



5 March 2025

RoyalCommissionDFSV@sa.gov.au

Dear Ms Stott Despoja.

I would like to extend my gratitude to you and the members of the Royal Commission. The public evidence shared has been profound and impactful, and the deeply personal experiences have been met with the utmost respect. I must apologise for the delay in our submission and trust that it will be accepted. Our unique insights and expertise regarding women's experiences navigating the Australian social security system while caring for and protecting their children are incredibly valuable. This system plays a critical role in influencing women's decisions to leave or return to abuse and with the added power to support or hinder women's safety, healing and recovery.

Single Mother Families Australia Incorporated, formerly known as the National Council of Single Mothers and their Children, has been an influential advocate on national issues affecting single mothers since its establishment in 1973. Serving as an unfunded national lead, we engage in productive collaborations with other specialised single-mother organisations, irrespective of their size, funding status, online presence, or grassroots nature. Simultaneously, through our active presence on social media, Single Mother Families Australia promptly addresses a wide array of concerns from mothers, systematically collecting valuable data and information to enhance our knowledge and reinforce the development of our purpose-specific website. See more [here](#), noting I am based in Adelaide and frequently provide advice to South Australian mothers fleeing violence.

Why our National Social Security System is important.

Women who had experienced partner violence or abuse were more likely to be living as single mothers. Analysis of the 2016 PSS showed that women who had experienced violence or abuse from a partner (since the age of 15) were more likely to be living as a single parent of children under the age of 18 ('single mothers') when compared with women who had not experienced partner violence or abuse.¹ However, our system can also fail, or [harm](#) women and it is these crucial insights that we trust the Commission will consider.

¹AIHW, 28 Feb 2025, Mothers and their Children. <https://www.aihw.gov.au/family-domestic-and-sexual-violence/population-groups/mothers-and-their-children>



SMFA has set out nine modest recommendations. Each recommendation would have an impact, while all eight would be transformative.

State to Federal Government: Women`s safety is a whole-of-government matter.

The Albanese Labor Government recently renewed a five-year National Partnership Agreement on Family, Domestic and Sexual Violence Responses with the South Australian Malinauskas Labor Government in February [2025](#). The recommendations below sit within this remit.

1. Services Australia to reinstate the ‘intent to claim’ to reduce payment processing delays.
2. Remove the 1991 antiquated rule requiring a person to have left their home to qualify for crisis support payment.
3. Increase the time in which a person must apply for a crisis payment which is currently 7 days to a more reasonable timeframe of 28 days. Again, this policy is embedded in the Social Security Act 1991
[Recommendations 2 & 3 are consistent with recommendations 58 from the [Parliamentary Joint Committee on Corporations and Financial Services inquiry](#), December 2024]
4. The State Treasurer to collaborate with the Federal Government to unlock and transfer the \$1.83 billion in child support owed to children, including those living in South Australia.
5. The State Treasurer to collaborate with the State Taxation Office and the Federal Government to ensure that parties in a child support agreement uphold the law and submit an annual taxation return [The body of our submission outlines the financial abuse experienced by women due to non-lodgement].

Intervention Orders

6. In instances where a conflict arises between the parenting orders and intervention orders, the safety of the children must be prioritised including the referral to 68R of the Family Law Act (1975).

Federal jurisdiction is responsible for making parenting orders, whereas intervention orders are generally made by the prescribed law of a state. Currently, all decisions of the Commonwealth override decisions made by states or territories, therefore parenting orders from the Court will supersede an intervention order. The divide between federal and state jurisdictions can put women in vulnerable situations, undermining the considerable efforts of South Australian law enforcement, the judiciary, legal practitioners, and women themselves. While SMFA does not wish to diminish the improved safety outcomes from the Family Law Bill (2023), we believe that certain formalised practices and guidelines regarding parenting orders and invention orders could be further strengthened and operationalised.

Healing and Recovery

7. Single Mother Families Australia advocates a Safety Supplement payable to all survivors entitled to Family Tax Benefit A for 12 months post-separation. In undertaking a scan of available assistance, we



hope that the Royal Commission will support this or a similar proposal. Please see our attached working document.

South Australian compliance approach to homelessness

8. Remove the requirement for women accessing crisis and homeless services to apply for 10 properties per week. Homelessness equates to a permanent state of crisis, and survival is enough for women, especially for women with care responsibility [SMFA could connect the Royal Commission with a woman who could testify to this situation].

9. South Australian Police Stations - Domestic and family violence worker.

Websites do not indicate which South Australian Police Stations offer domestic and family violence workers. Women would be more likely to walk into a police station and seek assistance if they knew that there was a domestic and family violence worker.

