

## FCVic submission to the next stage of Victoria's work to end family violence

### Drive down family and sexual violence

A community-wide approach to primary prevention, with a particular focus on engaging men and boys and Aboriginal-led prevention, will be critical to ending family violence in Victoria. The following three priorities were developed in consultation with family violence sector stakeholders and across government as the top priorities to focus on over the next three years to drive down family and sexual violence:

- Build a community-wide approach to preventing family and sexual violence
- Support Aboriginal-led prevention
- Engage men and boys to change attitudes and behaviours that can lead to violence

### **What steps would you recommend the Victorian Government take to build a community-wide approach to preventing family and sexual violence?**

Addressing gender equality is critical in driving down family and sexual violence in Victoria and nationally.

The Theory of Change 2022-2032 under the National Plan to End Violence against Women and Children 2022-2032 identifies the need to address barriers to women's economic and financial security as an important step in ending gender-based violence against women and children.

Building a community-wide approach to achieving gender equality and preventing family and sexual violence includes the opportunity for the Victorian Government to advocate at a national level for policy change that flows through to all Australians.

We commend the Victorian Government on the implementation of Our Equal State gender equality strategy over the next four years (2023/2027), and support the Victorian Government's actions through the strategy to advocate to the Federal Government in addressing economic inequality, and to address housing inequality through the Big Housing Build.

Access to affordable housing is at crisis point, and we know that the largest driver of homelessness is family violence. We are seeking action from all levels of government and the private building sector to urgently replenish Victoria's public and private affordable housing pool.

We call on the Victorian Government to advocate directly for an increase in social security benefits across the board, and in acknowledging the impacts of economic insecurity for women over their lifespan, early access from the age of 60 to the Age Pension for women.

Financial counsellors witness first-hand the way adults using violence can manipulate government service systems, including social security, child support, Australian Taxation Office, ASIC (setting up women as directors of companies either under coercion or without their knowledge) and the legal system, to continue to perpetrate violence during a relationship and following separation.

We recommend that the Victorian Government work with the financial counselling sector to co-develop strategies for improving government service systems to embed gender equality, and prevent abuse through these systems.

We also call on the Victorian State Government to ensure local government, particularly local councils, have robust hardship and vulnerability frameworks and staff training to support Victoria's most vulnerable, particularly victim-survivors with a home to ensure they can stay in their home or protect their asset without further financial burden during the property settlement process.

We support initiatives by the Victorian Government to increase financial literacy in young women.

Financial counselling addresses financial hardship, creating financial wellbeing to support women's economic security by working holistically to empower women to move from financial hardship to financial wellbeing, increasing their financial capacity to find secure housing, gain access to suitable health services, and establish pathways to employment.

The Victorian financial counselling sector is the largest of any state or territory both in raw practitioner numbers and per capita of population. Following the Victorian Royal Commission into Family Violence, and in line with some of its recommendations, our financial counselling sector has expanded to include funding by Consumer Affairs Victoria for 21 full-time equivalent specialist family violence financial counselling positions. Funding agreements for the family violence financial counselling positions, and FCVic's Family Violence Lead, are due to end on 30 June 2024. The renewal of this funding for a further three years is vital to ensuring that victim survivors of family violence can access timely support crucial to establishing their safety and stabilising their financial situations. Every delay in accessing financial counselling worsens the risk or experience of hardship and/or financial abuse, deepens the harm that victim-survivors experience, and makes recovery harder.

Family violence is so prevalent that all Victorian financial counsellors deal to some extent with clients affected by family violence.

Since 2017, FCVic has received Victorian Government funding to work with Women's Legal Service Victoria, WIRE, and other organisations to devise and deliver professional development for financial counsellors working with people affected by family violence. This has been vital to building sector capacity in the prevention of and response to family violence.

Financial counselling clients will sometimes include adults who use violence. Financial counsellors provide important referral pathways to support services that assist clients in changing their behaviours. There is an opportunity for further training and professional development for financial counsellors in this area of family violence prevention.

Lastly, Victorian Government funding agreements in female dominated professions require long-term stability to support the ongoing economic security for women.

We provide the following example of what FCVic is witnessing within the financial counselling sector - a workforce with just over 300 practitioners assisting over 23,000 Victorians each year. Of these workers, 70% identify as women and the majority work part-time, 50% citing this decision as a form of self-care.

The inherent struggle for wealth accumulation that exists for women is often an influential factor in a woman's decision to stay in an abusive relationship. Lower income levels, fewer superannuation contributions and accrual of lower levels of long service leave, combined with the insecurity of short-term (often 3-year contracts) means that financial counsellors supporting Victorians experiencing vulnerability are facing vulnerabilities of their own.

Financial counselling has a significant role to play in support economic security for all women and requires meaningful and ongoing investment by the Victorian Government.

