

# WHEN'S THE RIGHT TIME TO TALK ABOUT MONEY?



**Financial 'Teachable Moments'  
for women affected by  
family violence**

Dr Nilmini Fernando

1 November 2018





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## RESEARCH PARTICIPANTS

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Financial Teachable Moments for women affected by Family Violence

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# Foreword

**This research builds on the Australian and international body of knowledge around women, family violence and financial well-being. We have asked when, where and how women victim-survivors of family violence want to receive financial information and support.**

We have asked these questions not for mere academic enquiry but to create a case for meaningful change that will work towards the elimination of family violence and build women's capacity to achieve financial well-being. To do this we have drawn on the existing knowledge and the expertise of hundreds of women who have experienced family violence. This report provides concrete recommendations that will make a difference and I commend them to you.

WIRE's vision is for a society in which women are safe, respected, valued, informed and empowered and free to make genuine choices in their lives. We live our vision through our work with individual women through our online and telephone support line, which is available to any woman on any issue, our walk-in centre, and our homeless women's programs. WIRE maximises its impact by providing training and support to government, community services and the private sector on important issues such as family violence and women's financial well-being.

For more than 10 years WIRE has been undertaking research and training development that expands our knowledge of women's financial well-being and family violence. This body of work has tackled issues such as:

- » Addressing women's financial needs across the life course
- » Unpacking the gendered social and structural barriers to women's financial empowerment and well-being
- » Deepening our understanding of how societal norms and stereotypes shape how women relate to money, perceive themselves as independent financial decision makers and learn how to be money managers
- » Raising the profile of financial abuse as an insidious form of family violence and emphasising that this abuse often persists long after separation
- » Delivering WIRE's Purse Project in 2016, which broke important ground by delivering a targeted financial capability education program to 79 women affected by family violence and 65 community services to professionals around building women's financial well-being

- » Delivering targeted training in financial abuse and financial capabilities to 154 family violence workers
- » What is an appropriate private sector response to financial abuse

Our work — be it working with an individual woman experiencing family violence or undertaking research — focuses on the stories of women.

We recognise that women have agency in and are the experts on their situations. They have wisdom to share and without listening to their voices our solutions to wicked problems such as poverty and family violence will never be whole or sufficient. It is through women's stories that we hear about system failures, cultural norms that pervade the thinking of community members and decision-makers that thwart women's ability to become financially secure, as well as accounts of survival and resilience. In these stories there are answers. But it is not good enough just to listen to these answers; it is important to act.

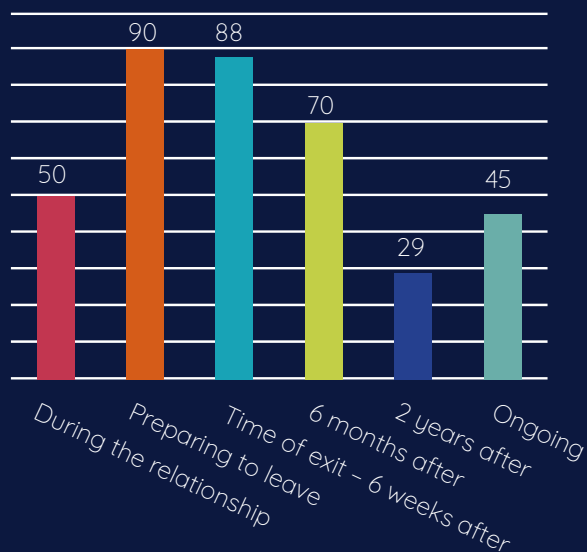
I call on readers of this report to act. We must do more than what we are already doing; too many women and their children are enduring long-term poverty and deprivation because of their experience of family violence. We are all part of the answer and have our part to play.

I want to thank Dr Nilmini Fernando for her rigor and dedication in undertaking this research and writing the report, and particularly for the respectful way that she held the stories of women and has brought them to the world. I also want to thank the hundreds of women who shared their stories so that others may not have to experience what they have endured. I also want to thank Financial Literacy Australia for seeing the importance of this study and funding and supporting the research.

