

***Count her In. And don’t cut her off!***

* Bella Fantasia (she/her), WDV Youth Expert by Experience

**Content Warning:** This article discusses and links to other articles that also discuss family violence. Supports – including resources, support services, and financial support payments for those experiencing family violence, can be found at the end of this article.

Recently (March 8th) we recognised International Women’s Day. With a focus on economic empowerment, the theme was ‘Count her in: Invest in Women, Accelerate Progress’.

With much focus given to inclusion in paid workspaces, it’s also important to recognise that for many women with disabilities, economic empowerment comes from other support structures such as government supports and the [disability support pension (DSP)](https://www.servicesaustralia.gov.au/disability-support-pension).

The DSP is critical to women’s economic empowerment, with the support and independence it provides to women with disabilities who are unable to earn a liveable income, due to both inaccessible societal structures and the nature of disability. (The DSP medical rules set this to mean that you are unable to work more than 15 hours a week for the next 2 years due to your disabilities.)

Because of this, we need to ensure that systemic supports like the DSP truly provide economic empowerment, and don’t risk the safety and wellbeing of women with disabilities. There are several aspects of the DSP that cause such risks.

As a proud independent young woman with disabilities, who relies on the financial safety net of Centrelink’s disability support pension, I am scared that in the future if I ever have a partner/relationship and we live together and/or get married that my safety and financial independence will be at risk due to Centrelink’s rulings.

To receive the DSP, like for other Centrelink payments, you need to meet certain requirements based on your age and residential status.

The first specific thing you need to know for the DSP, is that to gain access to the DSP you must go through Centrelink’s [Income and assets tests](https://www.servicesaustralia.gov.au/income-and-assets-tests-for-disability-support-pension?context=22276) (also known as the ‘non-medical rules’). This test looks at income and assets you, (and if you have a partner), and your partner have. They look at the total amount of money in your bank accounts, the income you both receive (like if you’re employed), and the combined total value of any assets / investments / capital you own. This can include investment property, cars, furniture, electronics, jewellery, etc. This test does not appropriately consider that even if you’re living with / married to someone, you may still keep finances separate.

Next you must meet the DSP specific medical rules. These are often not easy to satisfy. Not everyone with a disability or medical condition will meet these medical rule requirements and therefore will not be eligible for DSP.

Going through the process of proving you meet the medical rules is unfair, tedious, and exhausting. It can take many months to get into seeing specialists, and complete Centrelink’s assessment processes, and you receive very little communication from Centrelink or Services Australia about those assessments and the results. This takes a toll on your mental health, as you’re left anxiously in limbo waiting to find out if you’ve been successful or not.

If you meet all the criteria set out by Centrelink, then you can start receiving DSP payments.

BUT the $ amount of regular payments is determined by factors such as age, income and asset totals, home ownership, dependents such as children and relationship status. This amount decreases if you earn a certain amount. As a single, if you work and earn over $204 a week - Centrelink will pay 50 cents less for each dollar over that amount.

If Centrelink considers you to be a [‘member of a couple’](https://www.centrelink.gov.au/onlineclaim/help/personal_dtls_help.htm) due to circumstances such as living together/being married, regardless of how you share or don’t share costs, you automatically receive less. If you’re in a couple, the combined working income can’t exceed over $360 before Centrelink reduces payments by 50 cents for each dollar. Also, the maximum payment per fortnight for an individual in a couple drops from $1,096.70 to $826.70.

Resultantly, this often forces women to rely on their partner to pay more towards rent, bills, food, healthcare, participating in the community, and more. This leads to a situation of financial hardship for many women with disabilities. Such a reliance can trap people in relationships and increase the likelihood of family violence.

It is a fact that approximately 1 in 4 women have experienced violence by an intimate partner and this statistic is even higher for women with disabilities. A contributing factor to this statistic is financial hardship, with many women with disabilities experiencing financial abuse. This is where their access to money is limited, removed, controlled with coercion, or where decision making is denied. This can also contribute to other forms of violence; especially when partners take on support and care-giving roles, and when women with disabilities can’t access support services.

