

ANROWS

AUSTRALIA'S NATIONAL RESEARCH
ORGANISATION FOR WOMEN'S SAFETY
to Reduce Violence against Women & their Children

Committee Secretary

Parliamentary Joint Committee on Corporations and Financial Services
PO Box 6100
Parliament House
Canberra ACT 2600
By email: corporations.joint@aph.gov.au

Re: Financial services regulatory framework in relation to financial abuse

Dear Committee Secretary


ANROWS thanks the Parliamentary Joint Committee on Corporations and Financial Services for the opportunity to respond to the inquiry into the financial services regulatory framework in relation to financial abuse. ANROWS supports an intent to review relevant regulatory frameworks and legislation with regard to the prevalence and impacts of financial abuse in Australia. ANROWS encourages the Committee to ensure that people with lived experience of financial abuse are appropriately consulted as part of this review.

In lieu of a formal submission to this inquiry, please find attached paper that synthesises ANROWS research on the nexus of women's safety and economic security, including the harms of financial abuse. The synthesis draws on evidence from rigorous peer-reviewed research, and will be useful for the Committee in considering financial abuse as a tactic of domestic, family and sexual violence and the intersection of this issue with economic security.

In Australia, an estimated 80-90 per cent of women who seek support for domestic and family violence have experienced financial abuse.¹ Financial abuse is often used as a tactic of control and involves excluding someone from decisions about finances that affect them, controlling access to money, coercing someone to take on debt, and sabotaging someone's employment opportunities. A 2022 study by Monash University found that nearly 50% of women experiencing domestic and family violence had also experienced workplace interference, which involves impeding access, success and safety at work.² Financial abuse impacts economic security, and financial stress can increase the likelihood of experiencing first-time or escalated violence in relationships.³

It is essential that the Committee considers the harms of financial abuse in the context of domestic, family and sexual violence when reviewing the financial services regulatory framework. We would be very pleased to assist the Committee further, as required.

Yours sincerely



Dr Jane Lloyd

Acting Chief Executive Officer

29th May 2024

¹ Cortis & Bullen, 2016.

² McNicol, Fitz-Gibbon & Brewer, 2022.

³ ANROWS, 2022.

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About ANROWS

ANROWS is an independent, not-for-profit company established as an initiative under Australia's *National Plan to Reduce Violence against Women and their Children 2010–2022* (the National Plan). Our primary function is to build the evidence base that supports ending violence against women and children in Australia. ANROWS is embedded in the National Plan architecture and will continue to deliver and develop this function across the next decade under the *National Plan to End Violence against Women and Children 2022–2032*. Every aspect of our work is motivated by the right of women and children to live free from violence and in safe communities. We recognise, respect and respond to diversity among women and children, and we are committed to reconciliation with Aboriginal and Torres Strait Islander Australians.

Primary (core) funding for ANROWS is jointly provided by the Commonwealth and all state and territory governments of Australia. ANROWS is also, from time to time, directly commissioned to undertake work for an individual jurisdiction, and successfully tenders for research and evaluation work. ANROWS is registered as a harm prevention charity and deductible gift recipient, governed by the Australian Charities and Not-for-profit Commission (ACNC).

ANROWS

Economic security and intimate partner violence



Purpose

This synthesis focuses on the nexus of women's safety and women's economic security, and the harms of financial and economic abuse. Primarily, the paper synthesises ANROWS research addressing the relationship between economic security and intimate partner violence, paying particular attention to what the conditions associated with the COVID-19 pandemic have revealed about this relationship. Where appropriate, the synthesis also draws on recent external research that complements its focus, such as Anne Summers's *The Choice: Violence or Poverty* (2022), which outlines the concerning relationship between the social security system and women's experiences of violence and poverty.

Audience

This synthesis is designed for policymakers and practice design decision-makers engaging with people affected by domestic, family and sexual violence and economic insecurity. It is also relevant for those who are developing policy frameworks addressing the intersection of domestic, family and sexual violence with housing, employment, social security and related issues.