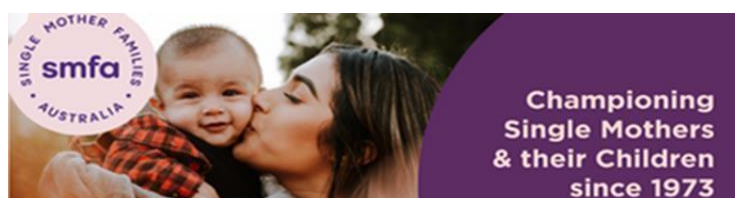
Financial Abuse a continue form of violence and control

Financial abuse is explicitly recognised as a prevalent form of domestic and family violence in the [National Plan to End Violence against Women and Children 2022-2032](#) to which the Albanese Labor Government has secured another renewed five-year National Partnership Agreement on Family, Domestic and Sexual Violence Responses with the South Australian Malinauskas Labor Government (2025).

The recent [Financial Services Regulatory Framework in Relation to Financial Abuse – Parliament of Australia](#) inquiry and report tabled in December 2024 details the shocking prevalence and forms of this abuse. Our submission and evidence given to the Inquiry hearing in Adelaide in July 2024, related specifically to the Child Support Scheme and concerns that it is being used as a tool of financial abuse. The latest research, "[Opening the Black Box of Child Support: Shining a Light on Financial Abuse is perpetrated](#)," analyses survey results from nearly 700 single mothers and was led by Professor Kay Cook from Swinburne University. It provides the most granular detail to date, of how child support is being weaponised against single mothers and their children. Along with Professor Cook, Rose Batty and Jess Hill, we launched our [Fix Child Support | It's Time To End The Financial Abuse](#) campaign website in Parliament House on 8/10/24. We note approximately 1 in 5 Australian children (~1 million nationally) are involved in the Child Support Scheme. Data on the number of children by jurisdiction is not currently published but we expect this would affect a similar proportion of children in South Australia.

The importance of income in supporting women leaving violence

Income is a critical component of enabling women's safety. According to [analysis](#) of the 2021–22 Personal Safety Survey, nearly 2 in 3 (64% or 867,000) women moved away from home when their relationship with a



violent previous partner that they lived with ended. Of those that moved away, 7 in 10 (69% or 597,000) left property or assets.ⁱ Earlier analysis undertaken by Dr Anne Summers for her 2022 report [The choice: violence or poverty](#) found 50% of mothers were in paid work at the time the violence takes place reducing to 40% post-separation. She found that post-separation, although 60% were employed, 50% relied on government benefits as their main source of income, and 82% received government payments for at least part of their weekly income. Lack of money is also a powerful factor in perpetuating violence – around 1 in 5 women return to violent partners because they have no financial support or nowhere else to go.^{vii}

There were 35,500 single parent families caring for 60,400 children in South Australia in June 2023. A high proportion of them were receiving at least part-rate Parenting Payment Single (22,535 families caring for approximately 45,000 children). In both data sets, 85% of these families were headed by mothers. (See Appendix for more detail).

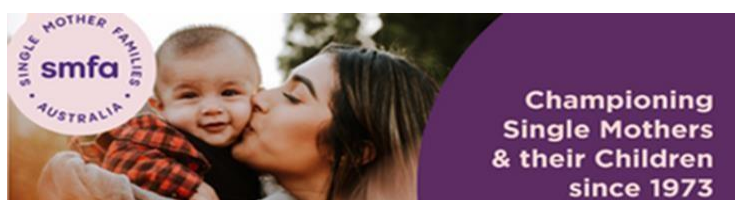
[Child poverty research](#) released in August 2024 shows that the rate of poverty in single parent households with children (33%) is more than three times that for couple family households (10%), when poverty is defined as living below 50% of median household income and children are defined as aged under 18 years but still financially dependent. Rates for severe and extreme poverty were also much higher. In 2019-20, [ACOSS/UNSW](#) found 72% of Parenting Payment Single recipients were at risk of living in poverty.

The [National Plan to End Violence against Women and Children 2022-2032](#), correctly states “*women and children should not face poverty and exclusion when leaving violence*” but beyond reviewing JobSeeker in each Budget there is no commitment in the Plan to increase income support for women leaving violence.