Julie Kun  
WIRE CEO

# Key findings

## When's the best time to talk about money?



## Financial barriers at each stage

### PRE-CRISIS: BEFORE AND DURING THE RELATIONSHIP

- » Gender: norms and structures, negative stereotypes and discriminatory attitudes
- » Poor recognition of family violence and especially financial abuse
- » Reduced cognitive 'bandwidth' due to psychological impacts of trauma from multiple forms of abuse, particularly concomitant emotional and financial abuse
- » Concomitant emotional and financial abuse: financial deprivation, loss of financial control, opportunities, skills and confidence, depression

### CRISIS: EXITING THE RELATIONSHIP

- » Lack of time and support to prepare to exit
- » Escalated risk of violence and lethality
- » Limited help-seeking behaviours (formal and/or informal sources)
- » Responses to disclosure by friends, family colleagues
- » Accommodation refuge, emergency housing, rent
- » Limited access to material welfare and Centrelink income supports
- » Multiple relocations via emergency and refuge housing to another part of the state or interstate

## Top seven money worries

CONCERN	%
Affording healthcare	56 %
Debts	48%
Paying for utilities	42 %
Children's expenses	41%
Affording food	41%
Affording transport	39%
Affording phone and/or internet	38%

### EARLY RECOVERY: 1-2 YEARS POST-SEPARATION

- » Inadequate income
- » Multiple legal processes in multiple legal systems (family Law, criminal law, child protection)
- » Post-separation financial abuse through a suite of tactics (joint loans, sexually transmitted debts, delaying asset settlements, repeatedly breaching court orders, non-compliance with child support payments, frequent changes, disputing parenting arrangements)
- » Housing costs
- » Bills, living costs, childcare

### MID-RECOVERY

- » Prolonged asset settlements
- » Loss of legal care of children; alienation from children
- » Affordable housing and everyday costs of living
- » Mental health issues
- » Re-training/finding stable work
- » 'Working poor'

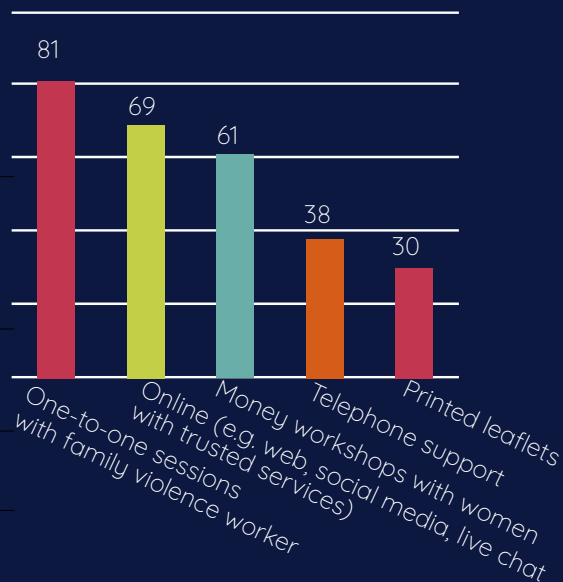
### LONG-TERM/ENDURING

- » Poverty, Isolation, being "forgotten" and unvalued
- » Housing and employment insecurity
- » Lack of retirement options
- » Loss of trust and faith in relationships
- » Betrayal about injustices never accounted for, and anger about systems they believed would protect them and deliver justice

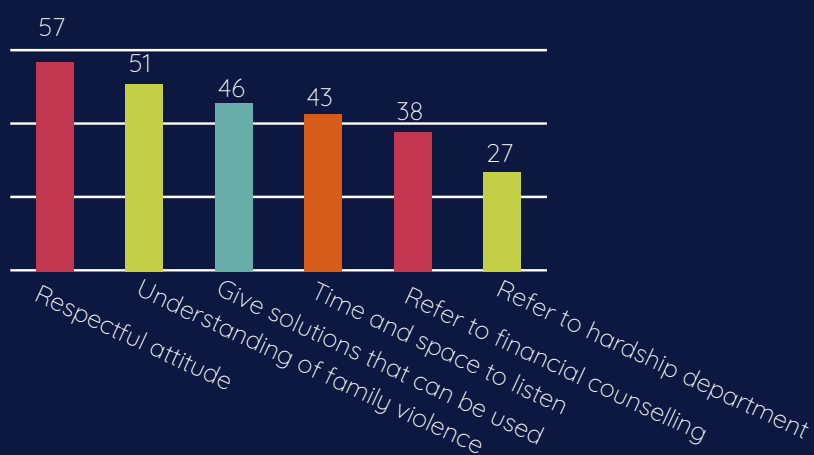
## Key financial capability skills needed

