for ACT women up to 12 months after leaving the relationship if they have no support to help maintain their housing.

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<sup>1</sup> <http://dvcs.org.au/wp-content/uploads/2015/04/Staying-Home-After-Domestic-Violence-Jan2014.pdf>

- 54.6% of the home owners and 62.5% of the families living in private rentals lost their homes **within 12 months** of separation.

Women in WCHM's research report *Hear me out*<sup>2</sup> reported they could not afford housing payments without their abusive partners' incomes or without access to additional financial resources. Women who were or had been home owners reported the experience of unequal and lengthy property settlements, with many women settling for less because they feared their partner. For others, limited availability of affordable housing in the rental market combined with on-going financial hardship from reduced income and access to finances sometimes became an insurmountable barrier - they even lacked the ability to find enough money to pay a rental bond.

The prospect of high rents and scarce housing supply, or the potential loss of a home they own, impact on the decisions that women and children make to remain in dangerous situations. So, removing any barriers and increasing their opportunities to access safe and affordable housing is critical in responding to women and their children who have experienced domestic violence in the ACT.

### Finance

Once they have left a violent and controlling relationship, separating their finances and financial obligations from their abusive partners is important to people starting a new life. Access to economic resources is one of the most pressing concerns for ACT women when deciding whether to leave the relationship, because leaving violence is likely to have an immediate economic impact.

Leaving violence usually has an immediate financial impact as women often lose access to their partner's income which makes it difficult to afford the basic costs of living, childcare, healthcare, transportation and compromises them meeting much-needed social support for themselves and their children (for example school camps, extra-curricular activities). This impacts on a woman's housing status, and their choices and options, and their capacity to pay bills, repay loans and pay for essential costs of day to day living.

The decision to leave violence can force women into extreme financial hardship, even poverty which can happen 6-12 months after leaving domestic violence.

In the ACT, there is very little direct financial assistance available to women except through the welfare system. Care Financial Counselling Service and the Salvation Army provide a range of low no-interest loans although the criteria are only available for certain groups (e.g. concession card holders, people on low incomes) and for limited purposes (such as whitegoods).

So removing barriers to accessing suitable financial assistance is critical.

### Legal Services

Domestic violence victims often encounter numerous legal issues relating to their abuse and separation. These include tenancy, property and debt-related problems, as well as arrangements

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<sup>2</sup> Angela Carnovale, 2016, *Hear me out*, Women's Centre for Health Matters Inc., viewed 19 November 2016, <http://apo.org.au/node/62568>



about the care of their children. Finding specialist domestic violence lawyers to give affordable, accessible and appropriate legal advice across all areas of law that a woman may need (family, criminal, property, commercial, credit, contract) is difficult in the ACT.

The DVCS report showed that 65.7% of the women had been dealing with Family Law matters involving property settlement and/or children's matters. 100% raised lack of access to affordable legal representation as a barrier.

From national data, we know that women who report domestic violence are 3 times more likely to receive less than 40% of the property value in property settlements, and that the average cost of Family Law proceedings is \$6,500.

Legal matters can end up costing women substantial amounts in legal fees, court costs, lost work days, child care costs and the costs of court appointed specialists. Often, women have to navigate a complex and brutal legal system without any legal support, as they cannot afford the legal fees.

Women who have left a domestic violence relationship are already under increased financial pressure through a loss of income and increased expenses, but they also need to find money to cover the legal costs, which can be extremely prohibitive. The legal process can be very expensive, protracted, difficult for victims to navigate, and can, at times, lead to further re-victimisation, especially the disconnection between domestic violence orders (DVOs) and family law matters relating to arrangements for children and property.

The ACT Women's Legal Centre and Legal Aid can provide some assistance to eligible women affected by domestic violence, but both have seen unprecedented growth in their case work. There are also limitations and restrictions on free legal assistance.

Average earnings in the ACT will put a significant number of women escaping domestic violence above the thresholds to access these services, but they may still not be able afford private legal fees.

Legal Aid can be difficult to access, particularly for those who appear to be 'asset rich' but cannot, in practice, access those assets (for example, because they are tied up in mortgages, or trusts controlled by their partner for significant periods of time). Women in these circumstances may not qualify for Legal Aid but still do not have the resources to pay for private representation.

The Women's Legal Centre (ACT & Region) is over-stretched and relies heavily on a pool of experienced, volunteer family lawyers who have expertise in domestic violence and who will provide free appointments to eligible Women's Legal Centre clients, and in some instances, undertake ongoing pro-bono or reduced-fee services.

The legal system can often be used by perpetrators to exercise power and control. Legal professionals need to have a good understanding of domestic violence to be in a position to support a woman through complex legal processes to ensure that she is not being unfairly disadvantaged and that the court system is not being used as another site for abuse.

Private legal representation in family law is prohibitively expensive and because free legal assistance in family law is difficult to access, over 30% of people are unrepresented leading to lengthy court delays and poor outcomes for children.



It is important that those escaping domestic violence in the ACT are assisted to navigate the legal system particularly if they are unable to pursue legal matters due to the costs involved or are unable to afford private representation for cases involving protection orders; family law matters involving parenting arrangements and property settlement; victim compensation; etc.

### **Childcare**

Women identified that they had no-one to help look after their children whilst they had to attend appointments for the myriad of legal, financial, housing and health matters to get their lives back on track. This is because women can face needing to manage a “full-time job” of appointments for child protection support programs, counselling, legal appointments (full day for an affidavit), court-ordered mediation, and court hearings which can go on over many years. And children are often not allowed in law offices, there is not a lot of notice given for appointments and courts do not operate around childcare needs.

The DVCS report showed that:

- 34.3% of the women had limited or no access to childcare to be able to attend appointments, work, study or for respite;
- 81.8% of the full-time stay-at-home parents had difficulty in finding someone to care for their children so they could attend court, medical and other appointments; and
- 77.1% of the families were suffering financial hardship which included difficulty with payments of childcare, school fees and children's recreational activities.

### **Transport**

Transport costs are considerable in the ACT and add to the cost of living challenges faced by people who have left domestic violence in meeting their transport needs.

Those who have left an abusive relationship and are experiencing extreme financial hardship are less likely to be able to absorb these costs in an already stretched household budget.

A car in Canberra is essential because services have become centralised, and there are multiple providers that women need to access for both themselves and their children (including visits to courts, legal support for AVOs and property settlement and family law/child support, personal and mental health support, health services, financial support and banks/credit unions, childcare, Centrelink, employment and education). The costs associated with running and maintaining a car can be prohibitive. At a time of increased financial pressure, they face having to find money to cover the costs of licences, registration, insurance, servicing, roadside assistance, and in some cases the cost of driving lessons and parking.

The DVCS study showed that:

- 20% had problems accessing transport;
- Four of the women had no driver's licence and had been totally dependent on their abusive partner for transporting them to and from places;
- In some cases, the abusive partner had taken custody of the family car and the women were left without transport and did not have the financial capacity to purchase a vehicle; and

- Associated costs of buying, running and maintaining a car limited many women (including the cost of parking to attend appointments).

Removing the barriers and costs associated with owning and maintaining a car would reduce the financial pressure on women who have experienced domestic violence in the ACT.

## **Insurance**

Insurance (including house, property, car, health, disability, life and pet insurance) is a way to ensure that people can recover and can be resilient in the event of losses. The reality for many women that have left domestic violence is that it is a cost that they cannot afford and so they are left unprotected at a time when they will be least able to absorb losses or easily replace lost assets, or cover medical or dental expenses or an unexpected car repair bill. Insurance is not seen as a 'must-have' but on their wish-list.

The broader insurance landscape in Australia shows that:

- 29% of home owners and 67% of renters are without any form of contents insurance in Australia;
- The 2015 CHOICE Consumer Pulse Report show concerns for the general population over the costs of home and contents insurance (60%), car insurance (68% -including compulsory cover), and health costs including health insurance (73%); and
- Compulsory 3rd party insurance costs have risen at a rate well above the generic CPI and five times the transport CPI for Canberra over last six years.

## **Pets**

Women experiencing domestic violence that have pets face the challenge of finding shelter for themselves, their children and also for their pets. Not being able to find accommodation that accepts pets and the cost of using a kennel are significant barriers to women leaving abusive relationships. Women often have to make the choice between their and their children's safety and that of their pets.

Pets are often the silent and hidden victims of domestic violence. Pets are part of a family and can be witness to, or the subject of, violence from perpetrators and used as a way of exerting power and control over family members. Pets also offer great support for families undergoing abuse and can help with their recovery from trauma. Concern for the safety of their pets forces many women to delay leaving abusive relationships. Perpetrators of violence can often selectively target a favourite pet, threaten, mistreat and even kill pets to intimidate or frighten women to stay or to return home. Assurance of their pets' safety is paramount to their decision-making, particularly when it is known that pets that are left behind are likely to become victims of violence and cruelty.

Leaving a violent relationship has an immediate impact on a woman's financial position and women who manage to leave with their pets can struggle to afford to look after them, feed them and address their trauma and health needs. Continuing to care for a pet can put a financial strain on a woman who is already experiencing financial hardship, but who relies on their pet for comfort and support.

National studies show that:

- **1 in 3** had **experienced threats that their pets would be hurt or killed** if they left and **delayed leaving**;
- **85%** reported **animals with behavioural issues**;
- **Over three quarters** reported **pets had been physically abused** by the partner, in some cases the abuse killed the animal or meant it needed to be euthanised;
- Some women attempted to treat animals themselves at home, rather than go to a vet (because of issues with transport, petrol, paying for the vet etc.); and
- It is estimated up to **300,000 pets are at risk** in violent Australian homes.

## The seven forums



### Housing

*"It was a huge struggle to keep my home, and I would lie awake at night worried about how I was going to pay the bills and mortgage. I had a child for whom I was solely responsible. The last thing I wanted to do was to fall off the property ladder because it was nigh on impossible to get back on it."*

**Rosie Batty (A Mother's Story, p.183)**

*"I stayed a lot longer than I should have for the fear that I would have nowhere to go...everyone says why don't you just leave, but you can't. You can't because you don't know where you're going to go, or you don't have the money....."*

**ACT-based Woman, Anne**

**This was the first of seven *BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence* forums and was held on 11 April 2016. It was organised and facilitated by Ernst and Young.**

There were **21 participants**.

### Forum introduction

The Chief Executive Officer of the Domestic Violence Crisis Service (DVCS), Mirjana Wilson, briefed the forum participants about why housing was a major barrier for women leaving domestic violence in the ACT, and about the specific housing barriers for women. Women experiencing domestic violence come from all socio-economic groups – "no standard person, no standard response" – and need a full range of housing options available to them. Women need to have a home that is affordable, safe, near their support network, and in an appropriate location.

When women are making the decision to leave they are faced with the difficult questions of "*How can I afford to leave?*" and "*Where will I live?*" While services and supports exist for women during the initial crisis period, there is a need to focus on the women trying to rebuild their lives after the crisis-response phase to stop them cycling into crisis or homelessness.

In the ACT, the majority of victims of domestic violence are not public housing tenants and do not move through the refuge system to public housing (see DVCS, 2014, page 4). It was noted that in 2013, only 8 clients out of DVCS's 1,000+ clients entered into the refuges post-crisis. The majority, stayed in their own homes or looked for rental properties. The DVCS report showed however, that potential homelessness can arise up to 12 months after leaving without support to help maintain their home. At which point they are not regarded as being homeless due to domestic violence and so are no longer eligible for public housing.

She quoted Travis Gilbert, Executive Officer, ACT Shelter Inc. who described the Canberra Housing landscape in the following way: "*All blocks in a new Canberra suburb were nabbed within 3 minutes;*"

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rents jumped from \$450 to \$470 per week over the past year; and...we have the 2nd highest rate of homelessness in Australia". To service a mortgage a woman would need to earn \$80,000+, which would still be a significant financial pressure.

## **Anne's story**

Survivor, Anne (in a video shown to the forum) highlighted how affordable housing is not affordable enough. Because she was working full time and earning a decent wage she was unable to access certain types of assistance such as public and affordable housing.

This, while caring for her children, paying for the debt she walked away with from her relationship with and paying private rental, plunged her into severe housing stress. Her **rent took up 75% of her income**, leaving her with very little to cover bills, food and living expenses.

*'When I left my abusive relationship I actually had nowhere to go: the lease for the house was in his name. I had to find a bond, I had to find a place that was close to my three children's support network and to my own support network.'*

*When I finally did find a property, a private rental, it was unsuitable. I just took the first one I could get. I had no other option. It wasn't the best one, but it was somewhere we could go where we could feel a modicum of safety. I made millions of phone calls trying to get assistance and there was nothing.*

*I couldn't even get a home loan, because I had three children, no savings, but a great job. I'd been in that job 10 years. Same job, hadn't changed it, so that stability was there in terms of employment but I couldn't access it. I couldn't access my superannuation, which was sitting there. I could have paid off all those debts. I couldn't access the superannuation to even purchase a house. So, financially, when you're escaping domestic violence, it can be monumental. It can cause more stress than you absolutely need.*

*For me, it's not just that [finding a house], it's about staying and maintaining my house, making sure my kids are happy and healthy and safe, making sure I still work. I want them to see that there is life beyond abuse.*

**ACT-based Woman, Anne**

## **The ACT statistics**

The majority of women subjected to violence in the ACT remain in their homes post crisis. A local ACT study by the Domestic Violence Crisis Service (DVCS) found:

- **54.6%** of the home owners and **62.5%** of the families living in private rentals **lost their homes within 12 months of separation**;
- **439** people accessed homelessness services as a result of experiencing domestic violence in 2014-15; and
- **26.3%** of the women living in their own homes or in private rental properties noted **extensive property damage** as a result of the domestic violence.

This highlights the need for broader access to help and financial assistance to keep or secure appropriate housing for women and men leaving violence in the ACT.

## **Housing Barriers Faced by Women Leaving Domestic Violence**

The identified barriers to housing discussed in the forum were:

► **Income loss** - Following separation from a violent partner, women and their children are likely to experience significant income loss and financial hardship, particularly when women may still be partially financially dependent on their partners. This impacts on a woman's housing status and their choices and options. It can mean that they tip into extreme housing stress.

- Being on a single income makes it difficult to meet high costs of rent, mortgage or moving.
- There are often very long delays in property settlements where homes are owned jointly with an ex-partner.
- If there is a joint home ownership then there is no eligibility for any government housing.
- Women often end up paying for a violent partner's debt or property damage, which affects their ability to access and afford adequate rental housing, or to even live in suitable housing conditions.
- Legal costs and non-payment of child support after separation reduces the income available for housing.