The experience of coercive control is not typically well known and recognised as family violence which leads to it being overlooked. In the ABC article [*Coercive control the most sinister form of abuse, but it's still not a standalone offence in most states*](https://www.abc.net.au/news/2023-12-17/coercive-control-even-more-harrowing-for-women-with-disabilities/103231474)*,* disability advocate Denise Kay from the Albany Community Legal Centre says “many caregivers use financial control out of a sense of responsibility because they think the disabled person isn't capable of decision making.” This is a massive concern. For me as I get older, I never want anyone to make assumptions about my ability to control my life and to define my independence.

Furthermore, I never want to risk my safety or be reliant on another person for anything - but especially money, as my independence is one of the most important things to me. As discussed in the ABC article [*Partner income tests are preventing some Australians with disabilities from getting married*](https://www.abc.net.au/news/2023-02-24/qld-disability-pension-partner-income-tests/102013448), one woman shares “The choice between having enough money to live or being with the person you love, that isn't a choice anyone should have to make”. I completely agree with this. I don’t ever want to be in that position of having to choose between money or love, because I will always choose money as it gives me my independence.

Which is why as a young woman with disabilities I’m scared about the possibility of falling in love and being in a real relationship. My disabilities are permanent, and I will never be able to work more than 15 hours per week due to the way they affect me, resulting in a high chance I will always be reliant on the DSP.

Centrelink needs to change DSP rules to prevent and protect women with disabilities from experiencing violence, and support us to build and maintain our independence. Centrelink needs to give confidence to young people about their options for the future.

**Supports:**

The following is a list of financial support payments, support services, and resources that may be useful for those who are or previously have - or know someone who is/has, experienced family violence.

**Financial supports:**

* For a list of financial payments that support people who are experiencing family violence (including for people with temporary visas or with uncertain visa status who are living in Australia), please visit the Services Australis website - [Help with money if you’re experiencing family and domestic violence | myGov](https://my.gov.au/en/services/living-arrangements/experiencing-family-and-domestic-violence/help-if-you-re-experiencing-family-and-domestic-violence/help-with-money-if-youre-experiencing-family-and-domestic-violence)

**Support services and networks:**

* 1800 Respect: A telephone and online crisis and trauma counselling service, 24 hours a day, 7 days a week.

Phone: 1800 RESPECT (1800 737 732)

Text: 0458 737 732

Online chat: [www.1800respect.org.au/online-chat-1800respect](http://www.1800respect.org.au/online-chat-1800respect%20ct)

Website: [www.1800respect.org.au](http://www.1800respect.org.au)

* Safe Steps: Providing emergency accommodation, a free 24 hour crisis line, outreach services, advocacy, referral and information support services to enable women and children to become – and stay – free from violence.

Phone: 1800 015 188

Email: [admin@safesteps.org.au](mailto:admin@safesteps.org.au)

Website: [www.safesteps.org.au](http://www.safesteps.org.au)

* InTouch: Services, programs and responses to issues of family violence in migrant and refugee communities.

Phone: 03 9413 6500

Toll free number: 1800 755 988

Email: [admin@intouch.org.au](mailto:admin@intouch.org.au)

Website: [www.intouch.org.au](http://www.intouch.org.au)

* Djirra: Individualised support service offering personalised emotional, cultural, and practical support to Aboriginal women and their children who are dealing with family violence, or have experience it in the past and are still not safe.

Phone: 03 9244 3333

Email: [info@djirra.org.au](mailto:info@djirra.org.au)

Website: [www.djirra.org.au](http://www.djirra.org.au)

* Rainbow Door Helpline: A free specialised LGBTQIA+ helpline that supports individuals, as well as family/friends to talk about what is going on for them, including family violence and relationship issues.

Phone: 1800 729 367

Text: 0480 017 246

Email: [support@rainbowdoor.org.au](mailto:support@rainbowdoor.org.au)

Website: [www.rainbowdoor.org.au](http://www.rainbowdoor.org.au)

**Resources:**

* Women with Disabilities Victoria

[WDV publications and resources](http://www.wdv.org.au/resources-v2/)

[WDV fact sheets](•%09www.wdv.org.au/publications-resources/wdv-fact-sheets)

* Our Watch

[Change the Story suite of resources](https://www.ourwatch.org.au/change-the-story/)