Language and concepts

While the main focus of this research synthesis is women's economic security, financial abuse occurring in the context of intimate partner relationships is also discussed. We define "economic insecurity" (also referred to as "financial stress") as the extent to which "individuals are vulnerable to hardship-causing economic losses" (Hacker, 2018 as cited in Morgan & Boxall, 2022, p. 5), and in opposition to "economic security". We define "economic abuse" (also referred to as "financial abuse") as behaviours that can exclude a victim and survivor from decisions about finances that affect them, control a victim's and survivor's access to money, coerce a victim and survivor to take on debt, and sabotage a victim's and survivor's employment opportunities (National Domestic and Family Violence Bench Book, 2021).¹

¹ While some sources differentiate between "economic" and "financial" abuse (see e.g. UNSW Social Policy Research Centre, n.d.), this paper uses the definition provided in the National Domestic and Family Violence Bench Book, which provides for the terms to be used interchangeably.

Suggested citation

ANROWS. (2022). *Economic security and intimate partner violence: Research synthesis*. ANROWS.

What we know about the relationship between economic security and intimate partner violence

Women are disadvantaged economically relative to men, and violence exacerbates this inequality.

(Cortis & Bullen, 2016, p. 18)

Intimate partner violence has a negative economic impact on victims and survivors

The negative economic impact of domestic and family violence (DFV) in general, and intimate partner violence (IPV) in particular, is captured in extensive evidence contained within ANROWS research reports from the last six years, beginning with a report led by Natasha Cortis and Jane Bullen (2016). In this research, Cortis and Bullen (2016) examined the Journeys Home survey to find evidence of the economic impact of IPV. Responses to this survey, which involved a sample of people living with disadvantage taken from 2011 Centrelink records and was conducted over six waves from 2012 to 2014, indicated that women who were affected by violence

had similar average incomes to those not affected, and were no more or less likely to participate in paid work. However, women affected by violence *fared much worse on indicators of financial hardship and stress*. The economic penalty associated with violence persisted across the six waves of the survey. (Cortis & Bullen, 2016, p. 7, emphasis added)

In addition to this direction of the relationship, in which economic insecurity is an outcome of experiencing IPV, victims and survivors who are living with financial insecurity are more likely than those who are not to experience violence. Analysis of the Australian Bureau of Statistics' (ABS) 2016 *Personal Safety Survey* showed that women living in financially stressed households, as well as women who were single parents, were more likely than women living in other types of households to have experienced partner violence in the preceding two years (ABS, 2020b).

Additionally, a report prepared by Anne Summers, *The Choice: Violence or Poverty*, found that while domestic and family violence leads to the breakdown of families, it is current government policies which push women leaving violence into a state of poverty (2022, p. 22). The study used customised data from the *Personal Safety Survey* to examine the relationship between DFV and women's economic security. The data showed that 30 per cent (81,700) of women who had experienced physical and/or sexual abuse from their partner had left the relationship on at least one occasion but

later returned: “For around 15 per cent of these women (12,000) the reason for returning was that they had no money or nowhere else to go.” (Summers, 2022, pp. 9–10)

There were significant financial implications for those women who did leave, including leaving behind property or assets. Although 60 per cent of the single mothers who experienced DFV from a partner were employed, Summers found that in many cases “their earnings were insufficient to support themselves and their children and they experienced considerable financial stress” (Summers, 2022, p. 11). Fifty per cent of single mothers who had left a violent partner were reliant on government benefits as their main source of income (p. 11). The economic consequences were particularly dire for single mothers whose youngest child was eight or over. These women rely on the JobSeeker payment which, at \$691 per fortnight, “is the second-lowest unemployment benefit in the OECD (after Greece)” (p.12).

Summers uses the term “policy-induced poverty” (p.22) to describe the phenomenon where the government’s social security system plays an active role in the economic hardship experienced by victims and survivors of violence. She argues that in Australia, policy-induced poverty emerges via a critical tension in duelling policy responses:

Government policy, through the [then] *current National Plan to Reduce Violence Against Women and their Children 2010–2022*, is ostensibly to encourage and support women to leave violent relationships. But government policy, through payments policy and other welfare measures, ensures that as many as half the women who choose to leave will end up in poverty. These two arms of government policy are in direct conflict with each other when it comes to tackling domestic violence. (Summers, 2022, p. 12)

Women’s economic equality and workforce participation are essential components of women’s economic security – and their safety

The Australian Government’s *Women’s Budget Statement 2022–23* acknowledges that “women experiencing multiple sources of disadvantage tend to have higher rates of unemployment and lower rates of workforce participation than the national average for women” (Payne et al., 2022, p. 32). Ensuring women’s economic security requires the collaboration of governments, business, communities and individuals – women are still disproportionately experiencing gender discrimination in the workplace and are more likely to be in lower-paid occupations in part-time or casual work (p. 27).