Prevention	» Educate
	» Inform
	» Plant seeds
Early Intervention	» Identify red flags
	» Target at-risk women and provide specialist Financial Capability programs
Crisis stage	» Meet immediate needs
	» Restore financial safety
Early Recovery	» Prevent and interrupt post-separation abuse
Mid Recovery	» Build financial stability
	» Employment/Training
Long Term Recovery	» Employment
	» Build financial security
	» Assets, super
Enduring Recovery	» Advocacy
	» To be heard
	» To retire with dignity and justice

## What formats?



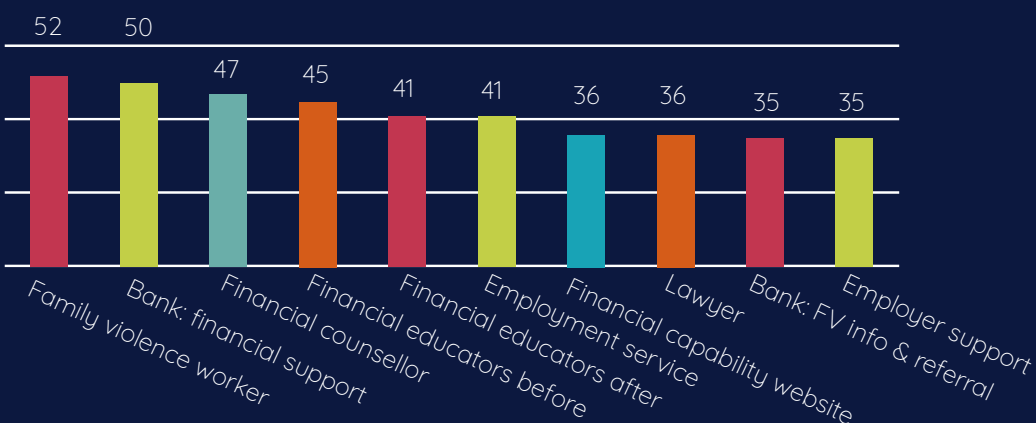
## How can services maximise financial teachable moments?



## Key financial capability skills needed

Knowing where to get financial information	»	88%
Managing money to make ends meet	»	85%
Making good money decisions	»	86%
Knowing where to get emergency aid (food, clothes, money)	»	84%
Managing and severing joint debts	»	83%

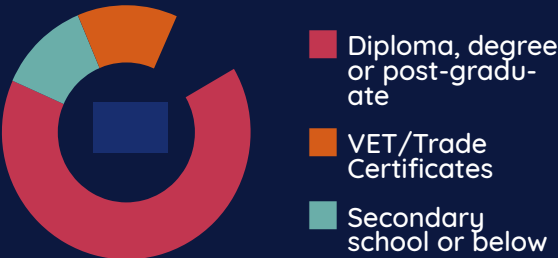
## Who should provide the information?



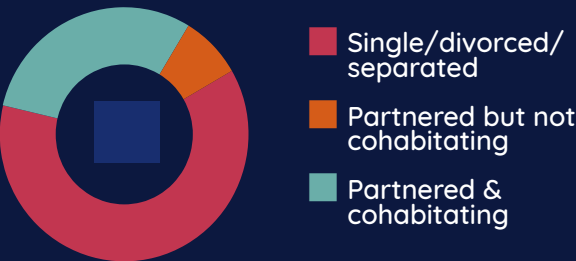
# Participant profile

Biodata was gathered from 58 focus group participants and 281 survey participants and key demographic information is provided below.<sup>1</sup> The largest proportion of participants in both focus groups and the survey was aged between 45-54, the oldest was 76, and the youngest 18.