We acknowledge women leaving violence *without* children in their care will be reliant on JobSeeker Payment. A small number of women with children 14 and over will also rely on this payment if they are escaping a violent situation and need to rely on income support. However, since the welcome increase in eligibility for Parenting Payment Single from children turning 8 to 14 years, the number of single JobSeeker recipients with children has reduced to ~23,500 nationally. Parenting Payment Single (~323,800 recipients across Australia) are the most important income support payment for women and children leaving violence. The payment is particularly important for many First Nations families who face higher rates of violence and make up over 17% of Parenting Payment Single recipients. (All data sourced from [DSS Demographics](#), September 2024).

In July 2025, the Federal Government’s Leaving Violence Program will replace the Escaping Violence Payment trial which has been in place since October 2021. It provides a one-off \$1,500 in cash and \$3,500 of in-kind support (goods and services or direct payments of bonds, school fees or other support to help establish a safe home) as well as safety planning, risk assessment and referrals to other essential services for up to 12 weeks.ⁱⁱ

That program will offer welcome short-term assistance; however, many survivors of violence and their children will need to access income support over a longer period. Moreover, the EVP program had a high number of self-referrals ([82 per cent](#)) compared to agency referrals (18 per cent) which illustrates the important of women having a social security system that work for them as not all women will have the benefit of a specialist expert domestic violence service. It is within this assistance gap, and the comorbidity of domestic violence and



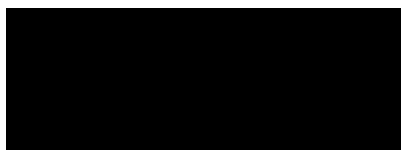
poverty that Single Mother Families Australia are advocating for a Safety Supplement payable to all survivors entitled to Family Tax Benefit A for 12 months post separation.

In addition to ensuring mothers and their children have a safe home, healing and recovery will include accessing services for themselves and their children.

It would truly be an honour to offer a personal testimonial. We deeply appreciate your consideration of our submission. Please feel free to reach out if you need any further information or clarification.

Wishing you all the best in this important royal commission.

Yours sincerely



Terese Edwards
CEO
Single Mother Families Australia

[Redacted]
March 2025



Appendix: South Australian data on single parents and their children

Demographic data from [Labour Force Status of Families, June 2023](#) | Australian Bureau of Statistics (abs.gov.au), 24/10/23.

There were more than 45,600 single parent *families* with dependent children aged 0-24 years living in South Australia in June 2023. Over 35,500 or nearly 8 in 10 (78%) of these *families* had children aged 0-14. Single parent families made up 21% of all family types with dependent children aged 0-24 years, and 20% of all families with dependent children aged 0-14 years.

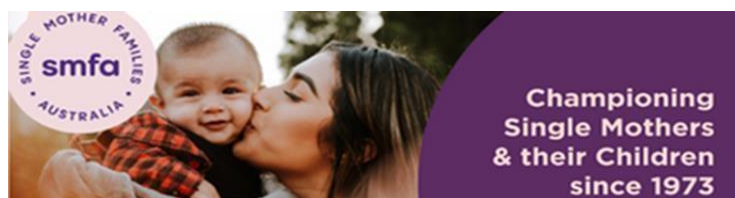
Number of families with dependent children by age of children, South Australia, June 2023	All families	Couple families	Single parent families	Single parent families as % of all families
With children aged 0 - 14 yrs	180,700	145,200	35,500	20%
With dependent students aged 15 - 24 yrs	77,700	62,500	15,300	20%
Families with dependents 0-24 yrs	221,300	175,700	45,600	20%

In South Australia, more than 30,000 *families* or 85% of all single parent families with children aged 0-14 are *headed by mothers*. 81% of all families with dependent children aged 0-24 years are headed by mothers.

SA June 2023	Families with dependents aged 0 - 24 years	Female % of all families with 0-24 children	Families with children aged 0 - 14 years	Female % of all families with 0-14 children
One parent families	45,600		35,500	
Single mother	36,800	81%	30,100	85%
Single father	8,800		5,400	

There were over 79,000 *dependent children* aged 0-24 living in single parent families in SA in June 2023. Three in four of them were aged 0-14 years. Children aged 0-24 in single parent families made up nearly 1 in 5 (19%) of all dependent children aged 0-24 years, and the same proportion of all families with dependent children aged 0-14 years.

Number of dependent children by age & family type, South Australia, June 2023	All families	Couple families	Single parent families



Dependent Children aged 0 - 14 years	311,600	251,300	60,400
Dependent students aged 15 - 24 years	96,700	77,900	18,800
Dependent children 0-24 years	408,300	329,200	79,100

South Australian single parents and income support

In South Australia, there were 22,535 families receiving Parenting Payment Single, caring for approximately 45,000 children at March 2024.

