



31 July 2026

Department of Social Services
Attention: Second Action Plan Consultation National Office
GPO Box 9820
Canberra ACT 2601
Via email: Secondactionplan@dss.gov.au

Submission to the Second Action Plan under the National Plan to End Violence against Women and Children 2022-2032

Accompanying report: The Cost of Leaving: The financial barriers facing women leaving domestic and family violence

Dear Department of Social Services

Anglicare Sydney welcomes the opportunity to contribute to the development of the Second Action Plan under the *National Plan to End Violence against Women and Children 2022-2032*.

Ending violence against women and children requires more than ensuring people can leave unsafe situations – it requires ensuring they can rebuild safe, stable and independent lives once they do. For many women experiencing domestic and family violence, leaving is not the end of the crisis. It is the beginning of a difficult period marked by significant financial pressure, housing insecurity, disrupted employment, legal costs and the practical challenges of establishing a new life.

Anglicare Sydney's report, *The Cost of Leaving: The financial barriers facing women leaving domestic and family violence*, highlights the substantial and often hidden costs faced by women seeking safety. Our research demonstrates that the financial impact of leaving violence has increased significantly, creating additional barriers for women and children at the very moment they need support the most.

The evidence is clear: financial insecurity can trap women in unsafe relationships and make it harder to achieve long-term safety and recovery. Access to safe and affordable housing, adequate income support, flexible financial assistance and coordinated services are essential components of an effective national response to domestic and family violence.

Through this submission, Anglicare Sydney recommends a strengthened national response across three key areas:

1. Immediate financial supports

Government should increase direct financial assistance available to people leaving violence, reduce barriers to accessing no-interest loans and strengthen protections for victim-survivors experiencing financial abuse. Frontline services should also receive expanded brokerage funding to assist with immediate needs such as housing establishment costs, relocation, transport, childcare and essential household items.

2. Housing and accommodation responses

Safe and affordable housing remains one of the greatest barriers facing people leaving violence. Government should expand crisis, transitional and long-term housing options, including dedicated social and affordable housing pathways for victim-survivors, alongside continued investment in programs such as the Housing Australia Future Fund Crisis and Transitional Accommodation Program.

3. Economic and employment protections

Leaving violence requires the ability to rebuild financial independence. This includes strengthening workplace protections, expanding paid domestic and family violence leave, improving access to flexible work arrangements and ensuring victim-survivors are not further disadvantaged through tenancy or employment discrimination.

The Second Action Plan presents an important opportunity for governments, service providers and communities to strengthen the systems that support women and children leaving violence.

We encourage the Australian Government to consider the findings of this report and take further action to reduce the financial barriers that prevent women from leaving, or from achieving lasting independence after they leave.

We thank the Department of Social Services for considering this submission and welcome further opportunities to contribute to the implementation of the Second Action Plan.

Yours sincerely



Chief Executive Officer

Cost of Leaving Report

2026

Introduction

Since its inception, Anglicare has served those most vulnerable people in society. The earliest housing and welfare efforts supported women escaping violence, social exclusion, and profound insecurity. Over time, the challenges have evolved, yet a tragic throughline remains: many people continue to live with violence, instability, and fear.

Existing systems asks people to be stable before it helps them to become stable. After making the enormously courageous decision to leave, many are confronted not only by emotional and social challenges, but by immediate practical barriers: finding housing, paying bond, organising transport, maintaining employment, caring for children, and rebuilding a household from scratch.

At the same time, Anglicare is privileged to see what is possible when people are supported well. With safe housing, practical assistance, financial support, and strong community networks, people can and do rebuild their lives. In a country as well-resourced as Australia, every person should have a safe and realistic pathway away from violence.

Important work has been done to understand the emotional, psychological, and social dynamics that can make leaving violence difficult. This report focuses on the practical and financial realities facing people leaving domestic and family violence. It examines the rising cost of securing safety amidst a housing and cost-of-living crisis, and the ways these pressures can delay, complicate, or prevent a person’s ability to leave.