## EDUCATION LEVEL



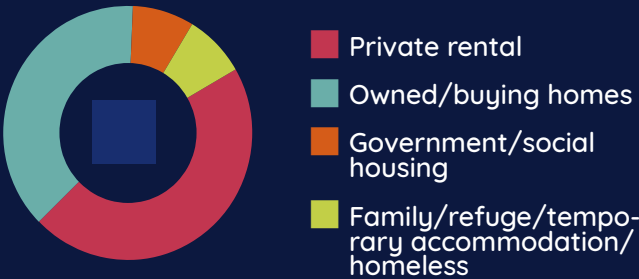
## RELATIONSHIP STATUS



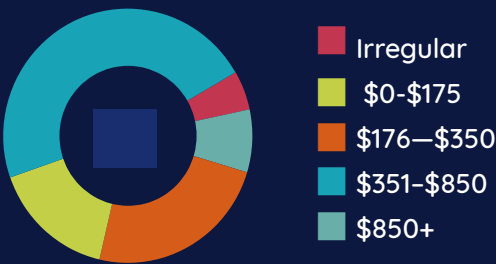
## OCCUPATION



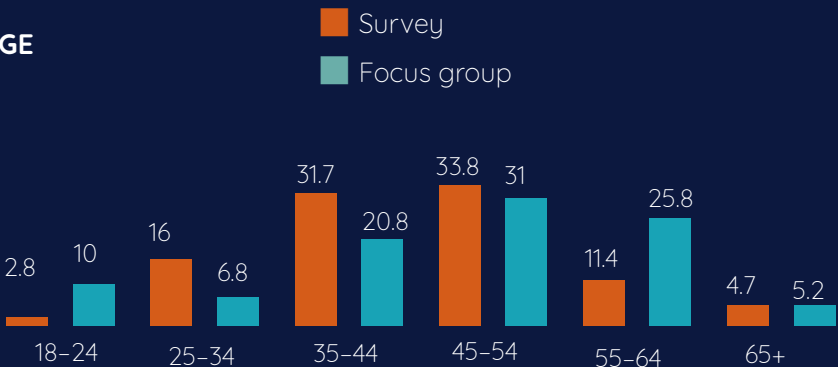
## HOUSING



## INCOME PER WEEK



## AGE



<sup>1</sup> The figures above reflect the biodata for 58 (of 67) focus group participants and 281 (of 286) survey respondents. Data from five survey respondents were eliminated as they were incomplete or did not fit eligibility criteria (four male and one incomplete). In total, 281 women respondents completed the required survey questions and 125 of those also completed optional questions.



**Economic empowerment** is a comprehensive theme that encompasses economic self-efficacy and economic self-sufficiency, and is enhanced by financial literacy, to address an individual's knowledge, skills, and confidence to address her own financial well-being (Postmus et al. 2013). It is a process in which people gain control or power over their own life (Kasturirangan 2008.)

**Family violence** is a preferred term in this report, and encompasses physical, sexual, emotional, financial and psychological violence that overlap in intimate partner, family and other relationships of mutual obligations and support experienced in Aboriginal and Torres Straits Islander communities. It is inclusive of same-sex partners, elders, and 'familial' or 'family-like' relationships such as related or unrelated carers of people living with disability. The central element of family violence is an ongoing pattern of perpetration using violent, coercive and/or threatening behaviour where the perpetrator interweaves multiple strategies of physical and sexual violence with non-physical violence (e.g. intimidation, sexual degradation, isolation) as part of a range of tactics to exercise power and control over the victim/survivor (in most cases, women) and their children. Coercive control is a 'hostage-like entrapment' experienced by 68-80 % of women who seek formal help (Stark 2007).

A **feminist framework** centers women's lived experiences and critically addresses power differentials that create complex, intersecting entrenched gendered barriers that persistently and disproportionately economically disadvantage women in comparison to men. These barriers are structural, social and cultural and perpetuated through patriarchal beliefs and systems (which force gender into the binary categories "man" and "woman" only and consider men inherently dominant or superior to women). These beliefs can be acted on by either women or men to entrench gender roles that are unjust and harmful to society (hooks 1984).

**Financial abuse** is defined as a perpetrator's 'controlling and humiliating behaviours that constrain a women's ability to 'acquire, use and maintain [financial] resources, thus threatening her economic security and potential for self-sufficiency' (Adams et al. 2008, p. 564). It involves

**Financial control:** Controlling day-to-day household finances and material well-being, for example denying access to money, bank accounts, hiding household income, monitoring spending

**Financial exploitation:** Stealing, forcing the abused person to give money, building up debts in both names, spending rent or bill money, manipulating credit and debt to the abused partner's disadvantage, refusing to work or contribute to household expenses, damaging possessions

The terms and concepts used to name, and frame family violence vary across contexts and are contested and debated by practitioners, academics and victim-survivors, which is also the case in the field of financial capability, empowerment and well-being. Applying financial capability terms to the family violence context is a relatively new field, and key terms and concepts used in this report that reflect shifts in thinking are outlined below.