### Strengthen support for victim survivors

A continued focus will ensure services are more responsive to victim survivors' needs, there are more access points for victim survivors to seek assistance, and more streamlined information sharing between services continues to hold perpetrators to account and keep victim survivors safe. The following four priorities were developed in consultation with family violence sector stakeholders and across government as the top priorities to focus on over the next three years to strengthen support for victim survivors:

- Provide all Victorians who experience family or sexual violence with the support they need when they need it
- Continue to shift the focus onto people who use violence
- Support Aboriginal-led responses for Aboriginal victim survivors and people who use violence
- Increase the number of skilled and diverse workers to prevent and respond to family and sexual violence

### **What steps would you recommend the Victorian Government take to provide all Victorians who experience family or sexual violence with the support they need when they need it?**

Financial counsellors play a key role in early identification and intervention for women impacted by family violence. As part of the intake process and early investigations into a client's situation, financial counsellors can identify red flags in relation to family violence and open a supportive dialogue to support a woman with ensuring safety and a warm referral to family violence services.

Family violence financial counsellors provide a mix of supportive and preventive interventions. They help create stability and space on financial issues, enabling clients to get the head space they need to deal with other issues. They also act to prevent compounding or additional financial loss for victim-survivors of family violence. For example, by communicating with creditors early on, financial counsellors negotiate time for a woman to deal with the immediate priorities including safety, court hearings, housing and counselling so that she can be grounded and empowered to make decisions after the initial impact of escaping family violence.

The development of specialist family violence financial counselling services, and consistent state-wide training for financial counsellors in family violence risk assessment (Multi-Agency Risk Assessment and Management - MARAM) and Information Sharing have been key reforms flowing from the Victorian Family Violence Royal Commission. These reforms have significantly increased the capacity of the family violence service system to intervene early to stop the damage of financial abuse.

Family violence financial counsellors receive referrals from The Orange Door and Family Violence services and provide warm referrals to The Orange Door. We see firsthand the pressures both our members and workers at family violence services face due to lack of funding to respond to the increase in identification of family violence following the Royal Commission.

Inconsistent understanding and collaboration between family violence services and financial counsellors hinder the effective integration of these crucial support systems. While some Orange Door services have established commendable linkages with financial counsellors, these integrations are not consistently implemented across the broader family violence service sector.

The Family Violence Implementation Monitor's reforms 'Crisis response to recovery model for victim-survivors' and the Inquiry into Economic Equity for Victorian Women made recommendations to the Victorian Government to actively work to embed financial counselling and legal assistance into the family violence response model, and to support services that assist women experiencing economic hardship due to family violence, including economic abuse, to meet demand respectively.

We support those recommendations, and further recommend that the Victorian Government fund a pilot program to embed financial counselling and legal assistance within specialist family violence services to bridge the gaps between these critical services. Such integration is vital to harness the full potential of financial counselling in mitigating harms, preventing abuse, and empowering clients within the family violence service system.

FCVic proposes that the pilot program be delivered over a minimum 24 months, from 5 locations (2 metropolitan, 2 regional and 1 rural), through a co-location model consisting of local family violence specialist services, financial counsellors, and community lawyers. The program funding should provide resourcing for a program reference group – with input from key stakeholders, including the Sector Lead Family Violence at Consumer Affairs Victoria, Safe and Equal, Family Safety Victoria, FCVic, and community legal service representatives – and enable the execution of a detailed evaluation on the feasibility of embedding financial counselling and legal assistance within family violence response services.

**What steps would you recommend the Victorian government take to support Aboriginal-led responses for Aboriginal victim survivors and people who use violence?**

Aboriginal Community Controlled Organisations (ACCOs) play a vital role in supporting community members dealing with financial stress - including the financial impacts of family violence. However, there is a significant gap in access to financial counselling in Victoria, with only two Victorian ACCOs directly employing financial counsellors (only 6% coverage), despite the importance of culturally relevant support in relation to consumer and financial issues for those communities.

The almost complete absence of financial counselling from First Nations communities is a glaring gap that marks Victoria out from every other state jurisdiction, despite the strength of the sector here compared with other states on just about every other indicator. Working with First Nations communities to ensure their needs are identified and met should be a priority in planning for the sector, and will require resourcing and effort into the medium term.

Our recommendations to improve access to culturally appropriate financial counselling services for First Nations people are that:

1. The Victorian Government fund a two-year pilot program to embed financial counsellors within 3 Victorian Aboriginal Community Controlled Organisations.
2. The Victorian Government fund a scholarship program targeting First Nations people wanting to undertake the Diploma of Financial Counselling.

Lastly, we wish to commend the work by Ngarrimili in establishing the Empowering First Nations Women in Business Program - holistic program nurturing Aboriginal business creatives and entrepreneurs (with a focus on mothers and caregivers) in creating and growing their own business and supporting economic empowerment.

### Our overarching principles

As we continue to work toward achieving a future where all Victorians are safe, thriving and living free from family and sexual violence and abuse, we remain committed to being inclusive, equitable and accessible in the way we prevent and respond to family violence.