► **Obstacles to renting** - Women who experience domestic violence and are forced to leave their homes for their own and children's safety can be disadvantaged as they try to enter the ACT's rental housing market.

- Real estate agents and landlords can exercise considerable discretion in their choice of tenant.
- It can often be difficult to be removed from the lease after fleeing domestic violence. It is often at the real estate agent's discretion and often an intervention order is required as proof of domestic violence. This is not always practicable.
- Reduced income and access to finances mean they may lack the ability to find enough money to pay a rental bond, or afford furniture or whitegoods or insurance.
- They may be unable to find rental properties where they can have companion pets.

This is at a time when they are experiencing fear, parenting their traumatised children and often enduring financial hardship.

► **Staying in the family home** - Women who are, or have been, home owners can experience very unequal and lengthy property settlements, with many women accepting unfair settlements out of fear of their partner. Women with mortgages may lose their homes without longer-term financial support - they may be unable to keep up with mortgage payments or be forced to sell them as part of a property settlement process. Sale proceeds are often then used to pay off existing debts incurred by the ex-partner and to meet day-to-day expenses, or be used for a rental property that quickly uses up the sale money. Even if a woman keeps her home, she may have to exist on little to no income. The cost of living is high in Canberra, making it very difficult for women on lower to middle incomes to rent privately or purchase their own homes (ACTCOSS, 2012).



► **Access to other housing options** - Access to public housing is restricted for women if they are earning too much, even though they may earn too little to afford housing in the private rental market. Limited low cost housing stock and a decline in social housing leads to a situation where women find that they have nowhere to go even when they have made the decision to leave. This can lead to some women experiencing homelessness that includes: sleeping in cars or couch-surfing with family or friends. A woman that becomes homeless several months to a year post separation is no longer classified as homeless due to domestic violence and unless there is an imminent risk to her safety she is not able to access specific crisis support services or refuge accommodation.

**Other barriers to housing** discussed in the forum included:

- Inability to pay the high costs of rent, mortgage or moving home on a single income;
- Reduced income and access to finances mean they may lack the ability to find enough money to pay a rental bond, afford furniture, whitegoods or insurance;
- There are very long delays in property settlements if they own a joint home with an ex-partner;
- If there is joint home ownership then there is no eligibility for government housing; and
- They may be denied housing because of debt, past credit or rental history problems acquired during the abusive relationship.

Removing these barriers and increasing the opportunities to access safe and affordable housing is critical in responding to women and their children who have experienced domestic violence in the ACT.

## **Forum participants were asked to consider:**

- **How can we help find solutions to the housing barriers that women leaving violence experience?**
- **What can the private sector do to help?**
- **How can the private sector work with the community sector to respond to women post-crisis?**
- **How can we bring the housing sector into the conversation?**

## **Ideas - From little thing big things grow**

Participants suggested a number of ideas that could be developed to help address housing barriers. Those ideas are summarised below, grouped into themes.

### Housing Supply

- Professional services to assist Havelock Housing Association to develop strategies to increase the supply of suitable social housing properties for individuals escaping domestic violence.
- The need to develop sustainable economic models based on social rent.
- Identify how to acquire more properties for women leaving domestic violence, or access new types of accommodation.



## **BEYOND CRISIS: Business & Industry Engagement on Domestic Violence Project**

- Developers currently required to allocate 10% of development as affordable housing – consider how to work within that existing structure rather than just meeting additional demand.

### Leases

- “Protected characteristics” in lease arrangements? Could domestic violence be included for consideration in breaking leases?
- Could there be changes to legislation and rules to recognise the barriers they may create for women leaving domestic violence?

### Industry wide

- The housing sector needs a greater understanding of domestic violence and its impact on accessing and maintaining a home. Is there scope for industry led forums to increase awareness about domestic violence within the industry?
- There needs to be work done with real estate companies to alert the industry to women facing housing/financial stress.
- Could MOUs by DVCS with social housing organisations at the forum work towards delivering solutions?
- Could there be more regular forums/education (networking) to increase communication between the community and corporate sector to facilitate action?

### Landlords/owners

- How could private landlords be engaged to understand the needs and be more accepting? Look at ways to persuade investors, owners and landlords to take on women who have experienced domestic violence, with more flexible criteria but knowing they will be loyal long term tenants.
- The importance of private landlords having landlord insurance in place was identified.

### Financial

- Rent supplementation: sponsorship/partnership with individuals and organisations.
- Insolvency Protection Orders for domestic violence victims, similar to companies protecting from mortgage foreclosure?
- Debt cordoning – legal orders of protection.
- Support to renegotiate contracts/loans.

### Grants

- Sponsorships for the financial gap that stands between a woman and homelessness?
- Small grants/no-interest loans at \$5,000-\$10,000 for rental bond, car, etc.
- Pooling of funds.

### Future Research?

- Long-term assistance and engagement – domestic and family violence can affect victims for 10-20 years or more.
- Business case for investing.
- Identifying common blockages and how we can address them.
- Consultancy project focusing on success rather than the scope of the problem.
- What can we learn from other sectors/cohorts?

### Workplace

- Provide the industry with further information about workplace strategies for domestic violence that may be of interest.

## **Proposed Ideas and solutions to be taken forward**

- CEO sleep-out – given the high donations are from the ACT, negotiate the redistribution of ACT's fundraising to the ACT.
- Discuss referrals from DVCS to CHC Housing to housing that is currently available, by women that fit criteria. Discuss support mechanisms that are needed to be in place to sustain tenancy.
- Consider purpose built housing (secure) accommodation (Similar concept to Common Ground, Gungahlin). Need to consider housing support.
- Engage with REI ACT, MBA, HIA about the forum and the results.
- Form a core group from forum to increase awareness and to be ACT Champions with Real Estate Institute, Master Builders Association, and Housing Industry Association. Discuss:
  - Strategy to engage developers, estate peaks, Estate Agents, MBA, HIA, CHC;
  - Build a database of "sympathetic" private landlords;
  - Training for all property managers around domestic violence and impact on accessing and maintaining housing;
  - Educate private landlords and real estate agents to encourage flexibility with rent arrears and damage;
  - Replicating Migrant and Refugee Settlement Service model – guarantee full market rent and bond for accommodating women who have experienced domestic violence
  - Flexible Private Rental Brokerage; and
  - Setting up apartments with lower returns and tax deductible 'charity' component of lower rent and bond waiver.
- Develop education, awareness and communication programs on domestic violence for the housing sector.
- Identify existing properties that can be used for people escaping domestic violence that have other individuals who may be able to live elsewhere, offer incentives for them to move. Better asset utilisation.
- Set up a funding pool 'sponsor a survivor' packages. Small loans and grants to cover bond etc.



## Legal Services

This was the second of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 31 May 2016. It was organised and facilitated by Deloitte.

There were **36 participants**.

*"I didn't have a lawyer, because I couldn't afford one. The business had left me so financially stretched that my cash flow was negligible. But Legal Aid was means-tested, and because of the capital value I had in my property, I wasn't eligible. Ironically enough, Greg was eligible for Legal Aid. The legal system benefits those who are chronically poor or stinking rich. If you sit in the middle, you're on your own."*

**Rosie Batty**

## Forum introduction

Chief Executive Officer of the Domestic Violence Crisis Service (DVCS), Mirjana Wilson, recognised that two decades ago the legal system was thought to be a panacea for dealing with domestic violence. But we know women leaving domestic violence face a range of interconnected legal issues that cannot be isolated from the other challenges in re-establishing their lives, particularly housing and finance. Often women have to navigate a complex and brutal legal system without any legal support, as they cannot afford the legal fees.

Marcia Williams, Chief Executive Officer of Women's Centre for Health Matters, highlighted that lawyers are often a key point of contact for people leaving domestic violence relationships, and suggested there was an opportunity to discuss how we can help lawyers to better understand domestic violence and how to deal with both perpetrators and survivors of domestic violence.

## Anne's story

Survivor, Anne, (in a video shown at forum) highlighted the complexity of navigating the legal system; although there have been changes to the legal system since her experience.

*"Going through the family court system is horrendous...Having to sit in the courthouse, with him right there, was terrifying. This is a man who's nearly killed me; twice in the same year, once in front of my son. He tried to run me over with his car....So trying to sit there in the courthouse [it is hard]."*

*Going through the Family Court and having to navigate that minefield, that's not a fun place to be and I spent two years going through that ..... I ended up representing myself because the solicitor said 'look, you're going to have to agree to access', when I'm saying "he's got a criminal charge of assault against one of the children". And my primary concern was my children's well-being and*

*safety. But, the lawyer believed that I wasn't co-operating enough. So, I ended up in the last 6-8 months representing myself. I ended up with full custody of my children.*

*So, going through the Family Court is a whole new world of a whole new language and the way you have to act and how you have to bow to the judge and all that sort of fun stuff. But, I had to mediate with my ex-husband, without support. It had a great impact. I'd be sitting in the courthouse shaking, nauseous, totally in fear, getting there an hour and a half early so I could hide my car, so he wouldn't know what car I was driving and generally trying to make myself safe in the best way I knew how. I don't want to speak to my perpetrator, but I was made to, when I had to self-represent. It is the worst feeling in the world, it was like I was being abused all over again. No-one should have to go through that.*

*Once I'd broken away from the Family Court, it was great! I thought, "I'm finished, I don't have to deal with this man anymore, it's fantastic!" And within two weeks of the Family Court decision, which included not knowing my address, he had mailed my children a letter, and had a 3rd party send it to the house.*

*The DV section in the Magistrates Court, working with DVCS, having that opportunity for them to arrange a Legal Aid lawyer and having that room, that secure room, to be in, to speak to people, is brilliant. I would like to see that duplicated in the Family Court.*

**ACT-based Woman, Anne**

## **The ACT statistics**

The 2014 DVCS report found:

- **65.7%** of the women had been dealing with Family Law matters involving property settlement and/or children's matters. For many women, this was seen as another area for the abuse to continue.
- Of those dealing with family law matters, **100%** raised lack of access to affordable legal representation as a barrier.
- More than half experienced ongoing risk to safety; were involved in Family Law Court proceedings and had an ongoing involvement in Criminal Justice System matters.

Women interviewed by Women's Centre for Health Matters about their help-seeking for domestic violence highlighted the need for:

- Affordable, appropriate and available legal services or court representation; and
- Lawyers with specialist knowledge and understanding of domestic violence.

In 2014-15, 56% of the women who contacted the Women's Legal Centre about Family Law matters had experienced, domestic violence, and 56% of their clients were earning under \$35,000 or had no income.

In 2014-15, 78% of Legal Aid family law cases in the ACT were cases in which domestic violence was a factor.

## **Legal Barriers Faced by Women Leaving Domestic Violence**

The identified barriers discussed in the forum were:

- ▶ **Conflict between family, property and criminal law** - Under the Family Law Act courts do not generally give significant weight to a history of family violence when determining property settlements, which can lead to inequitable outcomes for women. Women who have experienced family violence may be reluctant to pursue financial matters through the legal system because they are fearful of their abusive ex-partner and choose their safety over their property entitlement; they may be deterred by the costs of legal proceedings or may even be unaware of their financial rights under the law.
- ▶ **Long timeframes** - Ending an abusive relationship does not necessarily mean an end to the violence, particularly when children are involved. Court proceedings are often lengthy and onerous, with women waiting as long as three years for property and children's matters to be resolved from the start of negotiations to obtaining final orders. Litigants in the Family Court may wait up to two years to receive a trial date. A woman may also experience additional barriers such as cultural or language barriers to add to the difficulty in navigating complicated court procedures.
- ▶ **Secondary victimisation by the legal system and courts being used to continue abuse** - Many ACT women report that their abusive partners presented very well in the face of Family Court proceedings and manipulated and used the family law system as a tool to continue to exert power and control. Women frequently experienced conflict during handover of children, and mothers expressed feeling that their children were being used as 'bargaining chips'. Abusive partners often use family law proceedings to continue controlling the mother through the children, and in some cases, appear more likely to challenge arrangements for children than ex-partners who are not abusive. Family courts must consider whether shared care arrangements will be best for children, which can encourage abusers to continue to harass their ex-partners.

Cases are particularly complex when there are allegations of child abuse perpetrated by a parent. In such circumstances, child protection authorities frequently identify the mother as the 'protective parent'. The mother then holds the burden of keeping her child 'safe' from their other parent. If she fails in this role, the mother risks having the children removed from her care.

Perpetrators can also use joint debt to continue to perpetrate violence against women. Women then carry the burden of seeking legal assistance to deal with the debt, or to potentially sever joint liability.

Abusive ex-partners may draw out proceedings by:

- Repeatedly forcing women back into the legal system to respond to disputed parenting arrangements, breaches of court orders, and non-compliance;
- In relation to child support, the perpetrator may avoid making payments, or request frequent changes of assessment;
- failing to provide information about their financial circumstances, known as 'full and frank disclosure';
- refusing to attend Court dates; and
- refusing to enter into meaningful negotiations.

► **Access to/awareness of information about the legal system** - Often women are not aware of, or do not know how to find information on, the steps and actions they need to take to address all of the legal matters they face. They may need to deal with criminal, property and family law matters which all have different processes and requirements.

Victims of domestic violence are also often unaware of their eligibility for victims of crime compensation, or other forms of financial assistance (which could provide much-needed financial support).

► **Enforceability** - Enforceability of court orders across multiple jurisdictions can pose a barrier. This is a particular issue in relation to breaches of DVOs and final property settlement orders. In relation to property orders, there is no continuing oversight by the Court of the enforcement of orders and there are rarely penalties imposed if property orders are disregarded. Enforcing an order requires a party to return to Court and pursue discrete enforcement proceedings, at additional cost.

► **Limitations of Free Legal Assistance** - Limited Legal Assistance Sector Funding means that stringent Legal Aid guidelines limit the availability of Legal Aid in Domestic Violence Order and Family Law Matters. Similarly, Community Legal Centres are often limited in the assistance they can provide.

Although Legal Aid assistance is equally available to both parties, women have reported that they have not been able to access ongoing representation from some legal assistance services because their partner accessed that service first. This reflects general misunderstandings about who can access legal assistance services.

Legal Aid Guidelines have specific restrictions on when aid is available for property disputes and the Women's Legal Centre (ACT & Region) has limited capacity to take on property cases. This means it can be difficult for women to access legal assistance when there is only a small amount of property that needs to be split.