At a time when housing affordability and rising living costs dominate national discussion, we must remain focused on those experiencing its sharpest edge. For many victim-survivors, the question is no longer simply whether they can leave violence, but whether they can afford to.

Acknowledgement of Country

Anglicare Sydney acknowledges the traditional custodians and cultural knowledge holders of the lands on which we work and live. This land has been home first for Aboriginal and Torres Strait Islander People, Nations, and Elders. We express our gratitude for sharing this land, our sorrow for the cost of that sharing, and our hope that we can move forward toward a place of justice and partnership together.

Acknowledgements

This research was undertaken by [REDACTED], Policy and Advocacy Manager, in collaboration with [REDACTED] and the Social Policy and Research Unit (SPRU), in partnership with Anglicare’s Relationships and Wellbeing and Financial Wellbeing team, who generously shared their insights.

Context

Anglicare’s annual rental research has been indicating worsening rental housing affordability in Australia for 17 years. This year, only 2.6% rentals were affordable for a single parent on the minimum wage¹. Only 3 dwellings in the whole of Sydney - from the Central Coast to the Illawarra and Lithgow in the west - were affordable and appropriate for a single parent with two children on the minimum wage². For people relying on income support, the situation is even more severe, with the number of affordable rentals now sitting at a fraction of what was available a decade ago. Rapidly rising housing costs, low vacancy rates, and the long-term decline of social housing supply have combined to create an increasingly inaccessible housing market.

Undersupply of appropriate housing and inflated costs are driving tough choices for Australians. Anglicare’s latest *Hungry or Homeless?* report highlighted the increase in people facing food insecurity, and as a result, missing meals, living with psychological distress, and skipping essentials like medicines. Through our financial wellbeing and material assistance programs, we see the extraordinary impact that Australians are absorbing in their everyday lives.

While these pressures have been widely reported, less attention has been paid to the way rising living costs and housing insecurity are reshaping the experience of leaving domestic and family

violence (DFV). Around 1 in 5 Australians have experienced physical, sexual, or emotional abuse from a partner³. For many victim-survivors, leaving violence now requires navigating an increasingly unaffordable rental market, rising upfront establishment costs, disrupted employment, and limited access to emergency financial support.

There are a wide range of reasons why someone may not be able to leave violence, whether emotional, social, or economic. This report focuses on the practical and financial barriers that can prevent people from reaching safety, arguing that it is now materially harder and more logistically complex to leave a violent home than in previous years. Women leaving their homes due to DFV experience housing stress face major barriers to securing housing, and sometimes return to violent homes because of this⁴. People leaving violence are more likely to end up using homelessness services⁵. In a housing and cost-of-living crisis, safety itself is becoming increasingly economically contingent.

1. Anglicare Australia (2026) Rental Affordability Snapshot
2. Anglicare Sydney (2026) Rental Affordability Snapshot
3. Australian Institute of Health and Welfare (2026) Family, domestic and sexual violence
4. Australia’s National Research Organisation for Women’s Safety. (2019). Domestic and family violence, housing insecurity and homelessness: Research synthesis
5. Australian Institute of Health and Welfare (2026) Family, domestic and sexual violence- housing

Methodology

This report provides a practical, indicative estimate of the changing financial costs associated with leaving an abusive home in Australia. It examines both the immediate costs of leaving, such as securing housing and temporary accommodation, and the follow-on costs of rebuilding a household and establishing safety afterwards.

The report responds to growing evidence that housing stress, rising living costs, and financial insecurity are increasingly shaping the experience of leaving domestic and family violence. While much research has explored the emotional and social dynamics of violence, this report focuses specifically on the practical and economic barriers that can delay or prevent a person from reaching safety.

The calculations in this report are hypothetical and indicative rather than exhaustive. They are intended to illustrate how the cost of leaving violence has changed between 2016 and 2026 using publicly available Australian data, market pricing, consumer cost reporting, regulatory data, and historical price comparisons. Some figures are averaged across datasets, while others use direct comparisons between equivalent services or products ten years apart. Costs have generally been rounded to the nearest dollar for simplicity.