Three overarching principles underpin and guide everything we do:

- We remain committed to Aboriginal self-determination.
- We will continue to put lived experience at the heart of everything we do.
- We will continue to address all Victorians' diverse needs and the barriers they may face to seeking help.

### **Intersectionality: What steps can the Victorian Government take to ensure the next stage of Victoria's work to end family violence addresses the diverse needs of different communities and peoples in our community?**

Financial counselling has a role to play in supporting economic security for women with disabilities. We note a recent trend in for-profit businesses offering services to manage people's funding packages at significant cost to them and through a disempowering model. With sufficient government investment in financial counselling and financial literacy, we could co-design programs to meet the needs of victim-survivors living with disability. We invite the Victorian Government to work with the financial counselling sector to develop these programs to empower and support people with disabilities (at not cost to them) while disrupting for-profit services taking advantage of people's limited income, and redirecting the support packages to areas that are more beneficial to the recipient.

Financial counsellors also see first-hand the impact of gender inequality for Victoria's older single women, facing homelessness with little if any superannuation to support them in retirement, and experiencing health impacts due to lack of economic security through their life. Many women in this situation are either living in poverty on social security benefits struggling to eat due to rising living costs, or struggling to attend often low paid work, and facing homelessness if they were to stop working.

Financial counsellors work with women impacted by elder abuse and have an ongoing role in working collaboratively with local services to raise awareness among people at risk of experiencing elder abuse.

While elder abuse is a form of family violence, its prevalence is harder to measure due to it being highly stigmatised, although it is associated with rigid ageist stereotypes, not as specific to gender.

Financial elder abuse is one expression of the issue, and its prevalence is emerging as very significant. The Victorian Police recognise that up to one in six older adults may experience one or another form of elder abuse. Most forms of financial elder abuse are illegal, but this is not well understood, especially by family members with “inheritance impatience.”

Workers in sectors outside of financial counselling continue to reinforce the value of financial counselling and their desire to refer community members who may be hesitant to seek assistance. It is critical to build trusted, ongoing referral networks in small communities (e.g. with the rural health service clinics, aged care services and neighbourhood houses) in order to offer a useful and accessible service.

Different services/professional paradigms require specific knowledge and skills to respond effectively to elder abuse. For example, the Specialist Family Violence Services /The Orange Door paradigm is “separation” and “escape” which may not suit an older person's wish to retain relationship with family members, but for the abusive behaviours to stop.

Lastly, financial counsellors play a significant role in disaster recovery in Victoria and nationally. In the context of the October 2022 floods, the need for support for complex financial and insurance issues are ongoing, and likely to span several years. The '10 Years Beyond Bushfires Report' has shown that nearly a quarter of residents impacted by the 2009 Black Saturday Bushfires were still experiencing financial stress five years after the event. Our experience through more recent disasters (2020 Black Summer Bushfires) has shown that it can take years before the financial impacts of a disaster event are fully apparent (with only 25% having rebuilt in some regions end of 2023). Some were not ready to engage in financial counselling until well into their second or third year of recovery.

Addressing financial problems has a positive impact on physical and mental health outcomes and creates the space for people to focus on other areas of disaster recovery. Financial counsellors are specially trained to identify and respond to forms of family violence, specialising in financial abuse identification and response, which are known to increase in the aftermath of disasters.

FCVic has been advocating for a disaster recovery service model to be piloted in Victoria which would provide ongoing and dedicated support, delivered by a prepared and proactive workforce, independent of any event-specific initiatives, and equipped to provide an immediate response to future disasters.

Having a central, statewide specialist service comprising financial counsellors experienced in disaster recovery issues would dramatically increase the ability to deliver early interventions for people affected by disasters. This has been shown to mitigate the risk of escalating financial hardship, and provide better mental health and recovery outcomes.

We see additional benefits of such a service model as also offering crucial and secondary consultations to support local financial counselling services responding to emergencies, as well as providing valuable preventative community preparation education to enhance resilience.

## Other reflections

**What has been the most impactful change the Victorian Government has made to date in the way it prevents and responds to family violence?**

As referenced elsewhere in this submission, the Victorian Government funding for 21 full-time equivalent specialist family violence financial counselling positions has been vital to ensuring that victim survivors of family violence can access timely support crucial to establishing their safety and stabilising their financial situations.

Funding agreements for the family violence financial counselling positions, and FCVic's Family Violence Lead, are due to end on 30 June 2024. We hope to see this funding renewed and expanded.

FCVic continues to ensure currency and ongoing development of financial counselling skills across the complex intersections between credit and consumer law, and family law. These skills are used to prevent, stop, and reverse the impacts of financial abuse (a form of family violence that may last long after a victim-survivor leaves a perpetrator). They are also used to help enable victim-survivors to gain sufficient control over their financial situation to leave a perpetrator or recover from financial hardship.

FCVic convenes and supports a network of family violence financial counsellors and is an active participant in the Economic Abuse Reference Group.

Financial counselling advocacy has helped lead to significant improvements in government and industry supports and protections for victim-survivors experiencing debt and hardship.