► **High costs of legal services and support** - A key concern was how middle-income earners that are earning above \$35,000 (eligibility ceiling for Legal Aid) and \$52,000 (eligibility ceiling for Women's Legal Centre assistance) could be helped to access legal advice and support. Average earnings in the ACT put a significant number of women escaping domestic violence above those thresholds, but they may still not be able afford private legal fees.

Private legal representatives and barristers' fees can be prohibitively expensive (fees are generally upwards of \$400 per hour). Very few private practitioners are now willing to represent parties to property proceedings on a 'deferred payment basis', particularly where the property pool is small and their client's share may not cover the lawyer's fees. Women who are not eligible for Legal Aid and have insufficient income or savings to pay a solicitor upfront, are often forced to represent themselves.

► **Access to legal services and support** - Without legal representation, DVO, family law and child protection proceedings are complex and intimidating. Legal expertise is essential to understanding legal processes including the filing of documents, how to gather and put evidence before the court, and preparation of matters for hearing.



Within Legal Aid and in the private sector, it is rare for a woman to be able to access a single lawyer to handle all of their legal issues. Women dealing with a DVO, Victims of Crime Compensation, Property and Children's matters and child protection matters (or any combination of the above) often have to repeat their story to multiple representatives, compounding their trauma.

► **Non Specialist Lawyers & Legal Professional** - Women reported feeling judged or not believed by their legal representatives, magistrates and judges, particularly in matters concerning economic and financial abuse.

► **Other barriers** identified in Canberra include:

- Conflicts and intersections between family, property and criminal law;
- Secondary victimisation through the legal system, and the courts being used as another site of abuse;
- Lack of access to, and awareness of information about, the legal system;
- Limitations and restrictions on free legal assistance and the shortage of pro bono legal assistance for family law matters;
- Access is difficult and the high cost of legal services and support means that women are having to go to court alone; and
- Lawyers and legal professionals often do not have a good understanding of the impacts of domestic violence or how it manifests, particularly non-physical violence.

### **Forum participants were asked to consider:**

- **How can we help find solutions to the legal service barriers that women leaving violence experience?**
- **What can the private sector do to help?**
- **How can the private sector work with the community sector to respond to women's legal issues post-crisis?**
- **How can we bring the private legal sector into the conversation?**

### **Ideas - From little thing big things grow**

Participants suggested a number of ideas that could be developed to help address the barriers. Those ideas are summarised below, grouped into themes.

#### **How can we reduce secondary victimisation of women pursuing claims through the legal system?**

##### Courts

- Streamline jurisdictional processes. Currently the legal systems are fragmented, with different ways of operating and different requirements. Access to funding to allow lawyers to represent women across legal jurisdictions, to better reflect evidence and court requirements, would lead to better outcomes. An example: was the Western Australia Domestic Violence Legal Clinic, a private legal firm providing affordable legal assistance to victims of domestic violence for all legal matters- <http://domesticviolencelegalclinic.com.au/>.



- Adopt fast track initiatives like the Magistrates Court Victoria –there have been significant benefits for domestic violence cases that have been settled more quickly.
- Increase funding to the Family Court - delays are up to 2 years, money needs to be directed to courts.

### Spaces/technology

- Does the client physically need to be there?
- Hacking – fear leads to an inability to use ICT to communicate [learn from NSW how better to address tech-related crime].

### Support personnel

- Lawyer assisted rapid conciliation – fast track settlement and link to property/ custody matters.
- Support people in court - could be volunteers; training is important and could be collectively funded. Corporates could fund a pilot similar to Court Support Network (Victoria and Queensland).
- Resource support person to mitigate/support/inform (such as the Court Network Victoria).
- Family Relationship Centre needs to provide more visible intervention.
- Continue to prioritise reforms e.g. safe waiting rooms.
- There needs to be a visual representation of legal system and processes: victims can lose momentum during the process and get “stuck” between different areas. There needs to be clear pathways from one process (DVO) to the next (custody) and information about where the courts’ responsibilities start and finish, so that people understand where to go and when.

### Training

- Legal professionals and decision-makers need to have training on domestic violence and ideally, develop specialist expertise in domestic violence so that they understand how it manifests and its complexity.
- There is a need to educate domestic violence practitioners to ask the right questions to give the right information to lawyers: this creates an opportunity to create a standard set of questions to avoid women re-telling their case multiple times.
- There is a need for trauma-informed training/education/awareness for lawyers and judges.
- Private firms could collaborate to provide a one-stop-legal service where one lawyer can address all issues including debt, financial problems, negotiating lease, family law, criminal law and property settlements.
- A network/alliance of specialist DV lawyers for property, family, criminal matters working together could be built.

### **How can we help women access appropriate, affordable legal advice or pro bono legal services, particularly for property settlement?**

#### Access and costs of private solicitors

- Legal Services fund/charity/grant of aid to fund legal services assistance for middle-income earners.
- options for graduated level of support/tiered costs/pro-rata free structure/bundle (fixed fee)/deferred payment etc.
- corporate funding pools/private sector contributions to increase number of women eligible for support/earmarked for Legal Aid lawyers for middle income earners.
- More individual solicitors offering support for out-of-hours clinic.
- Pro Bono Leadership initiative “Free hour”.

**Apart from initial advice what can private solicitors do?**

- Law firms more creative e.g. fixed prices 'bundle of service' rather than time and materials.
- Can family lawyers receive deferred settlements where there is an estate to be distributed in situations where there is limited cash?
- Family Lawyers are generally smaller practices. Are they able to do/increase pro bono work?

**How can we improve enforceability of DVOs, ensure access arrangements are safe for children and reach equitable property settlements for survivors?**

Improving DVO process, understanding DVOs/Breach management

Forum participants highlighted that DVOs are often seen as a panacea of protection but are only one legal option which may not be sufficient to protect a woman from a violent perpetrator who disregards the legal system and which could increase risk to a woman's safety.

- Increase "cost" of not complying with DVOs – increasing severity of the consequences/ increasing penalties for breach or non-compliance with DVO.
- Judicial recognition and understanding of domestic violence and how the legal system is used to reassert power and control.
- Explicit linking of DVOs and other criminal charges to Family Court cases.
- Train/educate on domestic violence and DVOs – target lawyers through Law Society; Magistrates; Advocates; Police; and include a caution that Family Dispute Resolution can be inappropriate for a victim.
- the need for education for perpetrators when DVO issued and throughout process reminding them of their obligations and consequences of breaching.
- Education for police, lawyers, judges, employers, family, friends about what domestic violence is (including non-physical violence and cyber-crime) and what a DVO means, including a link to the National Bench Book Family Court.
- Increase funding and training for police- How do police serve a DVO? How do police communicate the obligation to comply with a DVO? Easy to read/why comply? What follow-up?

**How can we increase the understanding of the complexity of domestic violence, including economic and financial abuse, across the legal profession?**

- Continued Professional Development (CPD) for lawyers/training for legal practitioners to ensure information and evidence from Magistrates Court is shared with Family Court; understanding of dynamics of domestic violence including non-physical forms of domestic violence.
- Education/awareness for lawyers practicing property law of the impacts of domestic violence.
- Mandatory judicial training and education on domestic violence, including non-physical forms of domestic violence and cyber-crime and its impact on children.

**Proposed Ideas and solutions to be taken forward**

- Discussion and exploration of Domestic Violence Alliance: developing partnerships between organisations and firms for referrals.
- Family Law Pathways Networks: Information-sharing in Canberra. Current work underway to target lawyers through Family Law pathways with a Service Market Day to increase understanding of Family Law Firms of community services available and developing an information pack.

- Visual representation of legal process and pathways.
- Explore business/professional services response to domestic violence through:
  - Recognising DV leave arrangements and build contingency into operating model under Work Health and Safety obligations to take some of the DV burden rather than individualising, for example supplementing legal cost of staff affected by domestic violence. (Model actual cost to employer for staff affected by domestic violence).
  - Business Voluntary Levy (capitated), championing domestic violence considerations under Corporate Social Responsibility.
- Discussion to develop tiered legal fee cost structure for women based on income and influencing take-up across legal firms and to taking on Legal Aid domestic violence cases.
- Discussion with Law Society about:
  - Structuring stepping rates/pro bono for domestic violence cases, including family and property law matters; and
  - Continued Professional Development training on domestic violence, CPD fund; and
  - Engaging lawyers outside of Family Law to increase awareness and understanding of manifestations and impact of domestic violence.
- Women's Legal Centre Continued Professional Development pilot for private family solicitor to be sponsored to be based at WLC for a year to gain expertise and understanding from specialist WLC lawyers of the dynamics of domestic violence, including non-physical abuse.
- Consideration of incorporating domestic violence, how it manifests (including non-physical, financial abuse and cyber-crime) and its impacts on children and custody arrangements and property settlements, in National Bench Book online resource.



## Childcare (Early Childhood Education and Care)

This was the third of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 22 June 2016. It was organised and facilitated by PwC.

There were **26 participants**.

**NOTE:** Early Childhood Education and Care (ECEC) is the correct and preferred terminology for professionals working in this industry. This report acknowledges that but also includes reference to childcare where this reflects the voices of the women in the ACT.

### Forum introduction

Chief Executive Officer of the Domestic Violence Crisis Service (DVCS), Mirjana Wilson, highlighted that seeing the impact of domestic violence on their children is a significant motivator for women to leave abusive relationships and Mirjana acknowledged that there is an absolute need to focus on trauma-informed care and support programs for children and domestic violence training for early childhood educators and providers. The intent of the forum was to explore what ECEC providers could do as local organisations that would make a big difference to the lives of women in managing the care of their children after leaving domestic violence.

Domestic Violence Crisis Workers observe repeatedly *that “the experience of poverty particularly where there are children, can be enough to make women return to violent situations”.*

Mirjana reminded the forum that women in the ACT have said (and DVCS see all the time) that they have no-one to help look after their children whilst they have to attend appointments for the myriad of legal, financial, housing and health matters to get their lives back on track. Women can face needing to manage a “*full-time job*” of appointments for child protection support programs, counselling, legal appointments (full day for an affidavit), court-ordered mediation, and court hearings which can go on over many years. And children are often not allowed in law offices, not a lot of notice is given for appointments and courts do not operate around the care needs for children.

Quality ECEC can offer help and support to both mother and child and can provide an alternate environment to the trauma a child has experienced. But, it can be expensive and many women advise that they have not been able to access the ad hoc/casual care that they need. Women may need to leave their employment to care for their children if they cannot afford the fees, which puts women in greater financial hardship and can negatively impact on their children as they miss out on access to quality ECEC.

As thought leaders in this area, PwC highlighted that their experience had shown them that there are significant economic benefits from a good quality ECEC system which enables parental workforce participation and provides the appropriate learning environment for children. Given that the cost of childcare is one of the major expenses for Australian households they also emphasised:

- the importance and value of quality and affordable ECEC in reducing the long term impacts of disadvantage for vulnerable and at-risk children and families
- the need to ensure that all children are able to participate regardless of their family's financial circumstances, and
- that investing in ECEC makes great sense both economically and from a social justice perspective

## **Anne's story**

Anne (video shown at forum), a survivor of domestic violence who lives in the ACT, talked about the distressing impact of domestic violence on her children and provided the context for why ECEC is so vitally important for the mother-child relationship. She talked about stopping morning and aftercare for her children as she could not afford the fees (even with the Child Care Rebate), because of the large debts she carried from her abusive partner. For Anne, maintaining her employment was really important for her both emotionally and financially. She outlined the devastating impact of domestic violence on her children and that her financial difficulties had a negative effect on her children's socialisation: for children it is not just about housing or the car, it is about their social needs and support networks and being able to have fun.

*When we did separate, I ended up having to put the children in morning care as well and morning care was in a totally different suburb and I'd have to get them there early, they'd get breakfast, it was great. But, financially, the impact was huge. Yes, I was getting the Childcare Rebate but I was also left with all the debts from my former marriage and so when push came to shove, I had to stop them going to morning and after care.*

*I had to pay for childcare because we moved suburb and I kept them at their school for the safety, the security, their support system.*

*My then teenage daughter, had to take her brother and sister on the bus in the mornings to school and then pick them up and bring them home. And that's not something that she should have been doing. But, I had no other option because, if I don't work, I don't get paid and if I don't get paid, I don't pay my rent, I don't buy food. Those things are kind of important to survive! So that was a choice that I made.*

*I don't have family in Canberra and at that point, I wasn't allowed to leave the ACT with my children that was court ordered. ....But having groups like DVCS and the YPOP and counselling; specific counselling for children of domestic violence is brilliant and I think that more funding needs to be given to them.*

**ACT-based Woman, Anne**

## **The ACT statistics**

The DVCS report found that:

- 34.3% of women had limited or no access to childcare to be able to attend appointments, work, study or for respite;
- 81.8% of the full-time stay-at-home parents had difficulty in finding someone to care for their children so they could attend court, medical and other appointments;

- 91.4% of women expressed having diminished capacity to parent due to emotional and/or physical trauma sustained and/or where the child/children had been deeply impacted by living with domestic violence and their behaviour had become increasingly challenging; and
- 77.1% of the families were suffering financial hardship. This included difficulty with payments of childcare, school fees and children's recreational activities.

## **Childcare Barriers Faced by Women Leaving Domestic Violence**

The identified barriers to accessing legal services and support in the ACT which were discussed in the forum included:

- Financial strain of covering childcare costs;
- Waiting lists for ad hoc/casual daycare; and
- Lack of awareness of Special Child Care Benefit (SCCB).

### Financial costs

- Fees can be prohibitive.
- SCCB second round is not always successful and the length of provision is an issue.

### Availability/Location

- Women need to know the right questions to ask about places at centres/provide enough information to trigger the available ECEC response (funding options and priority access).
- Consistency of staying at a preferred centre in a convenient location.
- Confirmation of secured longer term ad-hoc places, for example to attend a court hearing in six months' time, or for 2 hour sessions for an 8-week support program.
- Availability of out-of-school hours care.

### Information Sharing

- There is no one central point of access to ECEC in the ACT, and given that much advice was provided to women through GPs, family, friends and at the crisis-point, information about options was not available without ringing each service.
- Lack of information about the priority, mandated, access guidelines meant a lack of access.
- Easily sharing available information across ACT centres, the community and parents.

### Collaboration across Early Childhood Education and Care

- Lack of peak body to agree joint ECEC positions in the ACT.