**Financial sabotage:** not allowing the woman to work or undertake education, denying access to means of transport or communication

Institutional or structural abuse: related to interference with benefits, or via legitimacy given to post-separation perpetrator abuse through actions by police, or banks, or courts (Sharp 2015).

**Financial capability** is 'both an individual and a structural idea. It combines a person's ability to act with their opportunity to act (Sherradan 2013, p. 6) A critical gendered approach locates individuals within elements that enable or disable an individual's financial capabilities, including access to appropriate financial information and supports, a non-exploitative market, an emergency buffer and an adequate income (Corrie 2016, p.41)

The research recommends financial education programs that take a Critical Financial Capability approach, that is a dialogical (not top-down), learner-centered approach to financial literacy education for already marginalised and oppressed peoples that considers individuals' financial capability as always secondary to lack of money and financial hardship as less about incompetence but income inadequacy and varying capacities (Langvot 2008).

**Financial recovery** refers to returning to a state of minimal financial well-being, which understands that in the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial well-being.

**Financial well-being** is defined as when a person is able to meet expenses and has some money left over, is in control of their finances and feels financially secure, now and in the future (Marjolin et al, 2017).

**Fiscal violence** is a term increasingly being used to relate to state and Government economic, budgetary, revenue and tax policies that system-

atically disenfranchise the poor and marginalised. Women are always hit harder by recessions and austerity measures in the family violence context, cuts to benefits for lone mothers is a case in point (Moore 2012).

**Intersectionality** is a feminist framework that emerged through lived experiences of black and women-of-colour which explains how power shapes identity, and provides nuanced, contextualised analyses of how multiple forms of power operate intersect to compound existing structural oppression and domination for those with multiple identifications according to race, class, age, sexual orientation, ability, Indigeneity, migrancy (Collins & Bilge 2016). This makes certain groups of women more vulnerable to family violence and present specific barriers to their exit and recovery. In Australia, Aboriginal, Torres Strait women use intersectionality to contest their systematic oppression through settler colonialism, race, class and gender. Their structural financial exclusion and lack of access to legal rights, employment and economic empowerment have resulted in higher rates of prevalence and morbidity of violence against them (Djirra 2017; Young 2016).

**Trauma (and violence) informed practice (TVIC)** doesn't ask, 'What's wrong with you?' but 'What happened to you?' Trauma and violence informed practice is woman-centered, holds women's individual needs at the central focus, and accounts for the intersecting impacts of systemic and interpersonal violence and structural inequities on a person's life (Hegarty et al. 2017). In practice, it is attentive to the impacts of both historic and ongoing violence, sees that the 'problem' does not reside only in the psychological state, but also in social circumstances and requires reflective practice, providing emotionally and culturally safe spaces, hearing and believing women, understands associations between structural and individual male power violence, is connected to services that are connected with each other (Quadara 2015).

**Strength-based responses** locate women as 'experts' in their life who have survived and managed their safety throughout their family violence journeys, and who are able to make choices and decisions when provided with knowledge, information and support.

**Teachable moments** refers to moments in time, where specific events, circumstances, contexts, opportunities enable a learner to learn something that leads to positive behavior change (Lawson & Flocke 2009). Learning is related to timing; unless the timing is right, this learning might not occur. Such moments can occur when least expected, and first, important points when a learner can learn need to be identified, and then repeated in optimised conditions whenever possible so when a learner can benefit from the knowledge.

**Victim-survivor** is the preferred term of women with lived experience of family violence. It acknowledges that victims are not passive but work diligently to survive and manage their safety and endurance by various coping mechanisms that allow them to take some form of control of the situation (Herman 1992). Rather than pathologising women's behaviours, their actions are seen as protective and agentic (e.g. minimising violence, blaming themselves, staying because of insufficient finances or lack of options to leave, assessing it is simply too dangerous) and their stories and speech recognises both victimhood and agency within the dual-scripts of a victim-survivor's story.

The **WIRE model** refers to WIRE's unique gender-informed, strength-based, evidence-informed practice model of service delivery, research and training that empowers women by listening and believing their story, providing a safe place to give and receive information on the services that they are being referred to, and relating their individual situation to the broader patriarchal structure of Australian society.