While the gender gap has been decreasing in recent years, it remains at 22.8 per cent, with men earning on average \$25,800 per year more than women (Workplace Gender Equality Agency [WGEA], 2022). Women take home 77 per cent of men’s earnings, and more than 85 per cent of Australian employers pay men more than women (WGEA, 2022).



Redressing this gap is an urgent priority. However, we must note that the relationship between women’s “empowerment” and DFV is complicated. A research briefing produced by the Bankwest Curtin Economics Centre noted that while economic independence may increase women’s overall independence and reduce financial stress as a source of conflict within relationships, women’s economic empowerment could also increase the risk for conflict “where violence is used as a means to control a woman’s resources or as a way to assert dominance if there is a perception of a threat to status or of increased independence” (Duncan et al., 2021, p. 5). In addition, Morgan and Boxall (2022) found that women’s employment, income (relative to their partner) or access to savings were not protective factors on their own against experiencing IPV: instead, women were more likely to experience IPV if they were the main income earner, were employed when their partner was not, or had access to savings that their partner did not.

Additional complexity in the relationship between economic security and violence is explored in the “Key issues” section.

Women’s economic dependence on perpetrators is a significant barrier to leaving

Financial stress and economic inequality are known to contribute to women experiencing violence – but they can also trap women within abusive relationships. Women’s financial dependence on perpetrators is a significant barrier to leaving: economic insecurity can be a desired outcome of abusive behaviours perpetrated against women to ensure their continued dependence on their partners.

Cortis and Bullen (2016) acknowledge that financial issues are a major factor in women’s decisions about whether to stay in or leave a violent relationship, given that economic difficulties arising from violence – including losing property and assets upon separation – increase women’s economic hardship in the long term. The research found that individual victims of violence unfairly bear the economic burden of violence (Cortis & Bullen, 2016).

*Individual victims of violence unfairly bear
the economic burden of violence.*

(Cortis & Bullen, 2016)

Key issues



COVID-19 conditions highlight the complexity of the relationship between economic insecurity and intimate partner violence

At both relationship and community levels, financial stress, economic insecurity and income equality are significant drivers of violence against women. Anthony Morgan, lead author of the ANROWS report *Economic insecurity and intimate partner violence in Australia during the COVID-19 pandemic* (Morgan & Boxall, 2022), noted that economic stressors play a complex role in IPV:

It's not easy to disentangle which aspects of economic insecurity are a cause, characteristic or consequence of violence. We need to think about the circumstances of both partners and the role of economic disparity, and consider the impact of both chronic and acute stressors. (ANROWS, 2022b, n.p.)

The complexity of this relationship came into stark relief as the COVID-19 pandemic effected changes in financial and employment status for many households in Australia. In early April to early May 2020, more than one in five Australians (22%) reported (in the ABS's *Household Impacts of COVID-19 Survey*) that at least one person in their household had experienced one or more financial stressors due to the pandemic (ABS, 2020a).

In investigating the nexus between women's economic insecurity and their experiences of IPV during the early months of the pandemic, Morgan and Boxall (2022) found further evidence of the complexity of the relationship between the two factors. In one particularly illuminating finding, respondents who reported an improvement in their financial situation over the past 12 months were more likely, compared to respondents who had reported no change in their financial situation due to pandemic-related factors, to experience a *de-escalation of physical violence*. However, they also faced an *increased likelihood of escalating physical violence and emotionally abusive, harassing and controlling behaviours* (Morgan & Boxall, 2022, p. 10). This indicates a possibility that an improved financial situation for women is a protective factor in relationships where violence is already present, but it could be a provocation in others – particularly when there is greater adherence to traditional gender norms regarding which partner makes more money.

Morgan and Boxall's (2022) ANROWS report builds on earlier Australian Institute of Criminology findings regarding the early impacts of the pandemic in terms of how pandemic-related social isolation and financial stress could affect DFV. The earlier research found that the probability of first-time violence was 1.8 times higher among women who experienced an increase in financial stress during the pandemic compared to those who did not (Morgan & Boxall, 2020, p. 11). The researchers suggest that

the early stages of the pandemic were associated with an increased risk of violence against women who were living with their partners, and particularly for first-time victims – most likely from a combination of stressors associated with the pandemic, including economic stress and social isolation. It is crucial to note that financial stress does not cause violence – not all women who reported an increase in financial stress experienced violence – but it does present as a “significant situational stressor that impacted on women’s safety during the pandemic” (Morgan & Boxall, 2020, p. 14).