### Inconsistency in service delivery

- Lack of collaboration between services and information sharing about services.
- Not all services have trained educators that respond appropriately following domestic violence disclosures.

### Safety concerns

- Women may fear mandatory reporting.
- May not want children to be out of their sight.
- Privacy/confidentiality concerns and stigma of having to disclose domestic violence when accessing ECECs.



### Cultural

- Disclosure of domestic violence is difficult.
- Stigma/judgment for identifying as a domestic violence survivor and using “preferred centres”.
- Choosing not to disclose.

### Transport

- Difficulties in accessing different locations for the workplace and for ECEC places.

### Availability/Flexibility/Waiting Lists for Ad hoc/Casual places

Forum participants advised that casual bookings/short-term places are available and happen every week. Less than 10% of centres were estimated to be at full occupancy and there are often no waiting lists on Mondays/Fridays. It was considered that there was a misconception about what “available” means. It was noted that regulations do allow centres to go over occupancy, if it is an emergency situation or a mother is at risk and they can permit priority access.

### Funding support

Some ECEC service providers may not be aware of financial assistance and support that is available to vulnerable families, for example, applying for SCCB or going over occupancy. Mechanisms are also available to support mothers for example through flexible payment plans.

## **Forum participants were asked to consider:**

- **What role could your organisation play in helping women and children to access affordable, safe and secure childcare?**
- **What role could your sector play in helping women and children to access affordable, safe and secure childcare after leaving domestic violence?**

## **Ideas - From little thing big things grow**

### **Better Communication and Information-sharing, Education and Awareness**

- Standardised information on access options is needed – an ACT Government 1-pager could be used.
- “No wrong door” as a starting point (friends, family, public) meant that information is needed across different sectors and at every touch point.
- Partnerships were needed between Domestic Violence services and ECEC providers to share information and to discuss intake needs.
- There was a need to better capture information on waitlist application forms.
- Education on ECEC to private sector, Child and Family centres in each area.
- More information in centres about domestic violence.

### **What information is needed?**

- Better information for mothers about funding options, entitlements, rebates, SCCB, Inclusion Support (ISS), fee payment plans, priority access and over-occupancy provisions.



- What can you access? There was a need to map information, including Commonwealth vs ACT programs (by ACT Government).
- How to assist women to know how to ask the right questions to access the available funding and priority access places.

### **How to get information out to mothers**

- Awareness raising with Domestic Violence Services and ECEC providers.
- Mothers Pack/Immunisations/New Parent Groups/Playgroups, Parent Information Packs – with information about domestic violence and ECEC.
- Include information on entitlements in workplace HR manuals (including for all organisations engaged in the *BEYOND CRISIS* forums – community, not-for-profit, for-profit, private sector, professional services firms and philanthropists).
- Posters etc. in different languages.
- Pamphlet about whole system (not just individual ECEC providers).
- Website, CD Net and email, Campaign, Community Service Announcements.

### **Who needs to know?**

- Involve GPs through the Capital Health Network/Health Connect.
- MACH Nurses.
- General community.
- Lawyers.
- ECEC Centres giving information to parents.
- Family and ECEC providers.
- Education on ECEC for DV sector.

### **Financial**

- Redefine “crisis” to include post-crisis domestic violence survivors, not just eligibility for funding/ECEC places for immediate crisis response.
- Scholarship Program for ECEC: potential for grant funding to sponsor children through ECEC until 5 years old.
- Fund educators to be trained – all frontline educators being trained about domestic violence.

### **Availability**

- Dissemination of information about availability of places.
- Establish a network of preferred providers (including private) and referrers who understand the needs of post-crisis mothers and children.
- Assurance of a continuity of care, recognising the importance of building rapport.
- Enrolment form – a tick box to be added to trigger priority access for waiting lists.
- Adjunct care onsite: capacity to pay trained educators at courts, ACT Magistrates Court Family Room with mother on site, similar model needed for Federal Family Court.

### **Flexibility**

- Ability to book places in advance (above the occupancy ratios).
- Support programs: ECEC places to be committed to for 8 weeks on joining to increase participation for benefit of mother and child to ensure attendance for full support program.
- Targeted, specialised care.
- Family Day Care.

### **Collaboration across ECEC sector**

- Peak to advocate agreed positions for quality ECEC in the ACT.
- **Forums:** regular, collaborative forums with key providers, peak bodies and services to better identify needs, gaps and solutions and to share information about services, programs and good practice for responding to women and children who have survived domestic violence.
- **Formal network meetings** across the ACT for NGOs and private ECEC providers coordinated by Network Coordinators – long daycare, before and after school programs, holiday programs.
- **Network Plan** – engage with CEACTION (network of professionals from the children's education and care sector in the ACT) about the issues raised in the *BEYOND CRISIS* Forum.

### **Change the language**

- Refer to Early Childhood Education and Care, inclusive of Before and After School Care and School, not childcare.

### **Transport**

- Better integrate transport options with ECEC.
- ACT Government community transport program.

## **Proposed Ideas and solutions to be taken forward**

- Establish a network of preferred providers and referrers (cross-sectoral, including private sector) to access quality ECEC, including for mothers and children post-crisis.
- Information to be made available at touch points about quality ECEC: funding options/legislation/guidelines/priority access/over-occupancy options /SCCB. One pager produced by ACT Government summarising options and access to be used to engage with ACT Health. Consider using posters, New Mothers' pack, parenting groups, playgroup to disseminate information.
- Workforce Training – adding DV training to curriculum for whole of ECEC sector, inclusion as part of the National Quality Framework/Continued Professional Development – forum participants to include training needs in response to the ACTCOSS Industry Plan Survey.
- Contact CACT to discover who its members were and if we could hold a forum with them to discuss the issues that arose out of the *BEYOND CRISIS* Forum.
- Establish formal networking meetings across the ACT for NGO and private sector ECEC providers, including long day care, before and after school care and holiday programs.
- Information Pack: Information on quality ECEC, funding options and priority access to be made available through GP Access, CDNet, OCFYS (CSD ACT Gov).
- Map and information about quality ECEC to be included on DVPC website.



## Pets

This was the fourth of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 12 July 2016. It was organised and facilitated by KPMG.

There were 19 participants.

*"I have always had companion animals and have struggled financially, so I know only too well how distressing it is to be in a situation where you know your beloved pets are vulnerable. As an advocate for victims of family violence and someone who knows what a loved part of the family pets are, it's important for me to know that animals can be kept safe. Concern for pets is often a key factor in people delaying leaving a situation and it's especially difficult for children. Knowing that the animals are safe, and reuniting them with their family is critical for the recovery process from trauma."*

**Rosie Batty**

## Forum introduction

Chief Executive Officer of the Domestic Violence Crisis Service (DVCS), Mirjana Wilson, highlighted that women face difficulties with deciding how to deal with their pets, identifying where they can go and can also be confronted with the possibility that their pets will be abused if they are left behind. The choice can often be between surrendering their pets or returning to an abusive relationship. DVCS have struggled to find ongoing assistance for pets.

## Anne's story

*I had pets when I left my former husband. We had a dog we'd had for five years, a cat for two and the cat had had kittens (long story). We still had to give up our animals. We went from a house where we could have animals to a house where we couldn't have them at all and there was no-one who could take them. The kittens were all farmed out and I was lucky that someone in my workplace could take my dog and my cat. When I say that, that was the last day I had to vacate my property, so I was cutting it down to the wire, stressing over where I was going to put the animals, there was nowhere for me to do that.*

*I wanted to bring them with us, because they're our family and my children needed that. They lost everything, everything, including their pets and that devastated them the most. Kids need an animal in their life, particularly when they're comfortable with them and they love them. It was like losing a family member. It had a major impact. One day they were with us, the next day they're not and it devastated my children. My daughter cried for two, three weeks' straight. My son did the same thing. I think there needs to be something in place for pets. They didn't ask to be victims of domestic violence either and I think families shouldn't have to give them up.*

**ACT-based Woman, Anne**

## The ACT statistics

ACT women face difficulties with deciding how to deal with their pets when leaving, identifying where they can go and they can also be confronted with the possibility that their pets will be abused if they are left behind. The choice can often be between surrendering their pets or returning to an abusive relationship. Pets are important as they are:

- part of a family and can be witness to, or the subject of, violence from perpetrators and used as a way of exerting power and control over family members;
- often the silent and hidden victims of domestic violence;
- a great support, stability for families, particularly children, undergoing abuse and can help with their recovery from trauma; and
- a key reason many women delay leaving abusive relationships

Knowing that the animals are safe, and reuniting them with their family is critical for the recovery process from trauma.

A snapshot of 15 DVCS clients shows:

<b>Risk to Pet:</b>	<b>%</b>
Harm or threat of harm to pets	40
Barrier to leaving due to nowhere to go for the pets	53
Barrier to leaving due to not being able to take pet with them	7

<b>End Result:</b>	<b>%</b>
Left relationship (or stayed at home if already separated) with pets	40
Surrendered pets	13
Became homeless with pets	7
Not known	40

Under the Domestic Violence and Protection Orders Act 2008, domestic violence includes violence that:

- (1) (f) is directed at a pet of a relevant person and is an animal violence offence; or
- g) is a threat, made to a relevant person, to do anything to a pet of the person or another relevant person that, if done, would be an animal violence offence.

## Pet Barriers Faced by Women Leaving Domestic Violence

### ► Pets

- Special needs animals as a result of injuries sustained through domestic violence
- Behavioural issues making pets difficult to manage.
- Security of unattended pets (pets left in the family home).
- In-home costs of looking after pets – treatment, food, care, support.

- Delays in system to allow for animals to be surrendered.
- Pet registration and “ownership” under perpetrator’s name which does not reflect real ownership by woman.

► **Cost**

- Expense of veterinary bills, vaccinations, de-sexing, treatments for injuries, trauma counselling for pets, addressing behavioural issues – during a time when a woman is experiencing extreme financial hardship and may have to surrender her pets as she cannot afford to keep her pet(s).

► **The “Ecosystem”**

- Disconnected industry, lack of awareness within pet-related industry of support and services available.
- Lack of community awareness about pet-related services, assistance and support.
- Lack of connected/visible network to support different pet needs and onward referral.

► **Lack of pet-friendly housing options**

Women need to be assured of their pets’ safety before making a decision to leave an abusive relationship. Often, they struggle to find temporary boarding or shelter for their pets. Many women’s shelters and refuges are unable to accommodate pets. Women that need private rentals find it difficult to find pet-friendly accommodation and have to make a decision about leaving their pets with their abusive partner, trying to find people willing to temporarily care for their animals, or giving their pets up for adoption as they need to safeguard themselves and their children.

► **Financial strain of caring for pets**

Pets are a significant financial commitment with food, grooming, training, bedding and vet check-ups being basic costs. Animals may have been abused by perpetrators and may need treatment for their injuries and help to address trauma and behavioural problems. Women can face needing to surrender their pets if they cannot afford to care for them or to pay for their treatment.

► **Pressures on not-for-profit organisations**

Not-for-profit organisations that are focussed on animal welfare often do not have the capacity or resources to assist with addressing the barriers women face with their pets. These organisations do have expertise to assist with pets in distress or trauma and provide boarding and temporary shelter. Finding sustainable funding options to increase the assistance these organisations can provide to women leaving violent relationships is vital – to support temporary boarding, assistance with pet care and treatment for injured animals or traumatised pets and adoption if necessary for women that have to give up their pets.

► **Protection of pets left behind**

It is important for pets to be included in Domestic Violence Orders and for women and presiding Judges to be aware that this protection is available for pets. Pets also need to be part of safety planning.

► **Managing the loss of a pet(s)**

The impact of losing a pet for a woman and for her children can be extreme, particularly at a highly emotional time, adding to the total trauma experienced. Companion pets can offer great comfort and

support. Therapy animals could help children with healing. It is particularly important that children that go on to harm or kill animals are given counselling interventions.

## **Forum participants were asked to consider:**

- How can we reduce the financial burden of pet care?
- How can we assist women manage the impact of domestic violence on pets?
- How can we help women to find safety for their pets when escaping domestic violence and find both short-term and long-term accommodation?
- How can we work towards women and children keeping their companion pets?

## **Ideas - From little thing big things grow**

### **Facilities**

- Identify temporary care options: negotiate referrals and arrangements with local kennels, pet day care and pet-friendly hotels for day access (with security measures). Including for women that are staying in their own homes at possible risk/trigger points (serving of DVOs during crisis and in the longer term, during court hearings)
- Housing animals longer term: conversation across kennel network for referrals. Kennelling facilities have room (not at Christmas). Work with AVA to establish emergency AVA vet coordinated pet/kennel-readiness - de-sexing and vaccination. Safety concerns to be addressed, with arrangements for rehousing if pets are not reclaimed by owners to avoid kennels and boarding houses being 'stuck with pets'
- Campaign Landlord flexibility about accepting pets for women and children that have experienced domestic violence
- Engage home owners and Real Estate Agents, provide information to increase understanding and support
- Consideration of "Pet bond" in addition to rental bond and funding pool to cover additional cost
- Leverage prison facilities to provide care (examples globally, longer-term option)

### **Animals**

- Mandatory reporting for vets that have treated animals that are injured as a result of domestic violence – vets to give witness statements, RSPCA standards and mandatory reporting requirements to be adapted for domestic violence incidents.
- Promote how to surrender animals/dogs.
- Training and assessment for dogs escaping DV situations [do RSPCA have a mechanism].



- Categorisation of carer, higher level of expertise on handling difficult behaviour of pets that have been traumatised through domestic violence.
- Suitable foster care program for domestic violence pets – replicate/connect with existing programs, cross-breed, RSPCA, ARF, possibility of education session on domestic violence to be incorporated through foster program.
- Pets As Therapy – for example Delta dogs being available for children that have experienced domestic violence. Adapt/expand RSPCA school-holiday program concept for all ages or extend to 5-12 year old group.
- BARK - 7 week therapeutic program for children and animals (UK program).

### **Cost**

- Subsidised fees/pro-bono arrangements.
- Quick/prioritised and cost-effective de-sexing and immunisation.
- Free insurance – every 1000 policies sold, donate one to cover pet health insurance for a woman that has left domestic violence.
- Raise awareness of payment plan for procedures through RSPCA ACT.
- Alliance of vets/ vets network to volunteer time/provide treatments/services/triage: Reps on board to fund vaccines/drugs and vets to donate services, volunteer time to hold a monthly clinic for women who have left violence for their pets to have an health check and basic treatment. Voucher system to be administered through DVCS who refer clients to “clinic” at an accessible location. More complex treatment/dental disease to be referred to RSPCA ACT to access payment plan for costs .
- Cat de-sexing month RSPCA ACT –DVCS to refer clients.
- RSPCA donate packs for homeless people with pets, equivalent “pack” could be made available for women experiencing domestic violence. DVCS could assist with transporting clients and their pets to RSPCA location for service or treatment.