# Executive summary

The price of family violence cannot be lifelong poverty for women and their children. Victim-survivors are clear on when, how and where they would like to receive information to move towards financial recovery. Together we can change the approach to financial capability education and change the story for women.

Over the last decade in Australia, we have deepened our understanding of the impact family violence has on the financial well-being of victim-survivors. It is well established that women affected by family violence end up with significantly reduced assets and resources post-separation and that financial insecurity pushes victim-survivors towards entrenched poverty, homelessness and lifelong mental and physical ill-health.

It is also well known that financial abuse is perpetrated alongside other forms of family violence and can continue post-separation, having a significant impact on victim-survivors' long-term financial well-being long after the violence ends. For some mothers, it means losing parental rights to their children, alienation from them, or being unable to afford psychological services to help them recover from trauma, thereby risking the perpetuation of intergenerational trauma and poverty. The importance of supporting women who have experienced family violence in achieving financial stability and well-being for themselves and their families cannot be understated.

This study sought to increase our understanding of how women victim-survivors can be best supported to gain or regain financial well-being, and examine how, when and where they want to receive financial information and support. As the recovery journeys of victim-survivors of family violence progress through multiple 'phases', this study also aimed to identify 'financial teachable moments' along the life journeys of victim-survivors where targeted responses can be provided to build financial capability. This study is underpinned by the belief that only by hearing the voices of the women with lived experience can we implement an approach that truly meets their needs and move away from the 'one size fits all' approach that all too often leaves many victim-survivors of family violence without the support they desperately need and deserve. Repeatedly in this study, the reader will note that the suggestions for good practice regarding the provision of financial support and information women make are backed up by research, both Australian and international.

A substantial literature review was conducted for this study, followed by 10 expert interviews. The primary data was gathered from 15 focus groups consisting

of 67 victim-survivors in all, and a national survey completed by 281 women victim-survivors. The rich qualitative data gathered in this study highlights women's voices, stories and suggestions that provide insights that statistical data alone cannot capture. It also adds to the growing Australian and international research on women's financial well-being in the family violence context.

## FRAMING THE DISCUSSION

The expression **victim-survivor** has been used to describe a person on whom acts of family violence have been perpetrated. The words 'victim' and 'survivor' are used to acknowledge the dual identities and scripts that coexist for those who experience family violence. Surviving their experience demands that they demonstrate agency and resilience, but at the same time, the magnitude of what they must cope with also limits what they can endure. In short, the deep well of resilience is drawn on too often. A victim-survivor is thus not helpless, but is likely to benefit from strategic and informed assistance to support them to exercise the agency they have. Note that the terms 'woman' and 'victim-survivor' are used interchangeably as all participants in the research were women and this research focused on the experiences of women victim-survivors.

WIRE uses the term '**financial abuse**' instead of 'economic abuse' as previous WIRE research has found that victim-survivors don't usually associate the term 'economic abuse' with the type of abuse that takes place around household finances and money-making decisions between a couple. For the purposes of this study, financial abuse is defined as a perpetrator's 'controlling and humiliating behaviours that constrain a woman's ability to 'acquire, use and maintain [financial] resources, thus threatening her economic security and potential for self-sufficiency' (Adams et al 2008, p 564). It involves:

- » Financial control: Controlling day-to-day household finances and material well-being, for example denying access to money, bank accounts, hiding household income, monitoring spending
- » Financial exploitation: Stealing, forcing the abused person to give money, building up debts in both names, spending rent or bill

money, manipulating credit and debt to the abused partner's disadvantage, refusing to work or contribute to household expenses, damaging possessions

- » Financial sabotage: not allowing the woman to work or undertake education, denying access to means of transport or communication
- » Institutional or structural abuse: related to interference with benefits, or via legitimacy given to post-separation perpetrator abuse through actions by police, or banks, or courts.

In the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial well-being. The term '**financial recovery**' refers to returning to a state of minimal financial well-being.

### **SHEDDING LIGHT ON THE FINANCIAL INFORMATION AND SUPPORT NEEDS OF VICTIM-SURVIVORS**

Findings from this study shed light on victim-survivors' needs in terms of financial information and support, and the environment and social systems operating around them that might form barriers to having those needs met. In particular, this study highlights what women themselves have identified as practical and useful mechanisms to enhance the delivery of financial information and support to victim-survivors of family violence.