The report focuses on common and unavoidable costs associated with leaving violence, including housing, utilities, transport, communication, temporary accommodation, legal costs, childcare, and essential household goods. It does not attempt to capture every individual circumstance or the broader emotional and psychological impacts of violence. Rather, it seeks to make visible the growing material and logistical burden involved in securing safety during a housing and cost-of-living crisis.

Some assumptions underpinning this data include:

- Bond costs are estimated at four weeks’ rent (it is capped to this in most states and territories)
- Rental figures reflect median advertised rents
- Household setup costs reflect budget or entry-level replacement items
- Comparisons are indicative and designed to show broader cost increases over time
- Costs will vary depending on household size, location, and personal circumstances
- The basket modelled in this report represents a minimum package of common leaving and stabilisation costs and should not be interpreted as the total cost of leaving violence. It will be unique for every individual.

Key Finding

The minimum cost of leaving has increased by 71% over the past decade.

Over the same period, Australia’s Consumer Price Index increased by approximately 35%, indicating that the cost of leaving violence has risen substantially faster than inflation.⁶

Data: the cost of leaving

Item	Cost 2016	Cost 2026	% increase over 10 years
Median rent in Sydney (weekly)	\$520	\$800	54%
Median rent in NSW (weekly)	\$450	\$720	60%
Median rent in Australia	\$335	\$681	103%
Average Bond in NSW	\$1,800	\$2,880	60%
Average Bond in Australia	\$1,340	\$2,724	103%
Average household energy bill NSW (monthly)	\$162	\$198	22%
Average water bill (monthly)	\$93	\$116	25%
Average household groceries (weekly)	\$159	\$178	12%
Average internet (monthly)- NBN plans	\$61	\$85	39%
Average phone bill on a plan (monthly)	\$60	\$80	33%
Fuel (Cents/L)	117.6	180	53%
Moving truck rental (per day)	\$99	\$220	122%
Budget motel room (per night, starting at)	\$70	\$86	23%

Data: the cost of rebuilding

Item	Cost 2016	Cost 2026	% increase over 10 years
Legal costs: divorce application filing fee	\$848	\$1,125	33%
Therapy fees per session before subsidy	\$241	\$318	32%
Basic replacement white goods (kettle, toaster, fridge, microwave)	\$538	\$646	20%
Childcare for appointments and meetings- average cost for one day	\$87.50	\$137.5	57%

6. [Australian Bureau of Statistics \(2026\) Consumer Price Index](#). March Quarter 2016 CPI ≈ 75.12, March Quarter 2026 CPI ≈ 101.70= 35% increase

Calculating the cost of leaving

To calculate the final estimate on price increase, a one-month “leaving and stabilising” package of costs was estimated, including essentials like rent, bond, energy, phone, water bill, groceries, a tank of fuel, a day of moving truck hire, a budget motel and childcare, then this was compared between the two dates.

This estimate should not be interpreted as the full cost of leaving violence. Rather, it represents a conservative, indicative basket of common and unavoidable costs associated with securing immediate safety and establishing basic stability. Many victim-survivors face

substantially higher costs, including prolonged temporary accommodation, legal representation, replacement household goods, lost income, debt, relocation, and ongoing recovery expenses.

Previous Australian research has estimated **that the total cost of leaving violence can exceed \$18,000**⁷ once legal costs, lost income, housing transitions, and household re-establishment costs are taken into account. The indicative estimate presented in this report is intentionally narrower, focusing on a conservative basket of immediate leaving and stabilisation costs.