### **“Ecosystem”**

- Consolidation of knowledge of what is already happening/services that are available.
- Need to understand and map “who takes from where” + “ecosystem” – fosterers, re-settlers, working dogs, greyhounds, experience and expertise available that can offer a varied solution to multiple needs of pets that have experienced domestic violence.
- Form an Alliance/Network/“ecosystem” of DVCS Pet Support with pet-related services (including pet food suppliers) and support available to women and pets that have experienced domestic violence. Set up parameters on a “safe-to-fail”, build-it-out basis
- Increase understanding for women who are considering surrendering their pets because of domestic violence what their options are and how they can be helped rather than their pets being put “in the system”.
- Information to be available about re-homing pets, that is does not have to mean giving pet away; there are house checks and processes to ensure that pets have a loving home temporarily or if they are adopted out.
- “Suite of options” available for all circumstance to be promoted through websites [eg DVCS and DVPC website].
- Animal-focus poster highlighting links between animal abuse and domestic violence, education on where to refer, to be included in pack to veterinarians and pet healthcare, similar to DVCS pack to GPs.
- Education and awareness-raising: Talk to ARF and veterinarians, presentation at AVA Annual Conference and/or bi-annual Divisional meeting.

## **Proposed Ideas and solutions to be taken forward**

- Identify and discuss temporary care options: negotiate referrals and arrangements with local kennels, pet day care and possibly pet-friendly hotels for day access (with security measures) for DVCS referrals. Including for women that are staying in their own homes at possible risk/trigger points (serving of DVOs during crisis and in the longer term, during court hearings).
- Work with AVA to establish emergency AVA vet-coordinated. pet/kennel/boarding-readiness for pets of DVCS clients – including de-sexing and vaccination.
- Memorandum of Understanding to be developed by RSPCA ACT, AFP and DVCS for mandatory reporting by vets that have treated animals that are injured as a result of domestic violence incidents.
- DVCS and RSPCA ACT to discuss how to replicate “pack” for homeless people with pets for DVCS clients.
- Develop alliance of vets/vet’s network to volunteer time/provide treatments/services/triage, including:
  - Reps to be brought on board to fund vaccines/drugs
  - vets to donate services/volunteer time to hold a monthly clinic for women who have left violence for their pets to have a health check and/or basic treatment
  - voucher system to be administered through DVCS who refer clients to “clinic” at an accessible location
  - more complex treatment/dental disease to be referred to RSPCA ACT for accessing payment plans
  - and awareness-raising sessions on domestic violence and the impact on pets through:
    - Animal-focus poster highlighting links between animal abuse and domestic violence and education on where to refer, to be included in pack to veterinarians and pet healthcare, similar to DVCS pack to GPs.
    - Presentation to ARF and veterinarians at AVA Annual Conference and/or bi-annual Divisional meeting.



## Insurance

This was the fifth of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 9 August 2016. It was organised and facilitated by Ernst and Young.

There were **14** participants.

### Forum introduction

Insurance can be expensive, with ever-increasing premiums. But access to insurance can also help people recover and be resilient in the event of losses.

The reality for many women who have left domestic violence is **that they cannot afford to ‘protect and preserve’ their assets**, even when they are employed full time, or have their own homes; they can struggle financially, be forced into poverty and cycle back into crisis within 12 months of leaving domestic violence.

Without insurance women are left unprotected at a time when they are least able to absorb losses or easily replace lost assets, or cover medical or dental expenses or an unexpected car repair bill and can end up with huge debts.

Insurance challenges for women include:

- Cost of insurance, high premiums mean insurance is not affordable.
- Impacts of income loss, gaps in support for middle-income earners.
- Cost of not being insured, being underinsured and being excluded
- Lack of flexibility in insurance products.
- Restricted access to Superannuation and risks in accessing it early.

### Anne's story

*I have house insurance, well I have contents insurance because I rent, I made sure of that because you never know, things will break, blow up, it happens, I have teenagers. But, that's \$30 a month that I could be putting towards something else, like food.*

*I don't have private health insurance; I think that's the biggest thing. I don't have it, because I can't afford it. I've gone online and I've looked at all the private health insurance people, I've looked at the AHM one which is apparently the cheapest one and I've been quoted \$200 a fortnight. I don't have \$200 a fortnight. I'm thankful we have Medicare though, because if we didn't have Medicare and we were like America, I would be royally stuffed. As an adult, I can get private health insurance for myself as an individual. I'm prepared to wait until my children are 18 to get my private health*

*insurance. What I can't do is get insurance for them as minors. There is no individual package for them. It is a family package or a singles package or you know, a DINK package. But, there is nothing that a parent can get for their children, solely for their children and I think that needs to happen. I am happy to pay. I'll find \$100 a fortnight to pay for my children to have private health insurance. I can't justify it for myself at this moment in time. But I shouldn't have to sacrifice my own health for them.*

*It comes down to what can I afford? And if my son needs braces, my tax return goes to that. If my daughter needs glasses, my tax return goes to that. If I need dental work, I will wait and I have waited three years for one in particular because my children come first. Now, if I had private health insurance, I would have had it removed, my tooth, three years ago, but I don't have it, because again, it's still too expensive.*

**ACT-based Woman, Anne**

## **The ACT statistics**

The costs associated with running and maintain a home and car can be prohibitive, and at a time when women are under increased financial pressure they face having to find money to cover the costs of insurances. ACT women identified barriers as:

- The need for support for covering the cost for insurances; and more affordable insurance products to allow them to protect their property, pets and health are important for them in re-establishing their lives and regaining their independence post-crisis;
- Cost of not being insured, being underinsured and being excluded;
- Lack of flexibility in insurance products; and
- Restricted access to Superannuation and risks in accessing it early.

## **Barriers Faced by Women Leaving Domestic Violence**

### **► Financial**

- Insurance is on the wish-list and not a must-have given the high cost of insurance premiums, meaning women are without insurance.
- Underinsurance – assets/products underinsured to save money which has negative impacts if claims need to be submitted.
- Lack of concessions/subsidisation impacts on the capacity to pay.
- Payment arrangements are often not flexible.

### **► Inability to innovate on insurance products in the ACT**

- Adviser and brokers in the ACT operate and advise on national insurance products that are available in the market place. A key question is what can actually be done locally.

### **► Flexibility of insurance products**

- Inability to access private health insurance for children only.

### **► Risk profiling**

- Assumptions that women who have experienced domestic violence are a 'bad risk' rather than loyal customers.

## **Forum participants were asked to consider:**

- How can we help women afford the insurances (House, Property, Life, Car, Health, Pets) they need?
- Can we extend existing low-income insurance subsidies and coverage to women that have experienced domestic violence (for maybe 12 months?), including middle-income earners?
- How can we make insurance products more innovative, accessible and appropriate to this group?
  - wrap-around insurance support?
  - greater flexibility on payments: not having to pay up-front, fortnightly payments, community-rated policies, group insurance, community sector distribution, not means-testing policies ?
  - could products for women who have experienced domestic violence be subsidised by more profitable lines?
- consideration of post-crisis domestic violence survivors as a cohort for insurance brokerage packages/financial advice?
  - better access to health insurance?
  - early access to Superannuation without future debt?

## **Ideas - From little thing big things grow**

### **Industry-specific awareness and education**

- Increase awareness locally through insurance-specific online event to provide information and education to the insurance sector. Allinsure offered to consider how to assist with events and to reach-out through networks and contacts.
- Develop a 'How we can help statement'.
- Enable withdrawal of joint consent when domestic violence is involved.

### **Scheme innovation (entity/multi) Innovate on:**

- How to provide subsidised/concessional products.
- "Survivors insurance" scheme, advice and direction and reduction in premiums.
- ACT could be pitched as a small test run for national roll-out.
- Pricing – pro-bono/access to funding through Insurer's Foundations.
- Accessibility – insurers have knowledge about and better access to products.
- Eligibility – remove means-testing and extend hardship provisions.
- Insurers could provide, on a voluntary basis, direction with funding and finance, drawing on industry skills and expertise.

## **Product innovation**

- Private Health Insurance for children only, to be raised with Private Health Insurance Administration Council (PHIAC)/ Australian Prudential Regulation Authority (APRA) – health insurance regulator - and propose an industry feasibility study.
- Market segmentation: could PHIAC/APRA to look at insuring domestic violence families
- Automatic insurance cover: “Survivors’ insurance”.
- Allinsure have off-dole payments/ISGN and a scheme with insurer to make policies affordable, up to 40% lower.
- Band together products/policies – house, contents, car – to reduce cost.
- Home insurance incorporated into rent.
- Court obligations to continue financial payments, provide maintenance, school fees, family vehicles to be extended to insurances and for example the transfer of no-claim bonus.
- Domestic Violence as a trigger for income protection payment. **Note:** forum feedback - overly complicated solution - clear definitions and conditions to access, relatively few need to access, hard to do given it affords little protection.

## **Investment Insurers**

- Forum attendees to act as conduit to insurers to discuss potential market and insurance scheme for domestic violence survivors (beneficial for survivors, potentially profitable for insurers).
- Piggy-back on existing insurance schemes (women’s insurance – build into premiums; low-income insurance schemes to be extended for women who have experienced domestic violence like Good Shepherd/Suncorp; Pensioners insurance agency, micro-packages).
- Survivors sign-up to insurance – cross-subsidised through loyalty.

## **Superannuation**

- Domestic violence triggers access to Super as a line of credit to maintain housing over a period of 1-5 years to allow a woman to re-establish independence and to be able to top that amount back up again.  
Note: forum participants raised concerns that this would need consideration alongside income protection and mitigation of disadvantage in retirement, so that women are not choosing between being in debt now or in the future. Women already retire with less superannuation, have greater interruption to their employment, have great difficulty maintaining full-time employment especially if they are single parents and older women are already an overrepresented homeless cohort.

## **Proposed Ideas and solutions to be taken forward**

- Insurers to consider diverting charity/foundation dollars to “pro bono” services for insurance/insurance products for women leaving domestic violence (ACT potentially 21,000 clients from DVCS contacts).
- Explore piggybacking on existing schemes such as low-income micro-insurance schemes. Consider low-income micro-insurance without restrictive eligibility criteria for women that have experienced domestic violence, with potential for ACT to be used as a trial site for scheme/insurance products with DVCS clients to test sustainability and profitability.





## Finance

This was the sixth of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 11 October 2016. It was organised and facilitated by Deloitte.

There were **23** participants.

*“...I’ve said before that the role of large banks is important, financial abuse is one of the biggest obstacles to being able to leave violent relationships, so banks are incredibly important in helping women to live independently from their abusive partners.”*

**Rosie Batty**

## Forum introduction

Following separation from a violent partner, women and their children are likely to experience significant income loss and financial hardship, particularly when women may still be partially financially dependent on their partners. Finances may be tied up in property or family court proceedings. This impacts on a women’s housing status, and their choices and options, and their capacity to pay bills, repay loans and pay for essential costs of day to day living.

- Being on a single income creates an inability to pay the high cost of rent or mortgage
- There are often very long delays in property settlements if they own a joint home with an ex-partner
- If there is a joint home ownership then there is no eligibility for any government housing
- Women often end up paying for a violent partner’s debt, which affects their ability to access and afford adequate rental housing
- Women may experience reduced income if they have to take time off work
- Legal costs and non-payment of child support after separation reduces the income available

This is at a time when they may be experiencing employment instability and pressure to take unpaid leave and other leave entitlements.

Women in the ACT, even when they are employed full time and have their own homes, can struggle financially and be forced into poverty.

Money is one of the main reasons women remain in, or return to, abusive relationships. Financial problems can emerge up to 12 months after a woman has left domestic violence and that the full spectrum of financial support options needs to be available to them. Very little assistance is available post-crisis for the “hidden” or “Missing Middle” women who are in the gap between:

- crisis and having fully re-established their lives, and
- services available for low-income earners and being able to pay for services themselves.

Hardship provisions alone are not effective and these need to be less restrictive and more flexible. There needs to be financial support that complements existing No Interest Loans and grants and that meets the needs of those that fall in the gap, the “Missing Middle”, that are vulnerable to tipping into homelessness and financial hardship without support, up to a year after leaving. The first 12 months after leaving is a critical time for financial support and assistance.

Mirjana Wilson, Chief Executive Officer of the Domestic Violence Crisis Service (DVCS) ACT, highlighted that there were half a dozen DVCS clients that are about to leave or who have left domestic violence in the last few weeks that mirror the missing middle story: all women with incomes, employed in good jobs, that have found private rental accommodation but cannot access money or who need help to sustain and rebuild their lives. There can be ongoing risks to their safety and continuation of economic abuse through family law matters and property settlements where women who have faced domestic violence often face inequitable outcomes and take on debts from their ex-partners to avoid ongoing legal proceedings.

Marcia Williams, WCHM CEO, highlighted that the hidden/missing middle women may not be engaged with financial counselling or domestic violence crisis services. These women may not be experiencing physical violence and factors such as shame, fear of judgement and association of services with support and assistance for low income earners could deter middle and high-income earners from disclosing domestic violence and/or approaching services for support.

### Anne's story

Anne (video shown at forum), a survivor of domestic violence who lives in the ACT, talked about being in full-time employment as a middle-income earner and her extreme financial struggles, given **75% of her income is spent on rent**, the rest goes on food and bills to support her three children. She also carries **\$30,000 of debt** from her abusive ex-partner, which largely results from financial abuse (credit cards, utilities and phone bills in her name, but not for her benefit).