As costs of living rise in 2022, additional findings from Morgan and Boxall’s (2022) study are relevant in terms of how financial stress affects women’s safety: when financial stress levels were considered “medium” to “high” (as opposed to “low”), there was an increased likelihood of physical violence, sexual violence and non-physical forms of abuse, or of an escalation in these three categories (p. 32). Moreover, when survey respondents in the study reported facing any kind of economic hardship (as opposed to not reporting any economic hardship), the same was true (p. 8).

Economic abuse is often used as a tactic of control and to create fear

Research by Kaspiew and colleagues (2017) found that almost two in three separated women (30/47; 64%) reported experiencing financial abuse after separation. Analysis of data taken from the Australian Institute of Family Studies’ Family Pathways projects showed “a significant association between financial stress and poor wellbeing outcomes for women and children”, and that “for mothers, financial hardship is a significant factor in the association between DFV and higher levels of parenting stress and lower wellbeing outcomes for children” (Kaspiew et al., 2017, p. 11).

The researchers found that this association was strengthened by qualitative data: “Financial abuse emerg[ed] in the interviews with women as a particularly strong and deleterious feature of severe and sustained patterns of DFV.” (Kaspiew et al., 2017, p. 11) Among other issues such as homelessness and poverty (see section on housing below), some of the women also spoke of the financial abuse contributing to fear, and an unsafe environment, for their children (p. 9).

This notion of fear comes up in later ANROWS research investigating women’s quality of life as a potential outcome measure for evaluating the effectiveness of perpetrator interventions. McLaren et al. (2020) found that the fears created for victims and survivors by IPV – beyond the fear of physical violence – impacted their quality of life. Socio-economic fears named by the women in the study included the following:

- “fear of no financial stability and security”
- “fear of things getting worse and living in thirdworld conditions”
- “fear of not having enough money and having to say to my children ‘I cannot afford it’.”
(Research participants as quoted in McLaren et al., 2020, p. 47)

One of the most common forms of recent IPV reported by the women participating in

the study was economic abuse, with 63 per cent of women reporting this (McLaren, 2020, p. 39). One woman was asked to describe what made her quality of life “bad”, and she explained:

Having no freedom to go and do what I want, having to walk on eggshells. Being scared. Scared to get help. Scared to leave, Being threatened, put down, psychologically abuse [sic], and limited in what I can do. *I have no money; it is hard to leave.* My friends and family and supports have diminished. It is hard to leave. (Research participant as quoted in McLaren et al., 2020, p. 47; emphasis added)

A recent ANROWS report on intimate partner violence homicides found that “economic or financial abuse” was present in more than one quarter (27.4%) of cases where a female victim was killed by a male primary domestic violence abuser (Australian Domestic and Family Violence Death Review Network & ANROWS, 2022, p. 55).

Another ANROWS report on intimate partner homicides found that, due to their role as primary caregivers for children, some female victims of male-perpetrated intimate partner homicides were financially dependent on their partners (Boxall et al., 2022, p. 33). In cases where the victim and offender were separated or negotiating reconciliation when the lethal incident occurred, 6 per cent of offenders had perpetrated financial abuse against the victim following separation (Boxall et al., 2022, p. 88).

Women’s workforce participation contributes to women’s economic security

One method of protecting women’s workforce participation when they are experiencing DFV is the provision of paid DFV leave. “Sustained periods of employment can provide financial security, independence, social networks and increased self-esteem” (Australian Council of Trade Unions, 2016 as cited in ANROWS, 2019b, p. 1), and paid DFV leave is necessary to reduce the negative financial impacts of violence on women, particularly when they are ending violent relationships (ANROWS, 2019b). Data from the ABS’s *Personal Safety Survey* showed that women were more likely to experience controlling behaviours than men from their most recent emotionally abusive partner:

- 38 per cent of women experienced their partner controlling them knowing about, having access to or making decisions about household money, compared to 22 per cent of men
- 22 per cent of women experienced their partner controlling or trying to control them from working or earning money, compared to 11 per cent of men (ABS, 2016).

Fifteen per cent of women who were working while experiencing violence from their current partner took time off work as a result; this figure rises to 29 per cent for women who experienced violence from their most recent previous partner (ABS, 2020b).