Item	Assumption	2016 cost	2026 cost
Rent	3 weeks’ rent	\$1005	\$2043
Bond	4 weeks’ rent	\$1340	\$2724
Energy	1 month	\$162	\$198
Water	1 month	\$93	\$116
Groceries	4 weeks	\$636	\$712
Internet	1 month	\$61	\$85
Phone	1 month	\$60	\$80
Fuel	1 tank, assuming average tank size of 55L	\$65	\$99
Moving truck	1 day	\$99	\$220
Budget motel	7 nights	\$490	\$602
Childcare	1 day	\$88	\$138
Total cost		\$4098	\$7017
Increase 2016-2026		71%	

Recent government initiatives such as the Leaving Violence Program provide critical support to victim-survivors, through a \$5,000 package (\$1,500 in cash, \$3,500 in goods and services). However, between these indicative costs and earlier estimations, this package is considerably lower than the support needed by many victim-survivors.

7. Australian Council of Trade Unions (2023) Historic day as Paid Family & Domestic Violence Leave to come into force

Practical deterrents to leaving violence

Leaving violence often requires extraordinary social, emotional, and financial resources. This report focuses on the practical and financial barriers that can delay or prevent people from reaching safety.

A lack of accessible financial support can be a major deterrent to leaving. Many people do not have access to savings, independent bank accounts, or suitable lines of credit to cover urgent expenses such as bond payments, transport, temporary accommodation, or replacing essential household goods.

Existing support schemes can also be difficult to access quickly, particularly where residency or eligibility requirements apply. Fear of financial repercussions, including shared debts, leases, mortgages, or damaged credit histories, can further discourage people from leaving unsafe situations.

Financial abuse is a common feature of domestic and family violence and can continue to affect victim-survivors long after separation. Coercive control may involve debts being accumulated in a victim-survivor’s name, forced financial dependence, damaged credit histories, or restricted access to bank accounts and financial information. These impacts can make it significantly harder to secure housing, access credit, obtain utilities, or establish financial independence after leaving violence.

The logistics of leaving violence can also be overwhelming. Many victim-survivors must plan around the movements or surveillance of an offender while organising a move, attending appointments, arranging childcare, and finding somewhere safe to stay. Concerns about leaving pets behind, visa and immigration insecurity, and a lack of practical support during relocation can all act as additional deterrents.

Housing insecurity remains one of the most significant barriers to leaving safely. In an increasingly competitive rental market, securing housing often requires stable income, savings, rental references, and a clean tenancy history. Victim-survivors who have experienced disrupted employment, reduced work hours, unpaid leave, or interrupted study may struggle to meet these requirements. Discrimination against single mothers, people on income support, and pet owners can compound these challenges further.

For many victim-survivors, the perceived alternatives to violence are homelessness, unmanageable debt, refuge accommodation, or long-term housing insecurity. They are often not choosing between violence and safety, but between different forms of insecurity.

Periods of housing instability and refuge accommodation can also increase pressure on families already in crisis through disruption to children’s schooling, loss of community supports, and increased scrutiny from child protection and other services.

In many regional areas, limited housing supply, fewer specialist support services, and social isolation can intensify these barriers further. Financial abuse can also create long-term barriers to safety, leaving victim-survivors with debts, damaged credit histories, and reduced financial independence even after separation.

In the current housing and cost-of-living crisis, many people are effectively being asked to demonstrate stability before they are able to achieve it for themselves, long term.

Policy recommendations

The findings suggest that leaving violence is increasingly difficult due to the rising financial and logistical barriers involved in reaching safety. Addressing these barriers will require practical, coordinated responses across financial support systems, housing, and employment protections.

1. Immediate financial supports

- Increase the value of the Leaving Violence Program, currently capped at \$5,000 (\$1,500 cash and \$3,500 in goods and services), to \$7,000 to better reflect the contemporary costs of leaving violence and index future increases to CPI
- Remove or reduce residency and eligibility barriers within No Interest Loan Schemes (NILS) for people leaving violence
- Strengthen protections for victim-survivors experiencing financial abuse, including improved pathways to review debts incurred through coercion or abuse and mechanisms to prevent unfair adverse credit reporting
- Expand brokerage funding available to frontline services to cover:
 - bond assistance
 - whitegoods and essential household items
 - transport and relocation costs
 - temporary accommodation
 - pet boarding
 - childcare support