*I had to move myself; I had to pay for the removalist. So, on top of paying bond, moving with and caring for three children, I had to pay for travel for them to get to school, food, bills etc. I had to pay for a removalist; about \$3,000 that I didn't actually have, I had to come up with in 4 weeks*

*For me, I was and still am, paying 75%+ of my income in rent and what was left over, went into food, the usual bills etc. I get a pay rise and it goes to rent. Paying 75%+ of your wage on rent in Canberra is ridiculous. I'm lucky if I have \$100 left over to purchase food. I have a teenaged son who eats me out of house and home!*

*To this day, I still don't receive support for my children, my ex's child support payment is 50 cents a child. So, I get a dollar a day for my two children, which also causes more financial stress because they're teenagers and do want things, I can't always provide it. But I'm still paying even more rent given the rental market is always increasing.*

*I'm still paying debt from my former spouse. These are debts for credit cards, electricity bills, mobile phone bills. He put the electricity bill in my name and I hadn't lived at the property for six months. Being in a room with your abuser and generally not feeling safe, I had a choice: walk away with the debt or keep being dragged into family court and having to see him every month, every six months*

*and I just went, “No”, I have my kids and court order and my kids were safe and for me, I walked away with a debt court-ordered.*

*Luckily, I was able to make agreements with a whole pile of debt collectors so my credit has been intact, only because I made that effort to protect it by speaking to them and making payment plans, which I have not missed a payment for. It's been six years of payments. Next year is the last year I have to pay any money out for these debts. So, I've maintained regular payments for six years, that's six years' worth of payments that could have gone to my children, in food, dental work that they need, school camps etc.*

*I had to pay for court-ordered counselling, so I had to find the money to pay for \$180 counselling appointments for my children. I had lots of debts, lots of debts, \$30,000 and it was a lot of money at the time. You're already dealing with worrying about your ex finding you, you've got children that are suffering, possibly have post-traumatic stress; and I work full-time; full-time, I still struggle financially.*

*You know, when it came to school camps and any courses my children wanted to do, I had to negotiate with the school for a payment plan, because I couldn't afford it straight up. I still can't. If my son wants to go on a course that's \$300 for his career choice, I have to pay it off, or I have to say, “No mate, we can't do it, until after tax time. I might get a tax return and then I can pay for it.”*

*My son needed correctives on his mouth and I ended up paying for his spacer out of my tax return. That was about \$2,000 and then it was recommended that he get braces and he's not getting braces because the cost alone - can't do it. Cannot do it. My daughter also needs braces and I feel like a horrible parent, but I can't afford \$8,000 for braces. It's not going to happen, unless I win lotto or something else.*

*For my kids, after the huge nightmare which was fleeing from domestic violence, a couple of years later I ended up taking double long service leave, so I've lost two weeks instead of one long service leave, solely to take them on a holiday to Queensland, because they'd never been. And they really wanted to go. And it was just something fun that wasn't traumatic. And, it cost me two week's leave. It was worth it, but that's the extent I had to go to in order to give them a great holiday. And we went in winter, because it's cheaper too, so, being cost-effective and having a certain amount of money I was able to do that, only because I had long service leave. If I didn't have long service leave, they wouldn't have gone on holiday.*

*It gets to the point where they ask to go to the movies and I have to think, “Do I have the money for it?” They shouldn't have to feel that they can't go out with their mates because Mum doesn't have the money. And I work, and I work in a good job, but financially, I'm still a mess, at least for another year. So, my son will then be 18 and it won't affect him as much but it will still impact on my daughter, can't go to the movies, haven't got the money. Or, can't even get a haircut. I haven't had a haircut in six months. Because my kids, their food, is more important than me getting a haircut. So, again, the trauma for the children isn't just financial, isn't just about housing, isn't about getting a car, it's about their social needs and that's one skill they need to have if they are going to break the cycle.*

**ACT-based Woman, Anne**

ACT women identified that having made the difficult decision to leave an abusive relationship that they then find they cannot afford to maintain a home on a single income; that they are responsible for their abusive ex-partners' debts or contracts that they were coerced into signing; and that they face the prospect of homelessness/ financial hardship or returning to the violent partner as that is the 'best' available option.

Leaving violence is likely to have an immediate economic impact as women often lose access to their partner's income which makes it difficult to afford basic childcare, healthcare, transportation and legal expenses and compromises meeting much-needed social support for themselves and their children (for example school camps, extra-curricular activities, holidays). Non-payment of child support alongside the loss of a violent partner's income puts added pressure on the woman to maintain both her employment and accommodation, at a time of extreme pressure. Those escaping domestic violence can also face a double disadvantage by also being at high risk of tipping into homelessness in addition to experiencing extreme financial hardship. Financial problems can emerge months after a woman has left the abusive relationship.

## **The ACT statistics**

The majority of women subjected to violence in the ACT remain in their homes post crisis. DVCS's report found that:

- Between 80 and 90% of women seeking support after domestic violence had experienced financial abuse;
- 25% of women had a debt that was accrued by an abusive partner against their wishes, without their knowledge, without understanding or under duress;
- In 11.4% of cases the abuser had controlled all aspects of the woman's life;
- 77.1% of the families were suffering financial hardship, including difficulty with payment of rent, mortgage, personal loans, childcare, school fees, children's recreational activities, utility charges, transport, and medical and legal bills; and
- 54.6% of homeowners and 62.5% of families living in private rentals lost their homes within 12 months of separation because they could not afford costs of keeping and maintaining a home & household expenses.

Care Financial Counselling Service (ACT) have also seen an increase in clients presenting with financial difficulties as a result of domestic violence. and highlight that economic abuse is a significant issue.

## **Financial Barriers Faced by Women Leaving Domestic Violence**

ACT women have said that the difficulties they experienced in accessing financial support include:

### **► Financial**

- There is a gap in the support available to women who may be assessed as having assets or access to financial resources but, due to the complexities associated with domestic violence, their income and/or assets are not reflective of their financial capacity or experiences of disadvantage.
- Responses/processes from financial institutions, utilities and telecommunication providers - Perpetrators can use joint debt to continue to perpetrate violence against women and there is no legal recourse to sever the joint liability. Service providers such as energy retailers, telecommunication services and banks are increasing their awareness of the difficulties faced by women experiencing family violence but may still insist on their right to enforce joint debts, even in circumstances of family violence.
- Lack of access to direct financial assistance.
- The need for support for women re-establishing financial independence.

### ► Impacts of Income loss

Following separation from a violent partner, women and their children are likely to experience significant income loss and financial hardship, particularly when women may still be partially financially dependent on their partners. Finances may be tied up in property or family court proceedings. This impacts on women's housing status, their choices and options, capacity to pay bills, repay loans and pay for essential costs of daily living.

- Being on a single income creates an inability to pay the high cost of rent or mortgage.
- There are often very long delays in property settlements if they own a home jointly with an ex-partner.
- If there is joint home ownership then there is no eligibility for any government housing.
- Being denied housing because of past credit or rental history problems that are the responsibility of the perpetrator.
- Women often end up paying for a violent partner's debt, which affects their ability to access and afford adequate rental housing.
- Women may experience reduced income if they have to take time off work.
- Legal costs and non-payment of child support after separation reduces the income available.

This is at a time when they may be experiencing employment instability and pressure to take unpaid leave/other leave entitlements. Women in the ACT, even when they are employed full time and have their own homes, can struggle financially and be forced into poverty. In these circumstances, Payday loans or same day cash advances (Cash Converters, Dollars Direct or Cash Today) can seem attractive because there are no credit checks, with quick approval. However, the high fees and high interest make it difficult to repay the loan.

If they change employment to part-time or lose access to an abusive partner's income the costs of childcare and household expenses are affected too.

Access to public housing can be restricted for women if they are earning, yet they may earn too little to afford housing in the private rental market. They can be disadvantaged because of their reduced income and access to finances - they may lack the ability to find enough money to pay a rental bond, afford furniture or whitegoods, to buy a car or pay essential costs. Women leaving domestic violence are likely to be compromising a lot on health, food and family and leisure activities.

### ► Responses to economic abuse



Economic abuse usually coexists with other forms of family violence and includes:

- Keeping control of the household finances;
- Denying or limiting access to money: insufficient 'allowance' for meeting normal household needs;
- Not being allowed to participate in work or education;
- Threatening with disconnection from essential services;
- Denying access to mobile phones and other communications, or to transport;
- Harassing women at work and impacting their capacity to do their work;
- Coercing a partner to sign a contract as a joint borrower regardless of whether they will get any benefit from the goods; and
- Not paying for loans and making the partner responsible for the debt.

Economic abuse often occurs during a relationship but it can also begin or continue post separation by prolonging property settlements, coercing a partner into relinquishing assets or refusing to contribute to the costs of raising children.

Economic abuse occurs in a context where there is limited legal recourse (for example, banks can insist on their legal right to chase either party to a joint loan for the debt). Perpetrators can use joint debt to continue to perpetrate violence against women and there is no legal recourse to sever the joint liability. Women can often need a lot of help to get out of debts that are often incurred in their own names but on behalf of their partners.

Service providers such as energy retailers, telecommunication services and banks are increasing their awareness of the difficulties faced by women experiencing family violence but may still insist on their right to enforce joint debts, even in circumstances of family violence. This can make managing household, childcare, legal, medical, car maintenance and other costs seem impossible.

Women can also experience problems with utility (gas and electricity) and telecommunication providers (phone, internet and mobile phone), particularly if they have a joint account. When a joint account goes into arrears or debt, women are often left with the debt which then follows them. Perpetrators can use joint accounts or debts to continue to exert control over their partner. There is currently no legal recourse to sever joint liability. Service providers often do not recognise family violence and economic abuse and women can face the following disadvantages:

- utility providers solely pursuing women for the whole amount of a joint debt;
- women having difficulty removing themselves from joint accounts without the consent of their abusive partner; and
- women being unable to establish hardship arrangements or payment plans for outstanding joint debts without the consent of their abusive partner.

#### ► Access to Financial Assistance

- In the ACT there is very little direct financial assistance available to women except through the welfare system. Often crisis payments, advance payments and No Interest Loans or Low-Interest loans are restricted to those who already receive Centrelink Income Support. Care Financial Counselling Service and the Salvation Army provide a range of no-interest loans although the eligibility criteria are restrictive and only available for certain groups (e.g. concession card holders, people on low incomes) and for certain items.
- Requiring a fixed address for a period of time and small loan amounts can be barriers.



- Often the women are already in significant debt so going into further debt, no-interest or not, is not a viable option.
- Hardship provisions are also restricted, or not known to many women, and have a focus on short-term hardship arrangements, whereas the impact of violence often results in longer-term financial hardship, which has significant impacts.

### ► Gaps in support for middle-income earners

Women and men who have assets/access to financial resources but whose income and/or assets are not reflective of their financial capacity, often miss out.

### ► Economic abuse

- paying for abusive partners' debt.
- poor credit rating.
- loans/contracts/utilities signed-up to without knowledge or consent.
- debt collection without reference to domestic violence.

### ► Limited access to Financial Assistance

- lack of awareness of available services/grants/hardship provisions.
- eligibility criteria are restrictive.
- hardship provisions are restricted, with short-term focus.
- Lack of fairness in debt collection.
- lack of financial assistance program, further loans/debts may not be a viable option.

## Forum participants were asked to consider:

- How can we reduce the financial burden on women who have left domestic violence and help them to regain their financial independence?
- What might be some practical, local financial solutions, which could help women in the 'missing middle'?
- What might be some practical options to improve awareness and knowledge by local ACT women experiencing domestic violence (and the services supporting them) about the different hardship and other options that are available through financial service providers?
- How can local financial service providers be assisted to recognise economic abuse and increase their awareness of the difficulties faced by women experiencing family violence

## Ideas - From little things big things grow

### Improve Awareness

**Women** - Women are often unaware of services available:

- **Social media campaign** - less invasive and safer to access, to raise awareness of financial and economic abuse with information about services available from banks (hardship provisions).

- **Website and apps to provide localised information** – your nearest branch where you will receive personalised service for addressing hardship (similar to local cinema information).
- Service pathways to communicate **information at access points** (GPs, Legal Services, Utilities) about domestic violence and how banks can assist (account management, accessing loans).
- **Business Central Point Card** with information on services – DVCS, Lifeline number available in hairdressers, health services, libraries, cafes, clubs.

**Banks - Not aware of how to connect with women:**

- **Information on hardship provisions:** Clear promotion of hardship provisions through all channels – online, in mailed information packs (to DVCS, CARE Financial Counselling) other access points on customer service/telephone scripts.
- **Online information** to be visible, improve access by including information on hardship provisions on front page of bank website and on DVCS, DVPC and CARE Financial Counselling websites. Policies and information to be available from bank tellers and banking staff. Referrals to be made by banks to CARE Financial Counselling Service, brochures from banks on hardship provisions to be readily available.
- **Approachability of banks** to be improved – women are not approaching banks because of fear of judgment, shame and because hardship provision eligibility is restricted/information on policies is not promoted (e.g. freezing mortgage payments for 6-12 months). Need to counteract messaging that banks cannot assist. Need to help reduce stigma and shame in disclosure, to use term 'domestic violence hardship' to show specific response to economic and financial abuse.

**Financial Hardship Provisions/Credit ratings**

- Improve hardship provisions: what is the definition of "hardship" - needs clarity or renaming to be explicitly accessible for women leaving domestic violence.
- Hardship criteria to be more flexible for women that have experienced domestic violence.
- Banks have the ability to freeze mortgage repayments for 6-12 months, this option needs to be known by bank clients that have experienced domestic violence.
- Talk to bank about credit rating where it has been affected by domestic violence, banks to be responsive in how they can assist.

**Specialist training for Financial Service providers**

Research shows that training is critical for bank staff to be able to identify customers who may be experiencing family violence and to give staff the skills to provide effective care and appropriate assistance.

- Annual half-day accredited training, awareness and education sessions and information (with online/hard copy resources) on domestic violence (including economic and financial abuse) for all bank employees. "Accidental counsellor" approach (business, tellers, support workers, industry workers, retail) to be trained on red flags, unconscious bias, vicarious trauma, working with trauma; education to ask right questions in safe and supportive way.
- Training to identify the warning signs and identify economic abuse early: need to know red flags/indicators (behaviours of duress/fear/stress for example: multiple credit cards, loan increases, when women are being externalised from loan-making process, when defaulting, when re-structuring loan, applying for additional loans); financial advisory services to know when and how to raise issues, to ask questions and seek professional support.

- Identify what training is currently available, what needs developing and who can deliver.
- Government: money for development and delivery of training resources, delivery subsidised user pays.
- Delivery: training by DVCS/CARE Financial Counselling Service.
- Professional Services: provide office space/catering/marketing (involve local media for promotion of training).
- 12-month dedicated project to roll-out across Canberra.
- Elder abuse training used as a model – specific training and policies and procedures, internal systems and mechanisms, way of doing business, opportunity to have discussion, training and education to identify abuse and trigger points to support individuals.
- Referral arrangements for customers and/or specialist advice/guidance to be established with professional domestic violence services (DVCS ACT) to ensure safe ways of questioning and handling customers to avoid causing further harm.