Parenting Payment Single Recipients, SA	Children of PPS recipients, SA
22,535	~45,000

Of these, 93% were female and 13% identified as Indigenous (3,010).

Nearly 8 in 10 (77%) of these parents were aged between 25 and 44 years.

In South Australia, there were

- A total of 50,060 single parents receiving Family Tax Benefit A (including those receiving Parenting Payment Single or another income support payment); and
- approximately 19,000 single parent households in receipt of Commonwealth Rent Assistance (the majority receiving Parenting Payment Single).

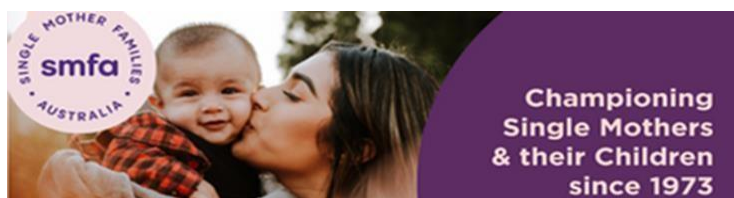
Source is [DSS Quarterly Demographics](#), March 2024

Endnotes

ⁱ See also Melbourne Institute, [From Partnered to Single, Financial Security Over a Lifetime](#), 9/6/22 which found on average, men lose 5% of their income while women lose 29% after separation.

ⁱⁱ PM Media Releases, [Leaving Violence Program](#), 1/5/24.

ⁱⁱⁱ [Child Support Program Data](#), June 2024 ^{iv} See [Fix Child Support | It's Time To End The Financial Abuse](#) ^v Sources: \$18.32 billion in 2023-24, [2023-24_pbs.pdf](#) and [Helping households with the cost of living | Treasury Ministers](#)).





Introducing a 12-Month Safety Supplement

Working Document: 30 January 2025

The Federal Government has important powers to change the lives of women and children affected by domestic violence, which would also contribute to the prevention of violence. Single Mother Families Australia has long advocated for improvements in income security to reduce harm and poverty for women and children, including those leaving or attempting to leave domestic violence. As such, we are recommending a Safety Supplement of \$23,000 payable in instalments over 12 months via the Family Tax Benefit A for women who have experienced domestic and family violence.

The Rationale: The proposed 12-month Safety Supplement aims to support women affected by gender-based violence (GBV) by providing critical resources during a pivotal time. GBV has a degree of unpredictability, and it can be aligned to the perpetrator's life events, such as substance abuse, loss of employment, release from incarceration, and interactions with the court and legal systems, which may limit access to their victims, all of which can incite decisions to use GBV which can derail and interrupt women and children's safety. Through this financial assistance, women are better positioned to secure stable housing, access specialised services, receive counselling, pursue legal and protective help, and ensure their children stay in school and engage in extracurricular activities. Staying connected with family and support networks is also crucial during these challenging times, making this support even more vital. Of most importance, it may break the nexus between GBV and poverty.

[International research](#) supports the effectiveness of cash transfers as a safety net, empowering women and mothers to regain independence, recover from trauma, and reduce the immediate threats of poverty, including hunger and homelessness. Studies indicate that GBV disrupts lives and disproportionately affects women. The repercussions can extend across generations, especially if children have witnessed, been exposed to, or have experienced GBV themselves.

Understanding Safety Risks in Australia:

Lack of money is a powerful factor in preventing women from leaving violence, around 1 in 5 women return to violent partners because they had no financial support, or nowhere else to go.ⁱ

In Australia, various environments, such as the home and university settings, present heightened risks of GBV. Life events such as [pregnancy](#), court proceedings and [separation](#) can further increase these safety risks.

The Safety Supplement is aligned with the National Plan to End Gender Based Violence, [Action 10](#), *Improve access to short-term, medium and long-term housing for women and children experiencing violence, including those living in institutional settings, and support women to stay in their own homes when they choose to do so.*

Financial impacts of separation: The 2021–22 PSS estimated that about 2 in 3 (64% or 867,000) women moved away from home when their relationship with a violent previous partner that they lived with ended. Of those that moved away, 7 in 10 (69% or 597,000) left property or assets behind.

In 2017, the ACTU estimated that leaving an abusive relationship and finding a new, safe place to live can cost on average \$18,250 and take 141 hours. This was based on estimates provided by members of the Australian Services Union in New South Wales who are frontline workers in the family and domestic violence sector. This estimate has been widely cited in the [debates](#) supporting 10 days paid family and domestic violence leave. \$18,250 in 2017 equates to ~\$23,000 in 2025.