2. Housing and accommodation responses

- Expand purpose-built transitional and long-term housing options for people leaving violence
- Extend the Housing Australia Future Fund (HAFF) Crisis and Transitional Accommodation Program, including ongoing funding of \$40 million per year until 2036
- Fund 3,000 additional long-term social and affordable homes annually dedicated to people leaving domestic and family violence
- Establish priority social housing pathways for victim-survivors
- Invest in pet-inclusive crisis and transitional accommodation to reduce barriers to leaving safely

3. Economic and employment protections

- Expand paid domestic and family violence leave from 10 days to 15 days
- Strengthen protections against tenancy and employment discrimination for victim-survivors
- Improve access to flexible work arrangements for people leaving violence

Case study

After years of enduring domestic and family violence, Julie (not real name) took the courageous step of separating from her partner. With an Apprehended Violence Order (AVO) excluding the perpetrator from the home, she was determined to rebuild, remaining in the property with her children and managing household costs on a single income.

Despite the dedicated support of a financial counsellor and immediate financial support, the long-term financial reality quickly became overwhelming. Rising living costs, mounting debt repayments, and the full burden of household expenses began closing in. Pressure from debt collectors intensified, and the threat of bankruptcy loomed.

Then came a decision that reflects one of the starkest consequences of financial hardship in the context of domestic violence: she began the process of having the AVO revoked to allow the perpetrator back into the home.

As her caseworker explained, the choice was not made out of reconciliation or changed behaviour, but out of desperation and complexity of circumstance. The risk of violence, in her mind, had become more manageable than the crushing weight of financial insecurity, debt, and the fear of losing her home entirely.

She had not chosen violence. Facing impossible choices, she had chosen the option that felt immediately survivable.

Summary

Australia is currently experiencing the combined effects of a domestic and family violence crisis, a housing crisis, and a cost-of-living crisis. While the emotional and social impacts of violence are well documented, less attention has been paid to the growing practical and financial barriers facing people attempting to leave violent homes.

The findings in this report indicate that the cost of leaving violence has increased substantially over the last ten years, driven largely by escalating housing costs, rising living expenses, and increasing barriers to securing stable accommodation. For many victim-survivors, leaving violence now requires navigating an increasingly unaffordable rental market while simultaneously managing childcare, employment disruption, transport, relocation, and household establishment costs.

The report also highlights a range of other practical deterrents that can prevent people from reaching safety, including limited access to emergency credit, fear of financial repercussions, and a lack of practical support during relocation. In many regional areas, these challenges are compounded by limited housing supply and fewer specialist support services.

The findings suggest that leaving violence is becoming increasingly difficult not only because

of the prevalence of violence itself, but because of the rising material and logistical barriers involved in securing safety.

The purpose of this report is not to discourage people from leaving violence. Financial support and counselling is available through community services providers and Government services and funding. Rather, it is to highlight the practical barriers that victim-survivors face and the further policy reforms needed to ensure that safety is accessible, achievable, and sustainable for everyone who needs it.

In response, this report recommends:

- stronger immediate financial supports for people leaving violence
- expanded crisis, transitional, and long-term housing pathways
- improved economic and employment protections for victim-survivors
- greater investment in practical supports that reduce barriers to leaving safely

At a time of rising housing insecurity and living costs, ensuring safe and realistic pathways away from violence must remain a national priority.

Data sources

Median rent in Sydney & NSW March 2016

[NSW Government \(2016\) Rent and sales report](#)

Median rent in Sydney 2026 (as of March)

[Domain \(2026\) March 2026 Rental Report](#)

Median rent in NSW 2026

[NSW Government \(2026\) DCJ Rent Report March 2026](#)

Median rent in Australia 2016

[Australian Bureau of Statistics \(2016\) Census All Persons](#)

Median rent in Australia 2026

[Cotality \(2026\) Rental growth accelerates as vacancy rates tighten](#)

Bond

Assumed at four weeks’ rent.

