

16 December 2022

Department of Social Services

Via: <http://engage.dss.gov.au/financial-counselling-industry-funding-model/>

Dear Review Committee Members,

Financial Counselling for women affected by domestic and family violence

Thank you for the opportunity to provide feedback on the proposed Financial Counselling Industry Funding Model being developed by the Department of Social Services.

Women's Legal Services Australia (WLSA) welcomes the commitment to addressing unmet demand for financial counselling services. We encourage the Department to ensure the model facilitates ongoing additional funding for specialist Women's Legal Services to provide women with access to specialist domestic and family violence financial counselling.

WLSA is a national network of specialist, women-led accredited Community Legal Centres, specifically developed to improve women's lives through specialist legal representation, support, and advocacy. Most clients of Women's Legal Services are experiencing, or have experienced, domestic and family violence. Economic abuse forms a significant part of this experience. Debt, arrears, fines, and diminished material support has significant impacts on these women, and often their children.

In 2020, Women's Legal Services in most States and Territories received a grant from the Financial Counselling Foundation to integrate a specialist financial counselling service within their operating model. This was in response to a funding gap in specialist domestic and family violence counselling. Women's Legal Services provide integrated, trauma-informed services, including social supports, counselling and legal advice and representation. These services are mostly provided in-house. Adding financial counselling to our integrated service model has made foundational financial knowledge more accessible to women at risk of ongoing economic abuse.

WLSA members are concerned that there is significant unmet need for the integrated services that Women's Legal Services provide, including access to financial counselling. The modelling referred to in the Discussion Paper for this consultation is unlikely to encompass the full breadth of this unmet need. Our understanding is that the modelling only targeted financial counselling agencies and did not cover specialist financial counsellors who are integrated with wrap-around services within Women's Legal Services.

As the Financial Counselling Foundation grants conclude on 30 June 2023, the future of financial counselling within specialist Women's Legal Services is uncertain. WLSA recommends the industry model allocate a proportion of industry funding to

ensure that vital specialist, integrated services can continue to support women. The need for these services has already been demonstrated to the Federal Government through current service provision and reporting.

For any further information on the specialist domestic and family violence financial counselling provided by WLSA members, including case studies demonstrating impact and outcomes for women, please contact our Executive Officer, Lara Freidin at laraf@womenslegal.org.au.

Yours faithfully,

Elena Rosenman
Chair
Women's Legal Services Australia