Study insights include:

- » The overwhelming majority of women in the study experienced insufficient income/poverty at all phases of their family violence journey from pre-crisis, to crisis and post-separation.
- » 32% of survey respondents were living at least \$75 and at most \$400 a week below the poverty line for a single adult (and further below it if they supported children).
- » 72% of survey respondents had significant difficulty affording healthcare, food, utilities, clothes, transport, and meeting children's education and social needs.
- » Debts and inability to access secure employment adversely impacted women's financial security across all income segments, at all phases of the family violence journey.
- » Each individual victim-survivor had unique circumstances and needs, but their financial trajectory was influenced by access to and provision of targeted specialist supports and information (or lack of it).
- » Women lacked early-enough access to targeted specialist family violence and trauma-informed financial information,

support and education that is known to be effective.

- » If unresolved, the financial impacts of an earlier phase 'rippled out'
- » Inadequate financial protections in the early-recovery phase compounded financial obstacles faced in the mid- and long-term recovery phases.
- » Post-separation abuse (physical, financial, emotional) in the early recovery phase prevented women's financial progress and resettlement in the mid- and long-term phases.
- » Around half of the survey respondents believed the top three most useful services for them would have been specialist family violence counselling, financial counselling, and the banks' help to manage joint accounts and debts.
- » Women faced intersecting policy and service delivery barriers from state and community support agencies at all phases post-separation
- » Post-separation financial abuse through systems played out differently for women from lower and higher income segments
- » Women from lower income segments experienced barriers at the nexus of Centrelink/debts/criminal proceedings/child protection/debts
- » Women with higher asset pools were impacted through systems abuse through the Family Court (litigation abuse, non-disclosure of financials, delaying property settlement), and non-payment of child support/loss of parental rights and alienation from children.
- » Women believed that receiving appropriate financial information and support had been an important part of their recovery and believed that this support and information needs to be made available from a variety of access points in multiple formats.
- » A system-wide approach is needed to provide appropriate financial support and information to victim-survivors and this includes all tiers of government and its instruments, business, the community services sector, and the community itself.

### **AUSTRALIAN SOCIETY: A FERTILE GROUND FOR THE ABUSE OF WOMEN — PRE-CRISIS PHASE**

*It was slow like water, like waves hitting a rock. It slowly erodes everything, your self-esteem your confidence, everything, until you're not even a former shell of yourself. (Hope)*

Our systems and gendered norms have created a fertile ground for financial abuse to proliferate in Australia. Implicit in responses from focus group participants who were asked about their experience of abuse was that they wished the person they had or still loved did not see fit to abuse them, but also that they didn't see it coming or how it built up. They wished that they had a better understanding of the warning signs of being in an abusive relationship and that systems such as our courts and financial institutions were better equipped to stop perpetrators and support victim-survivors.

Common questions asked by study participants included:

- » Why did we 'willingly abdicate' financial responsibilities?
- » Why were we not taught to protect ourselves financially in relationships?
- » Why do perpetrators have a plan and we don't?
- » Why don't we anticipate what might come next?
- » How did we forget what we knew?
- » Why are we blamed, punished and penalised when we did nothing wrong?

These are important questions, and a large part of the answers lie in the unconscious biases stemming from gendered structures and gendered stereotypes and myths about women's abilities to manage money, such as being told from a young age that 'girls aren't good at managing money' or 'girls aren't good at business' (Bec, focus group) as well as men's rights to earn and control it. These unconscious (and sometimes conscious) biases affect perpetrators, families, friends, colleagues and professionals and are internalised by victim-survivors themselves. The questions above are loaded with a victim-blaming script that removes culpability from the perpetrators of family violence. Women asking why they were not taught to protect themselves financially in relationships can be translated as 'Why didn't I protect myself?' 'Why did we forget what we knew?' equates to 'Why wasn't I smart enough?' These feelings of self-blame, shame and self-doubt appeared often in the stories women told, undermining their confidence and impeding their ability to regain financial control and assert themselves as strong, independent decision-makers.