Household energy bills 2016 (\$1,944 annually)

[Independent Pricing and Regulatory Tribunal NSW \(2016\) Changes in retail prices over time](#)

Household energy bills 2026 (\$2,372 annually for a typical NSW household in 2025–26)

[Independent Pricing and Regulatory Tribunal NSW \(2025\) Monitoring the NSW retail energy markets 2024-25](#)

Monthly water bill 2016 (divided from annual average into monthly rate)

[Independent Pricing and Regulatory Tribunal NSW \(2016\) Sydney Water prices for customers 2016-2020](#)

Monthly water bill 2026 (divided from annual average into monthly rate)

[Independent Pricing and Regulatory Tribunal NSW \(2025\) Prices for Sydney Water Corporation from 1 October 2025](#)

Average weekly grocery bill 2016

[RaboBank \(2016\) RaboDirect Financial Health Barometer 2016](#)

Average weekly grocery bill 2025-6

[Canstar Blue \(2025\) Average Grocery Bill](#)

Internet bill average 2016

[Internode \(2016\) Historical product info](#)

Internet bill 2026

[Canstar \(2026\) Average internet bill](#)

Phone bill on a plan 2016

[Australian Competition and Consumer Commission \(2018\) Competition and price changes in telecommunications services in Australia 2016-2017](#)

Phone bill on a plan 2026

[Canstar \(2026\) Average mobile phone bill](#)

Fuel cost per litre in 2016

[Fleet Auto News \(2018\) Historical ULP and diesel pump prices in Australia](#)

Fuel cost per litre in 2026 (as of 8 May, 2026)

[Australian Competition and Consumer Commission \(2026\) Fuel price monitoring during the current Middle Eastern conflict](#)

Moving truck per day 2016, from Wayback machine,

[taken from Budget Trucks rental](#)

Moving truck per day 2026, same truck (4.2m moving van) from

[Budget Trucks Budget Truck Rental \(2026\) Hourly rates available](#)

Indicative budget motel 2016, from Wayback Machine.

[From 47 Euros per night at Ibis Sydney, which going off the annual average exchange rates for 2016, is about \\$70.03](#)

Indicative budget motel 2026

[Ibis Sydney \(all hotels, Liverpool Casula from \\$84\)](#)

Divorce application 2016

[Alliance Family Law \(2016\) Increase to court filing fees on 1 July 2016](#)

Divorce application 2026

[Federal Circuit and Family Court of Australia \(2026\) Family law fees](#)

Therapy fees (recommended by APS National Schedule 2016

[Australian Psychological Society \(2016\) APS National Schedule of Recommended Fees](#)

Therapy fees (recommended by APS National Schedule 2026 [Australian Psychological Society \(2026\)](#)

[Private practice services](#)

Basic replacement white goods, calculated on affordable 2026 replacements:

Kettle: \$24 Anko kettle	Kmart (2026) 1.7L Stainless Steel Kettle
--------------------------	--

Toaster: \$24 Anko toaster	Kmart (2026) 2 Slice Stainless Steel Toaster
----------------------------	--

Fridge: \$549 Hisense fridge	The Good Guys (2026) Hisense frigde
------------------------------	---

Microwave: \$49 Anko microwave	Kmart (2026) 20L Compact Microwave
--------------------------------	--

Total setup costs	\$646
-------------------	-------

Using CPI inflation trajectories for household furnishings/equipment March 2016 and March 2026, CPI for the category ‘Furnishing, household equipment and services’ increased by 20% between 2016-2026. [Australian Bureau of Statistics \(2026\) Consumer Price Index, Australia, March 2026](#)

Childcare costs in 2016

[Australian Government \(2016\) Early childhood and child care in summary, September quarter 2016](#)

Childcare costs in 2026

[Australian Government \(2025\) Child care subsidy data report- December quarter 2025](#)



anglicare.org.au