Promising findings from the Workplace Gender Equality Agency’s *2020–21 Data Snapshot* indicate that more than half (51%) of employers offered paid DFV leave in 2020–21, up from just over one in 10 (12%) in 2015–16 (WGEA, 2022).

The economic benefits of paid employment are significant in the context of women’s economic security and their ability to safely exit and maintain a life free from violence.

(Fitz-Gibbon et al., 2021, p. 5)



At the time of writing (August 2022), the Senate Education and Employment Legislation Committee is conducting an inquiry into the Fair Work Amendment (Paid Family and Domestic Violence Leave) Bill 2022 which, if introduced, provides for 10 days of paid DFV leave for full-time, part-time and casual employees at their full rate of pay. This bill “offers a protective factor for women in maintaining continuous employment, supports economic security, and does both for a cohort who often experiences enduring economic stress” (ANROWS, 2022a).

While this progress is encouraging, consultation with victims and survivors suggests that 10 days’ leave is not enough. A recent project conducted by a team from Monash University, based on this consultation and responding to best practice recommendations emerging in Australia and internationally, identified a need for workplaces to ideally provide unlimited paid DFV leave – with 14 days’ paid leave provided at a minimum (Fitz-Gibbon et al., 2021, p. 5). In addition, a scoping review of 27 studies focusing on organisational responses to DFV found that flexible work arrangements – including both paid and unpaid DFV leave – were one of eight effective strategies in responding to employees experiencing violence (Breckenridge et al., 2021).

Research shows a strong link between housing insecurity and economic insecurity

An ANROWS research synthesis focusing on DFV, housing insecurity and homelessness notes that “women’s housing insecurity following DFV is tied to their economic insecurity” (ANROWS, 2019a, p. 1). For some of the 30 women who reported experiencing financial abuse following separation in Kaspiew et al.’s 2017 study (discussed above), periods of homelessness or housing instability followed this abuse, as did the loss of employment and the experience of poverty.

In an ANROWS meta-evaluation of “safe at home” programs,² Breckenridge et al. (2016) recognised the need for these programs to include strategies to improve women’s economic security and, in so doing, enable them to be financially independent of their ex-partner and to stay in their own home following separation. However, only four of the 20 included evaluations called attention to the need to focus on economic security through accessing subsidies (e.g. rental) or promoting women’s employment (Breckenridge et al., 2016). General barriers to women remaining in the home identified in the majority of evaluations included economic abuse and financial insecurity (Breckenridge et al., 2016). Of course, some women cannot remain in the family property on a single income. There is a clear need, in terms of ensuring positive outcomes for women and children, for programs designed to operate beyond crisis periods – that is, programs that over time strengthen women’s economic position (including housing):

² “Safe at home” programs are designed to enhance the safety of – and prevent homelessness for – women and children who are experiencing DFV (Breckenridge et al., 2016).

Women who leave violent relationships are at risk of homelessness and financial insecurity

(Breckenridge et al., 2016)

In order to promote sustainable independent housing, safety and economic security, it is critical that “safe at home” responses are offered in conjunction with longer-term case management and support. (Breckenridge et al., 2016, p. 20)

The same meta-evaluation noted that the current literature on housing insecurity and DFV acknowledges that to ensure women leaving violent partners can maintain housing and avoid poverty associated with economic abuse experienced during the relationship, promoting economic security is paramount (Breckenridge et al., 2016). Some of the evaluations included in the research incorporated interviews with clients who identified economic abuse as a contributing factor to financial insecurity, but “women’s economic security” was mentioned in program or evaluation goals for only three of the 20 included evaluations (Breckenridge et al., 2016).

All 20 of the included evaluations in Breckenridge et al.’s (2016) meta-evaluation recognised that women who leave violent relationships are at risk of homelessness and financial insecurity, and the study captured a theme that recurred throughout the evaluations: “Where women struggled to maintain independent accommodation, they were more likely to return to the perpetrator.” (Breckenridge et al., 2016, p. 21)

The social security system can affect women’s ability to leave violent relationships

ANROWS research (Sleep, 2019) into the Centrelink “couple rule”, used to determine whether a person should be considered part of a couple for social security purposes, found that the rule is one among a number of systemic issues affecting women’s ability to leave relationships. The research found that some women who had claimed the single person’s benefit when trying to leave their relationship were deemed to be in breach of the couple rule, increasing their financial vulnerability through the accumulation of related fines and debt (Sleep, 2019).