The Australian Safety System: Australia's safety system is evolving to better support women and children. Initiatives like the one-off Escaping Domestic Violence Payment, amendments to the couple rule, paid domestic violence leave, extended paid parental leave for women who become single due to gender based violence, and new family law legislation reflect significant progress in addressing these issues.

The current Escaping Violence Payment (EVP) a specific and vital purpose: providing \$1,500 and \$3,500 in vouchers or payments to selected third parties. It is a one-off payment designed to assist at the time of separation. While services can continue for 3 months, the payment is a one-off limited to a three-month timeframe, which excludes women who learn about financial assistance after this period or who encounter obstacles in obtaining approval.

Preliminary data on the EVP [indicates](#) that 80% of women seeking help are self-referred, highlighting the barriers to accessing specialised and front-line services. While this payment is not a substitute for expanding access to such services, it provides additional financial support at the time of separation.

We note the importance of a separate payment has now been recognised by the Federal Government's decision to create a permanent payment to be available from 1 July 2025 and renamed Leaving Domestic Violence Payment. Details of this payment are not yet available.

According to the [Federal Government](#), more than 45,000 Australians have accessed the EVP payment since 2021. We note that in the financial year 2023-24, nearly 100,000 people received support from Centrelink social workers [due to domestic violence](#), indicating the current payment may be under-estimating the need for support which is reflected in [media](#) reporting.

The [National Plan to End Violence against Women and Children 2022-2032](#), correctly states "*women and children should not face poverty and exclusion when leaving violence*" but beyond reviewing JobSeeker in each Budget there is no commitment in the Plan to increase income support for women leaving violence.

50% of mothers were working at the time the violence takes place which reduces to 40% post-separation according to analysis undertaken by Dr Anne Summers for her 2022 report [The choice: violence or poverty](#). She found that post-separation, although 60% were employed, 50% relied on government benefits as their main source of income and 82% received government payments for at least part of their weekly income. Underscoring the importance of social security and safety.

The Need for Flexibility: Australia's understanding of gender-based violence continues to evolve, with growing awareness of coercive control and its implications. as well as at-risk [populations](#). The proposed payment aligns with the understanding that safety risks are complex, multifaceted and not linear.



Facilitating Women's Path to Recovery: This proposed Safety Supplement empowers women by enabling them to cover costs for specialist services and counselling for themselves and their children. It focuses on providing access to resources that facilitate recovery, allowing women to resume education, stay employed (with leave rather than resignation), acquire new technology, or acquire other items that enhance safety measures. Each step fosters stability and recovery, enabling women to reconnect with their aspirations and rebuild their lives.

Recovery and Healing: The Victorian Government has [recognised](#) that the system is primarily oriented towards addressing crises and their aftermath. Although this is entirely justifiable given the high levels of demand and the heightened safety concerns, it contends that policies do not give sufficient attention to healing and recovery. Moreover, while we note that the knowledge needs of children who are victim-survivors is a [developing area](#), women speak about the intensive parenting requirements during this process, which is missing from the social security system. The Safety Supplement is aligned with the National Plan to End Gender Based Violence, [Action 8](#), *Develop and implement age-appropriate programs across all four domains, informed by children and young people, that are culturally safe, to intervene early to address violence supportive behaviours and support recovery and healing from trauma.*

Timeline: The payment is proposed to be an annual amount.

With extensions for women at risk of homelessness, such as those who, without the safety supplement, will experience housing stress.

Amount: \$23,000

Without additional modelling, this figure is seen as reasonable

Who Can Access the Payment?

This payment is gender-specific and designed to respond to GBV; typically, this is men as perpetrators and women as victims.

Thresholds: The payment is accessible to individuals receiving a social security payment or those with a low to medium annual income (amount).

A liquid and asset test are not applied, as the payment aims to empower women to maintain their homes and secure necessary funds for their safety.



Other benefits

- The payment triggers an automatic exemption from mutual obligations, avoiding payment suspensions.
- The payment triggers a follow-up contact with Services Australia social workers to inform claimants of the available wrap-around services. Moreover, the social worker can liaise with other sections of Services Australia to minimise disruption, such as putting the Pension Education Supplement on hold to avoid losing the assistance.
- The payment triggers child support discussions regarding potential exemptions or changes.
- The payment is reviewed before the end of the 12 months, with the capability to continue to avoid homelessness.

SMFA supports an evaluation process underpinning its continuation and any necessary modifications, including adjustments to the amount, duration, and eligibility criteria.

ⁱ Australian Bureau of Statistics (ABS) Personal Safety Survey (2017)