### **Specialist Staff/Contact point**

- Specialist person in banks that is well-trained to respond and is the nominated contact with specialist domestic violence expertise and training to provide advice and guidance and to liaise with bank staff and local domestic violence crisis service.
- Access to specialists in utility and telecommunication providers that can deal with hardship for women that have left domestic violence.
- Person A has a CBA account but multiple bank debts with various institutions – need for one contact point/central provider to assist with negotiations and manage payment plans across multiple institutions and reduce trauma and repeatedly telling story (service provided free of charge by CARE Financial Counselling Service to low-income earners). Potential for position to be funded by all banking partners to extend client base and to capitalise on good relationships and contacts with banks.

### **Financial Counselling/Advising**

- Standardise across all banking institutions, mandatory part of process to interview both parties separately for loan applications, similar to medical and ask questions to determine if being coerced; with management of safety concerns.
- As part of financial set-up and managing risk, mitigate in initial discussions potential financial abuse. When advising on business risks, should there be an obligation to cover personal risk and identify at the outset? Business advisors should ensure there are rigorous processes and arrangements in place to avoid exposing women to economic and financial abuse.
- Loans - ability to adjust loan if violence is experienced.

### **Financial Assistance Program/Donation pool**

- Full spectrum of financial options from grants to loans are needed.
- Philanthropic and banking partner donations.
- Sustainable model with low-interest loans and roll-over funding from re-payments.
- Cost to administrate grants and no-interest loans to “missing middle”, middle-income earners.
- Assessment by Program Administrator (CARE Financial Counselling Service have required expertise and experience to administer – DGR status) on whether appropriate, safe and fair to offer grant or no-interest loan to overcome hardship or if another option/loan product is available

- How to integrate with bank services?
- ACT fundraising event to establish donation pool.
- Pilot financial assistance program to collect data on value and purpose of loans, revolving money with repayments (high repayment rate with current NILS program – 97%).

### **Employer provisions – workplace responsibility**

- Policy – embed in existing duress policies.
- Domestic Violence Leave.
- Connect employees with free financial counselling service.
- Financial education for women and internal advice.

### **Debt collection**

- Banks could assist customers by providing without charge any documents that they have that can assist the case in support of a hardship request.
- If a bank works with an individual customer who is willing to try to resolve the situation, it can mean that a customer who engages with the bank still ends up paying for a loan they received no benefit from, or didn't actually incur.
- Banks need procedures in place to cease collection activity immediately once violence is disclosed.
- There are issues created where a debt has been sold to a debt collection company and the bank did or should have known there was DV.

### **Issues for Government**

- Address fairness in debt allocation - repayments of debt for abusive ex-partners, who pursues the perpetrator? 50-50 debt collection arrangements. Why are women carrying 100% of debt when debts are incurred whilst in abusive relationships?
- Regulation for credit sharks and unscrupulous lending and debt collectors – Payday loans, “interest-free” loans where companies charge 33% interest (Lombard, GE Creditline, and non-financial providers like Harvey Norman and Nimble). Westpac have stopped financing Payday lenders.
- Utility and telecommunication contracts (telephone, internet and mobile phone contracts) when women are coerced into signing.

## **Proposed Ideas and solutions to be taken forward**

- Working Group to be established to develop a Financial Assistance Program proposal to provide grants and no-interest loans to the “missing middle”. Funded through philanthropic and banking partner donations and other business/industries contributions.
- Governance structures and capacity for the Financial Assistance Program to be administered by CARE Financial Counselling Service to be reviewed.
- ACT Fundraising Event to establish a “Donation Pool” for a Financial Assistance Program offering grants and no-interest loans for the “missing middle”. Event planning group to raise awareness, launch Financial Assistance Program and secure funding. Alternative venues (Airport hangar) and guest speakers (Rosie Batty and David Morrison). Snow Foundation to provide small donation to Pool.
- Professional services firms, banks and institutions to discuss with CARE Financial Counselling pooling volunteer days to provide consecutive days of support or donating a day to staff the

Financial Assistance Program for 12 months to cover the cost of the Financial Assistance Program Administrator.

- Banks to provide details on financial hardship provisions available for women leaving domestic violence on DVCS website and on front page of bank website. Provide link to CARE Financial Counselling Service and DVPC. Consider improving access to hardship provisions for women leaving domestic violence.



## Transport

This was the seventh of the seven **BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence** forums and was held on 25 October 2016. It was organised and facilitated by Protiviti.

There were 12 participants.

### Forum introduction

Canberrans generally are heavily reliant on cars, and women who have left abusive relationships report that they are less likely to be able to absorb transport costs into their already stretched household budget. Transport costs are considerable in the ACT; expenditure in Canberra is almost the highest in Australia for actual expenditure and proportion of income.

Access to a car in Canberra is becoming increasingly essential for women who are rebuilding their lives post-crisis because services have become centralised and there are multiple providers that women need to access for both themselves and caring for their children (including visits to courts, childcare drop-off and pick-up, appointments for legal matters, health, counselling, financial support, obtaining and sustaining employment and education). Having a car is important for women to maintain long-term independence and safety, to reduce social isolation and allow women and children to easily connect with their support networks.

Transport costs are considerable in the ACT for women who have left abusive relationships and are experiencing extreme financial hardship as they are less likely to be able to absorb these costs in an already stretched household budget. The costs associated with running and maintaining a car can be prohibitive. At a time when women are under increased financial pressure they face having to find money to cover the costs of licences, registration, insurance, purchasing and inspection, servicing, roadside assistance, and in some cases the cost of driving lessons and parking.

Reducing barriers and costs associated with owning and maintaining a car and improving access and affordability of public transport would reduce the financial pressure on women who have experienced domestic violence in the ACT.

### Anne's story

*When I had a car, my ex salary sacrificed through his work for the family car and when we separated ... he had my car repossessed at work. So, that left me with three children in Woden. I was in Woden, my children were in school in Tuggeranong. In Woden, with no means of getting home.*



*I would have had money to catch a bus, but would have had to have go from Woden to Woden Centre to Tuggeranong and if I was lucky I would get a bus that would drop me off in my suburb.*

*I would have to drop children at school, children to their psychologist appointments; I'd go from Tuggeranong to Dickson for psychologist appointments. On a bus, I'd be looking at two to, maybe three hours with travel time. What I would like to see, was when my oldest was in high school they had a term bus pass and I paid \$75 and she could go on any Action bus, any time of the day, weekends, for \$75 for the school term.*

*I now have two children, one's now in college and the other is in high school still. And I'm paying a dollar a ride, which ends up, when you work out \$2 per day per child, ends up \$200 per term. That's a big difference - \$50 could be in my pocket and I could feed my kids with that \$50, I could pay a bill with that \$50. But that's only to go to school. If they want to go to Woden, if they want to go to Civic, Belconnen, just down to Tuggeranong, there's an added cost. Unlike their older sister, they don't have the luxury of a bus pass that gets them everywhere they need to go for the one price and I think that that needs to be looked at.*

*There are plenty of women and men with families that have fled domestic violence, for them, they don't have a car. And if they do have a car, they're trying to get it to work or it's barely holding together and they've got kids that need to catch buses if the car does break down. Coming up with \$10 for your kids to catch a bus per week, that could be food on the table and I think if we can save them the added cost, that would be brilliant.*

**ACT -based woman, Anne**

## **The ACT statistics**

A local ACT study by the Domestic Violence Crisis Service (DVCS) found:

- ▶ **20% had problems accessing transport.**
- ▶ Some women had no driver's licence and had been totally dependent on their abusive partner for transporting them to and from places.
- ▶ In some cases, the abusive partner had taken custody of the family car and the women were **left without transport and did not have the financial capacity to purchase a vehicle.**
- ▶ **Associated costs of buying, running and maintaining a car limited many women** (including cost of parking to attend appointments).

2016 Research by ACTCOSS shows that Canberra has the second highest expenditure on transport amongst capital cities, with a weekly cost of \$232.23.

## **Transport Barriers Faced by Women Leaving Domestic Violence**

### **▶ Impacts of Economic Abuse**

Economic abuse usually coexists with other forms of family violence and includes:

- Denying or controlling access to transport.

- Coercing a partner to sign a contract as a joint borrower, or in their sole name, regardless of whether they will get any benefit (for example, cars that they are not in their possession).
- This can make managing household, childcare, legal, medical, car maintenance and other costs seem impossible. Lack of money for petrol and car repairs restricted women in the ACT from being able to drive and the cost also made using public transport difficult.

► **Impacts of Income loss**

It is hard to access and afford loans and payment plans for purchasing a car while also paying for essential costs of daily living.

► **Ongoing Support for Accessing Transport**

Most of the Community services in the ACT provide some form of crisis transport assistance through taxi or bus vouchers or by driving clients to particular appointments. Services are not generally able to provide this kind of assistance in an ongoing capacity except where women are eligible to access this through disability or aged care support programs.

► **Public Transport**

Public transport costs can be quite considerable.

► **Safety**

Personal safety is a keen concern for women leaving domestic violence, with anxiety and fear not only of perpetrators, but of unknown men – which needs to be considered for transport options such as taxis, buses and community transport services).

## **Forum participants were asked to consider:**

- **How can we help women to cover the costs of buying/running/maintaining a car?**
- **How can we assist women to regain their independence and to transport themselves and their children around Canberra?**
- **How can we make other forms of transport more affordable for women leaving domestic violence?**

## **Ideas - From little things big things grow**

### **Engaging private transport sector and business**

- Need to engage the private sector to explore a car donation program.
- Approach Canberra Business Chamber for possible connections and to discuss forum outcomes.
- Ask when taking out a new lease on a car what the company is doing specifically to contribute to addressing domestic violence in the ACT.

- Collective impact from charitable organisations establishing partnering and promotion of companies to buy and lease cars from that contribute to a car donation program. Make the case for supporting car donation program to encourage buy-in.
- Equivalent for motor industry to Denman Prospect Housing development (which is donating 1% of sale of house to pool funds that can be used for affordable housing) by donating 1% to pool of funds to re-establish women's transport independence.
- Alternative contributions from car dealerships aside from long-term loan: contribution to Financial Assistance Program.

### **Financial Assistance Program**

- Grant/interest-free loan to cover transportation services that suits need.

### **Fundraising for Driving Lessons**

- Support women to regain independence.

### **Car Sharing Model**

- Transport Canberra, car sharing pilot to link people to mass public transport.
- Car-share active trials in the ACT, overseen by Transport Canberra GoGet <https://www.goget.com.au/canberra/> and Popcar <http://popcar.com.au> - may assist women who are post-crisis, potential to link with affordable housing developments for DVCS clients and new developing suburbs.

### **Community Transport Services/Uber Service**

- Extend existing community transport services/programs to middle-income earners and ensure baby and child seats are readily available (for example Red Cross volunteer driver program); Uber has scale and efficiency in existing framework to assist with reactive, on-demand service, potential to partner with third-party funding.
- Uber partnering with Protiviti employee volunteer days (30 per year) to be explored
- Linking transport to organisations like Women's Health Service/Women's Legal. Services/Financial Counselling Services/Trauma Recovery Service to avoid missed/delayed or late appointments from people unable to get to appointments.

### **Public Transport**

- Network changes to reframe for individual journeys would be difficult.
- Ticketing and fare costs with a potential concession fare for women leaving domestic violence to be explored.
- Travel training needed on how MyWay works and cost (student travel card: after 30 paid journeys a month travel is free, including travel at the weekend – more flexible and only slightly more money than \$75 term bus pass).
- Better information about available transport, concessions and entitlements, to be made available in libraries (given 60% of Canberrans are members of library); this includes information from across the BEYOND CRISIS forums. Access Canberra shop fronts could be another distribution point for services and entitlements available.
- Parking options: paid parking, permits in government car parks (longer term option).

### **Housing near transport corridor**

- Discuss with CHC Affordable Housing if properties for DVCS clients can be available along transport corridor (including along planned Light Rail route) to increase personal security).

### **Re-design of Transport Network**

- Transport Canberra advised that they are currently in the process of looking at the public transport network, what is most attractive to end user, with a customer focus and operating a financially sustainable transport network. The *BEYOND CRISIS* Transport forum has reinforced the importance of the review process.
- How to balance in re-design those that are not working Monday-Friday, 9-5pm? (women leaving domestic violence more likely to be working part-time/flexibly/picking up children from care/school).
- Alternatives to mass transit (longer-term consideration) and point-to-point service.
- Review cost of bus routes and sunk costs that are not delivering value and divert money from mass transit budget to deliver on transport needs for post-crisis women through community transport service and Uber to provide a more flexible passenger response
- Importance of providing transportation choice to regain independence quickly.

### **Proposed Ideas and solutions to be taken forward**

- Explore a concession fare being made available to women rebuilding their lives post-crisis. Transport Canberra to discuss with ACT Government and lead proposal. Data on potential users to build business case and inform potential dollar cost to be provided by WCHM. Recommended by ACTCOSS that concession fare is available for 12 months after crisis response has ended.
- Discussion with Zonta about fundraising for driving lessons/discount driving lessons in partnership with Pinnacle Driving School (providing vouchers and driving lessons) and DVCS (DVCS would receive vouchers for eligible people).
- Promotion to DVCS clients of payment plan offered by Pinnacle Driving School for driving lessons.
- Connect and discuss *BEYOND CRISIS* project and forum outcomes with the Canberra Business Chamber for advice on engaging private transport industry and other businesses for the project.

## Achievements so far

Although there are still more actions and ideas to explore, there have already been some significant achievements and outcomes:

### Finance

Women's Centre for Health Matters and the Domestic Violence Crisis Service worked with Deloitte, the Snow Foundation, and CARE Financial Counselling to develop a local ACT response to the need for local women (and men) from the 'missing middle' who have escaped domestic violence situations and stabilised their situation, but who have immediate one-off financial needs, and whose ability to pay at that point in time is low.

The *Assistance Beyond Crisis* (ABC) micro-finance facility was developed with pro-bono support from Deloitte to lead the development of a business case, business model, and financial modelling. A response was designed, and its viability as a business model proven. And governance processes were set up by a Steering Committee including CARE, SERVICE ONE, and Deloitte to ensure the financial integrity and sustainability of the facility.