Research conducted by the National Social Security Rights Network (NSSRN; 2018) found that there was an intersection between DFV – perpetrated in most cases by partners or ex-partners – and eligibility/rates of entitlement across a number of social security payments and issues. It found specifically that women faced an increased risk of violence due to the Centrelink system’s assumption that couples share income – or of having debts raised against them after providing limited information to Centrelink. In cases where this intersection was present, men:

- refused to share their income with their female partner, or took their female partner’s money
- made it impossible for their female partner to accurately report to Centrelink, by withholding information about income or assets
- used physical violence and intimidation to stop their female partner declaring income or force them to claim payments they were not entitled to
- delayed tax returns in order to delay child support payments (NSSRN, 2018, p. 6).

Additional situations of crossover in the relationship between DFV and social security entitlement include those where social security income is insufficient to secure safe accommodation; a victim's and survivor's capacity to leave is reduced through fear of being "caught out" by Centrelink; and the process of establishing social security entitlement is too difficult (Cameron, 2020, p. 15).

The insufficiency of current social security entitlements is further evidenced in Summers' report and her analysis of the "dire economic situation" of the 50 per cent of single mothers included in the study who rely on government payments as their primary source of income (2022, p. 18). Summers linked the current situation to a history of bipartisan policy reforms by successive governments that has resulted in single parents reliant on government payments being compelled into a state of poverty, where they are "expected to subsist on an amount that is significantly below what social scientists and economists refer to as the poverty line" (p. 18).

Social security reform is crucial, as "social security accessed at times of greatest vulnerability can be critical to victims of violence re-establishing themselves so they may rebuild their lives and move on" (NSSRN, 2018, p. 5).



Recommendations for policy and practice

The following recommendations are drawn from the ANROWS evidence presented throughout this paper.

RECOMMENDATION 1: During and after crisis periods, make meeting women's basic needs and economic security a priority. This can be achieved through ensuring adequate levels of income support, improving access to housing, and improving Centrelink capacity to identify and respond to women's needs (Cortis & Bullen, 2016, p. 8).

RECOMMENDATION 2: Secure women's future economic security through access to affordable housing, access to education and training opportunities, and improved employment services and supports (Cortis & Bullen, 2016).

RECOMMENDATION 3: Conduct longitudinal and perpetrator-focused studies to determine the direction of the relationship between economic insecurity and IPV, and to provide further insight into how the economic security of women's partners influences abusive behaviour (Morgan & Boxall, 2022).

RECOMMENDATION 4: Expand safety planning for women trying to leave violent relationships beyond housing needs by incorporating financial safety strategies and acknowledging the material realities of the women's lives (Breckenridge et al., 2016).

RECOMMENDATION 5: Amend the *Social Security Act 1991* (Cth) to ensure that DFV is included as a factor in play in determining whether a person should be considered a member of a couple for social security purposes – and when considering if a Centrelink debt should be waived (Sleep, 2019).

RECOMMENDATION 6: Enhance support for women to maintain financial stability following separation from a violent partner (Kaspiew et al., 2017).

RECOMMENDATION 7: Improve women's economic status and community understandings of the costs associated with DFV, generally. Particular requirements include:

- specialist advice and assistance for women leaving violence relationships to secure property and funds
- consumer policies to prevent financial abuse
- safeguarding against financial abuse resulting in the accrual of Centrelink debt
- improved access to child support and employment to prevent financial loss (Cortis & Bullen, 2016).

RECOMMENDATION 8: Commit to the implementation of recommendations set out by Anne Summers in her report *The Choice: Violence or Poverty* (2022). These recommendations are replicated below:

- Change the eligibility rules so that the Parenting Payment Single (PPS) allowance is available to all single parents until their youngest child reaches 16 or is still in high school.
- Increase the PPS allowance rate so it is equal to the age pension single rate.
- Change the indexation and benchmarking of the PPS so it aligns with how pensions are indexed: PPS would always equal 27.7 per cent of male total average weekly earnings (MTAWE) rather than the current benchmark of 25 per cent of MTAWE.
- Abolish the mutual obligations requirements for recipients of the PPS (currently imposed once the youngest child turns six) and provide optional job-training and job-seeking opportunities to those parents who want them.
- Abolish the ParentsNext scheme with immediate effect and investigate replacing it with a proven effective voluntary scheme for preparing young parents for employment.
- There is a need for *longitudinal* data to supplement the data provided by the PSS 2016. There is also a need for comprehensive longitudinal study (including focus on the behaviour of perpetrators).

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