

**ROYAL COMMISSION INTO DOMESTIC, FAMILY AND SEXUAL VIOLENCE**

*Written Submission*

My name is [REDACTED], and I am a [REDACTED] living in South Australia. My family emigrated from Scotland in [REDACTED] as part of the '10-pound pom' scheme. I have been a resident of SA since that time.

Following the completion of my secondary schooling, I had a period of unemployment, before returning to study as an adult. Upon graduation, I entered the field of [REDACTED] Education and have worked in that sector as well as [REDACTED] ever since. I have been employed consistently employed since 1988, with 2 short periods of parenting leave.

I have 2 adult daughters, aged [REDACTED] and [REDACTED] years. My oldest daughter left home [REDACTED] years ago having been able to secure a mortgage and live in that property. My younger daughter lives with me and probably will for the foreseeable future. Both of my daughters are employed and have grown up with me always being employed and having a strong work ethic.

I have decided to write this submission to highlight the past, current and ongoing impact of Domestic Violence and Coercive Control on someone of my age and background.

I married in [REDACTED], jointly purchased a home with my husband, and welcomed our first child in [REDACTED]. Our second child was born in [REDACTED]. In retrospect, I can see that the marriage was doomed from the outset, however, like many women do, I believed I could change him for the better. When that began to look unlikely, I at least thought I could manage my husband's moods and behaviours by 'doing better', being more amenable and taking on all responsibilities myself. As was bound to happen, I realised that this wasn't helping the situation, and the incidents became more frequent, violent, threatening and harmful to both me and my children. Examples of these behaviours included threats to kill me (burn the house down with me in it), driving down the wrong side of a road and into oncoming traffic to scare me, running my car off the road and forcing me to hand over the children, locking me out of the house and many others. He also threatened to [REDACTED] our children in his car, rather than return them to me following an outing.

My daughters and I remained in the family home until January [REDACTED] when I walked out with them and never went back. This had followed an escalation of his behaviour whereby he threatened my oldest daughter. We had only the clothes we were in, plus the car and nowhere to go. My daughters were [REDACTED] and [REDACTED] respectively.

My husband would not allow me to take much furniture from the home, so apart from a cot and a dining table, I had to start from scratch. I was wonderfully supported by a community group called [REDACTED], in [REDACTED]. I received support and counselling from one of their workers, as well as practical help to acquire a washing machine and fridge. The counsellor would come to my home once I was able to secure a rental, and she helped me work out ways that I could get away if my husband came to the house and I felt threatened. In addition, she liaised with Centrelink and Housing SA, explaining the nature of the situation to them, e.g. domestic violence, having to leave, 2 children etc.

In order to create some level of safety for myself and my children, I elected to advise Centrelink that I had a private arrangement with my husband for the purpose of child support payments. The alternative to that was to opt for a compulsory arrangement for these payments to be sequestered from his wage. I

knew that if I had opted for the latter, this would make an already volatile situation unmanageable for me. I knew that he would never willingly support his children financially, and that I would have full financial responsibility for them going forward. At the time it seemed like a reasonable price to pay, so to speak, for my safety and theirs. From that point onwards he never contributed to their living expenses, health care, school fees etc. Even though he received a payout from an employer to the tune of [REDACTED], and received generous bequests from his parents when they died (Another [REDACTED] in total) I was solely responsible for everything. As a result of the limitations this placed on me, I was never in a position to purchase a home for myself and the girls, or to commit to private health insurance.

I subsequently rented the homes we lived in, and in fact am still renting today. My husband remained in the marital home until he re-partnered and moved to his partner's home. At that time, he 'allowed' me to place the home for sale, a task which included an up-front payment of approximately \$5000 to a cleaning crew to get it in sellable shape. In the time he lived there alone, he never cleaned or cared for the home, and it was advertised as a 'renovate or detonate' for marketing purposes. This was a 4-bedroom home in the [REDACTED], within walking distance of wineries, bakeries, parks etc and it had to be sold for \$200,000 due to the state it was in. The bulk of that amount paid the mortgage, my husband got the majority of what was left, and I received approximately [REDACTED], \$5000 of which was the reimbursement for the initial clearing/ cleaning.

For [REDACTED] years between leaving my husband in 2002 and September 2021 I tried to maintain a civil relationship with him and supported him to have a relationship with his daughters. For that entire period, I endured the financial limitations as well as stress from incidents of his creation that threatened myself and my daughters. In 2021, I was once again threatened by him (burning my house down with me in it) and, as my daughters were adults, I chose to draw a line in the sand and said, 'no more'. He could continue to have a relationship with his daughters without my involvement. Once the girls became aware of what I had endured for many years, they elected to have no contact with him. Rightly or wrongly, I had chosen to protect them from the reality of my relationship with their father, wanting instead for them to allow him a 'clean slate' for the benefit of their relationship with him. When I reflect on this now, I'm not sure it was the right way to go, but I believe that was the best way forward at the time. Obviously as they got older, they saw the reality for themselves.

Due to his volatile nature and unstable behaviours, I felt unable to request a divorce, so I am in fact still legally married to him. I avoided pursuing this for fear of the repercussions. Likewise, I have a bank account that is in both our names which only he uses, and I have felt unable to close this for the same reasons. In looking at my finances, it would appear that I have [REDACTED] dollars in savings, when I clearly don't.

Which brings me to today, when, as mentioned above, I find myself still renting a home, with no guarantee of housing going forward, and the added stress of lack of rental availability and extortionate rents. Furthermore, I am penalised at tax time by not having private health cover in place. When my youngest daughter began working regularly I looked into whether or not I could get a mortgage given that my child rearing expenses had lessened, only to find that (at my age and with my income) I would only qualify for a Home Start Shared Equity Home Loan to the tune of [REDACTED], and haven't found a home in that price range, with the average [REDACTED] bedroom house in a less than desirable area now at least \$500,000 plus. I can see why there is an increase in women my age becoming homeless for the first time, having come close to this myself when my last rental was sold and I needed to find another one at the beginning of this year. The fear of homelessness is real.

I have wondered whether receiving parenting support during the relevant years might have had me in a better position today. A decision I made in order to feel safe, now sees me in a bind whereby my

Superannuation and Savings are less than others my age, making retirement and home ownership less likely than ever. I am not sure what could have happened differently.... I never felt safe enough to push the child support issue, and as a result my income has always been assessed as having incorporated his contributions. Even though organisations such as Centrelink were aware from the outset that I had left the relationship due to domestic violence.

Perhaps for women in my age group with similar backgrounds, there could be a housing scheme option that would consider these circumstances, and the fact that I have paid rent without fail for 22 years, am permanently employed, have both savings and superannuation, and paid taxes for some 35 years, and allow us to purchase a modest, affordable home that offers safety and a sense of security for the future. A rent to own scheme perhaps?

As it currently stands, I have money tied up in superannuation and savings accounts, which is of no benefit to me on a day-to-day basis, I find myself not even able to consider retirement in the foreseeable future, and unable to secure suitable housing. Clearly the current housing and cost of living crisis is not helpful to my predicament.

I'm not entirely sure what this submission will achieve, but felt compelled to try and explain how an unsafe relationship from many years ago, can continue to impact women such as me, now and into the future.