The facility relied on local community donations for the initial corpus. Donations were received from the following donors:



The facility was launched on 20th June 2017, and commenced in 1 July 2017. The launch and fundraising event were supported by Raging Digital and Piallago Estate and held at the Alastair Swayne Theatre, Brindabella Business Park, Canberra Airport.

Thank you to all the donors and supporters! We have been privileged to work with those local businesses who have supported and contributed to the development and ongoing delivery of this important microfinance facility. Find out more at [www.assistancebeyondcrisis.org.au](http://www.assistancebeyondcrisis.org.au).

### Banks

Beyond Bank has been participating in the development some local domestic violence training for their staff, and have committed to trialling this and to working with us to explore how to improve the way their processes and procedures respond to victims of domestic and family violence.

## **Childcare**

Communities@Work has committed to enter into an MOU with DVCS for a pilot to explore the offer of limited free childcare places for the 'missing middle'.

The Community Services Directorate has worked with WCHM to develop a model for a Scholarship Program for ECEC which would have the potential for grants of funding to sponsor children through ECEC for the missing middle.

## **Transport**

Transport Canberra is exploring and trialling options for access to free bus trips for those without private transport, and who are unable to afford regular bus trips for appointments.

## **Housing**

Project Independence is working with DVCS and WCHM to explore expanding the Project Independence housing model and making it relevant to women who have left violence and need support to re-establish in the Housing market.

CHC Affordable Housing established a Memorandum of Understanding with DVCS to allocate three houses for DVCS clients and prioritising DVCS clients for housing.

## **Insurance**

Allinsure has expressed interest in working with us to develop an Insurance response for the 'missing middle'.

## **Pets**

The Australian Veterinary Association has establishing a monthly pet clinic for basic health treatment and vaccination with a volunteer private veterinarian.



## Outcomes

The *BEYOND CRISIS: Canberra professionals making safer choices easier for victims of domestic violence* forums explored what opportunities and solutions there might be for Business and Industry to help meet the needs of women and men leaving violence, so that they do not tip back into crisis, or into homelessness, or financial insecurity, or return to an abusive relationship because it is too hard to keep themselves and their children safe and secure.

**Five Canberra Professional Services firms** (EY, Deloitte, PwC, KPMG and Protiviti) committed to working with the Women's Centre for Health Matters and the Domestic Violence Crisis Service to facilitate, organise and engage business and industry leaders in **seven industry-specific forums**.

**Over 150 people** participated in the **seven BEYOND CRISIS** forums.

The forums were **based on what women in the ACT said were the barriers and challenges** in rebuilding their lives post-crisis.

The project undoubtedly **raised awareness of the impacts and manifestations of domestic violence**, through the use of a powerful survivor voice and the expertise of DVCS.

The project is already generating practical outputs for women - so far there have **been nearly 60 actions identified from the forums** for practical ideas to support women across each of the seven themes of the forums.

Ernst & Young were **winners of the ACT Violence Prevention Awards 2016 Private Sector Partnership of the Year** for their pioneering leadership of the ACT Professional Services firms in the *BEYOND CRISIS* project.

ACT Council of Social Service (ACTCOSS) also awarded WCHM a **'highly commended' 2016 RSM Partnership Award** for the project.

## Reflections about the forums from participants

*“That a **group of interested organisations were brought together to find solutions** to the problems women suffering domestic violence and were determined to work through the issues facing them”.*

*“The forum confirms the importance of networks and that it’s critical to disseminate information to those networks. Having everything in one place, **I’ve found something surprising at every session.**”*

*“Great moment in time for this work to happen, momentum to use with government, **great to have high level resources from professional firms and the housing industry to share their expertise.** Domestic Violence sector lack the capacity to achieve change in these areas alone.”*

*“I’m reassured that **there is value in connecting with Business and Industry,** there are some interesting ideas to explore together; start small and grow, follow-up ideas.”*

*“Love format. Excited but overwhelmed. **We’ve not had these conversations before and I’ve lived and breathed domestic violence for a decade.** Having these conversations gives me hope and I feel optimistic which is exciting. It’s a new sector to navigate.”*

*“The forum has been **great for education and awareness;** I go around doing my job and not thinking about domestic violence. We don’t educate staff about it, we don’t talk about it. It’s still taboo and we need to have more conversations about it.”*

*“The initiative to explore the areas of concern in separate workshops is a fantastic step to better assist victims. From my perspective, it is easy to get caught up in the day-to-day running of matters that it can feel like there is no progress in the system, only roadblocks, so today provided me with a renewed resolve... **As a firm, Domestic Violence is an area we are passionate about and we want to help the conversation turn to action.**”*

*“I’ve taken on board that I go around my day in insurance, it’s so black and white, I don’t take into consideration, “personal and private” matters. As a person, I will be more compassionate; in a professional sense, I’m keen to jump on board as an industry. **There are considerable gaps in the insurance sector, we’re in a prime position to jump on board and help out**”.*

**“Being a part of the solution in the ACT, hearing about the issues and gain insight from people working in the field”.**

*“Format was great, involvement from professional services managing partners is great. As a service **you forget how much information is not known outside your sector.** It’s good to have these conversations and feel the sense of urgency.”*

*Great forum, good structure. **“Liked the idea of what we can do now on a practical level”.***

*“Format was very successful. **Liked the interaction and immediacy.**”*

*“Enjoyed the format, I feel I’ve achieved something and feel very optimistic, **I wish there had been more private sector people in the room”.***

*“Loved the forum. **Hearing that survivor was paying 75% of her income on rent, that’s just appalling.** I feel ... better placed for immediate response and future strategic response”.*

*“If you think you you’re too small to make a difference try sleeping with a mosquito in the room.” Small town feel Canberra, it’s a cityscape, Canberra is different, exist and live here, we need to be confident, **we need to be the mosquitoes in the room.”***

*“Excited about exploring the existing low-income micro-insurance schemes for women leaving domestic violence and **how we can use the ACT as a test-bed** to pilot sustainability and profitability.”*

**“The actions raised in the forum will make a real difference to women’s lives.”**

## Professional Services' Project Partner Reflections

**EY Partner:** Pete Wilkinson

**Forum Facilitator:** Housing & Insurance

What impact has the *BEYOND CRISIS* project had on your understanding and awareness of domestic violence and the barriers women face in the ACT in rebuilding their lives post-crisis ?

*Opened up the secondary victimisation discussion and private sector response to over 150 individuals across the ACT – a profound effect. Received the ACT violence prevention award - stunning recognition. Positioned professional services firms as contributors to solutions - very significant foundation for future work.*

*“Opened up the secondary victimisation discussion and private sector response to over 150 individuals across the ACT – a profound effect”*

What impact has the *BEYOND CRISIS* project had on your way of working?

*Collaborative approaches with traditional competitors with strong focus on outcomes for victim survivors.*

How have you championed the issues, the project and the actions?

*Initiated momentum with the right people and a simple organising and delivery model. Enabled all to lead, shape and benefit.*

For you, what has been the best part of your involvement in the *BEYOND CRISIS* project?

*Seeing the momentum.*

What lessons do you think need to be learnt overall from the project?

*Critical to have contracted person (thank you Amy!) to prepare backgrounders, document findings - this was gold, and we would not have achieved such a strong outcome without Amy. Thank you*

Where would you like to see the project progress?

*Move from ACT to replicate in all geos*

**Deloitte Partner: Lynne Pezzullo**

**Forum Facilitator: Legal Services & Finance**

What impact has the *BEYOND CRISIS* project had on your understanding and awareness of domestic violence and the barriers women face in the ACT in rebuilding their lives post-crisis ?

*Awareness and understanding has certainly been enhanced and network connections improved in relation to potential solutions*

*"The private sector must unite and move beyond simple government-funded solutions to more innovative forms of support"*

What impact has the *BEYOND CRISIS* project had on your way of working?

*It has encouraged a more collaborative approach across the professional services firms which is pleasing in its impact*

How have you championed the issues, the project and the actions?

*Facilitating two workshops, attending five, taking on a leadership role in micro-finance solutions going forward*

For you, what has been the best part of your involvement in the *BEYOND CRISIS* project?

*Working with the amazing teams at WCHM, DVCS and across the sector of like-minded forum participants*

What lessons do you think need to be learnt overall from the project?

*The private sector must unite and move beyond simple government-funded solutions to more innovative forms of support*

Where would you like to see the project progress?

*Fundraising Committee Working Group and the next steps for the Financial Assistance Program, which Deloitte is supporting initially through a workshop later in November*

**KPMG Lead: Katherine Meagher**

**Forum Facilitator: Pets**

*"The BEYOND CRISIS workshops increased my knowledge of the barriers faced by people leaving abusive situations tenfold"*

What impact has the **BEYOND CRISIS** project had on your understanding and awareness of domestic violence and the barriers women face in the ACT in rebuilding their lives post-crisis ?

*The Beyond Crisis workshops increased my knowledge of the barriers faced by people leaving abusive situations tenfold. I had no idea the extent of problems requiring a solution even before someone makes that life-threatening decision to leave. And then to think that they have only just begun their journey to recovery. The figures of the number of women who find themselves and their children and pets destitute months after exhausting crisis services are astounding.*

What impact has the **BEYOND CRISIS** project had on your way of working?

*Sadly, not much. I pay even more attention to domestic-abuse-related news items and other material that comes through my inbox, but the way I work has not changed. I like to think I would be more conscious of any signs shown by my friends and colleagues that they might be in an abusive situation due to my involvement in the project.*

How have you championed the issues, the project and the actions?

*I have put in motion the idea of including domestic violence in our mental health first aid training and training for performance managers. I have also told everyone I come across about the workshops and how very informative and useful they were.*

For you, what has been the best part of your involvement in the **BEYOND CRISIS** project?

*For me, clichéd though it may be, it is feeling like I was making a difference in someone's life. Much of what we do in professional services is at the organisational level or broader. It was rewarding to be involved in a project that aimed to help people – and even better that they are people in Canberra.*

What lessons do you think need to be learnt overall from the project?

*Perhaps it needed/s to be officially an ongoing project. I'm not sure how much traction we got from each forum, but it feels like we may have lost momentum when we were left to our own devices to take action. (Don't worry – we are still taking action! It's just slow, slow, slow)*

Where would you like to see the project progress?

*I would like to see the Beyond Crisis project continue. Maybe the format could be a working group of individuals and organisations from the private sector who are charged with continuing the discussion and implementing the actions from each forum. This sounds a lot like what was supposed to happen, but I don't think it's too late to ask for a greater commitment to seeing some of the great ideas through. Maybe a first step (if possible) would be to continue updating everyone who attended a forum with progress from the project as a whole? Keep the momentum.*



**PwC Lead:** Zac Hatzantonis

**Forum Facilitator:** Early Childhood

Education and Care (ECEC), Childcare

*"The BEYOND CRISIS workshops increased my knowledge of the barriers faced by people leaving abusive situations tenfold"*

**What impact has the BEYOND CRISIS project had on your understanding and awareness of domestic violence and the barriers women face in the ACT in rebuilding their lives post-crisis ?**  
*The beyond crisis project allowed PwC to get a deeper insight into some of the challenges that women face in the ACT and also better understand some the opportunities for collaboration across ACT based and other agencies.*

**What impact has the BEYOND CRISIS project had on your way of working?**  
*It has reinforced for us the value of information sharing and collaboration to support women in need.*

**How have you championed the issues, the project and the actions?**  
*PwC has raised this work and the issues raised with the early childhood peak body, Early Childhood Australia.*

**For you, what has been the best part of your involvement in the BEYOND CRISIS project?**  
*The opportunity to share insights with other professionals and connect potential partners to ensure that all the available information and support can be provided to women in crisis.*

**What lessons do you think need to be learnt overall from the project?**  
*That it is easy to miss opportunities to support women by assuming that agencies are all working from the same knowledge base and have access to the required information and available supports.*

**Where would you like to see the project progress?**  
*I would love to see what impact this project has had in say 12 months on women in crisis in terms of tangible benefits.*

**Protiviti Lead: Peter Bell**

**Forum Facilitator: Transport**

What impact has the *BEYOND CRISIS* project had on your understanding and awareness of domestic violence and the barriers women face in the ACT in rebuilding their lives post-crisis ?

*The workshop provided me with much deeper insights into the nature and extent of the problem of domestic violence.*

*"The workshop provided me with much deeper insights into the nature and extent of the problem of domestic violence."*

What impact has the *BEYOND CRISIS* project had on your way of working?

*No significant change but I do find that it is a consideration in the way I approach issues at work.*

How have you championed the issues, the project and the actions?

*I am leading an effort to engage with other p[professional services firms to explore other ways to provide assistance.*

For you, what has been the best part of your involvement in the *BEYOND CRISIS* project?

*Meeting people with different perspectives and experience in this area.*

What lessons do you think need to be learnt overall from the project?

*Need to engage early and leverage networks before the workshops to get more of the right people in the room*

Where would you like to see the project progress?

*I think some follow-up to see how the actions are progressing and the impact from the changes.*

## Conclusion

It is clear that the Government and the domestic violence and community sector organisations cannot address domestic violence alone; much-needed expertise, funding and help is needed from Business and Industry.

Finding the leaders in the Canberra community has been the key to the success of the *BEYOND CRISIS* project; identifying those passionate, committed, solution-focussed individuals in both the professional services and private sector that recognise they can and must do more. And who will drive forward actions. Business and industry leads played and continue to play a vital role in identifying and implementing ACT-wide solutions from the *BEYOND CRISIS* forums. Alliances and partnerships have been established and industry and business leaders are championing some actions.

The *BEYOND CRISIS* Project has shown that it is challenging to engage the private sector; some businesses cannot see that they have a contribution to make and, despite this being an age of Corporate Social Responsibility, business and industry is time-poor and protective of its resources, both financial and employees.

We had hoped for greater participation from private sector business and industry, but given that many sectors have not previously been engaged in discussions on domestic violence, the feedback from participants was overwhelmingly positive:

*“This is the kind of teaming and innovation we need in our communities, businesses and industry.”*

But the *BEYOND CRISIS* forums are only the starting point for engaging private sector business and industry leaders in driving change in the ACT to overcome barriers women face when rebuilding their lives after domestic violence.

There is much still to be done and we need to capitalise on the momentum the project has started and make lasting change. We need to make sure that there is follow-up to discuss many of the ideas and solutions, and see what else can be done. And to secure an on-going commitment to working on this important issue.

The women in the ACT need business and industry leaders to help them rebuild their lives after surviving domestic violence!

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