The power and persistence of gendered norms and structures that perpetuate financial abuse must not be underestimated. Nor can the psychological impacts of trauma and depression it causes for victim-survivors. Power inequities in couples' financial relationships provide fertile ground for any and all forms of abuse, which can include the weaponising of shared finances, including debts, bills, joint accounts, superannuation and child sup-

port costs to perpetrate financial abuse.

Money is an emotionally charged subject and talking about money evokes a range of emotions for women, such as guilt, shame, fear of questioning partners about finances (as it might be misconstrued as the women not loving their partners), and anger/disappointment at having their trust betrayed. The emotion attached to money is a crucial component of financial capability that cannot be separated from discussions related to financial literacy or capability skills building. A number of gendered priorities, values, and emotional norms and factors were identified in this study that influenced victim-survivors' financial decisions and made them vulnerable to abuse long before they met the perpetrators.

*We're conditioned to be susceptible to believe we are wrong, to be nice, so we persist and try to make the relationship work and consider someone's else's feelings. If we didn't have that susceptibility to believing that we were wrong we'd be out the door and going, 'See ya!' We're also wanting to be loved ourselves and so that means that we stay in there and try and make it work. (Anne)*

Because of the persistent myths about women and money, the signs of financial control and abuse, such as not having money on hand when it's needed (because the abuser controls the purse strings/is overspending) may be ascribed to women just being bad with numbers/not good at managing money. What this shows is that women are not intrinsically, individually, or biologically 'more vulnerable' to emotions or depression or more 'neurotic', nor that they 'worry too much', are more 'emotion-focused' and less 'solution-focused' as persistent myths dictate. Instead, the gendered analysis performed in this report exposes how our current social norms and structures disempower women to make them more financially vulnerable to family violence, and how together, these norms and structures comprise a major barrier to women's experiences of financial abuse being identified as family violence by women and professionals alike.

For these reasons, the report extensively examines the pre-crisis phase to unpack what lays the groundwork for abuse in the first place. By concentrating on the pre-crisis phase, the report has been able to make recommendations on how and when strategies can be put into place to prevent financial abuse or to minimise the impact of the abuse and the financial havoc it wreaks.

## FINANCIAL ABUSE IS DIFFICULT TO IDENTIFY DURING ABUSIVE RELATIONSHIPS

Financial abuse is a distinct form of family violence perpetrated through financial control, financial exploitation and employment/education sabotage.



Chapter 3 of this report highlights the many forms of financial abuse that victim-survivors are subjected to and the financial cost they endure.

Family violence is not experienced as a series of separate incidents but as a continuum of coercive control that manipulates and circulates toxic economies of love, shame, fear, time, and money. The widespread misconception that partner violence is primarily physical perpetuates the notion that physical violence is the most serious form of violence; this results in poor legal recognition of financial abuse and diminishes perpetrators' culpability as it is viewed as less 'serious' than physical abuse. This makes it harder for victim-survivors to identify the abuse as family violence, and even leads them to question the legitimacy of their experiences.

Financial abuse is difficult for victim-survivors to identify as it is perpetrated alongside physical and emotional abuse. Gendered norms, structures, stereotypes, attitudes, financial values and priorities, and women's social conditioning around the dynamics of money and love in relationships are factors that enable coercive control and bury financial abuse. Its identification is also made difficult because, historically, women have rarely been in a position to make financial decisions at all and men's control of finances is

## Family violence and financial counselling and capability supports need to be integrated and formal services and community agencies need to overcome a significant trust gap and provide a humane, empathic and dignified service if they intend to help, rather than hinder recovery.

a culturally embedded norm. Because of this, justifications for what amounts to financial abuse pervade our culture, such as men being 'natural financial decision-makers' while women supposedly struggle in this area, and traditional power structures in which family money decisions have always been made by the men of the family. Teachable moments in which financial capability can be initially gained occur in childhood or young adulthood, or can be restored after an experience of financial abuse. At all phases, financial education must include challenging gendered norms and myths that propagate the notion that allowing someone to control one's finances is a sign of love.

### FINANCIAL CAPABILITY 'UPLIFT': TEACHABLE MOMENTS

*I spent every waking moment trying to rearrange the money to make it work. (Leesa)*

Financial impacts of family violence and the long-term cumulative financial harms 'ripple' outward over time, from the immediate and short-term period after survivors leave into their long-term life trajectory. Family violence, and particularly financial abuse, which is present in nearly all cases of family violence, destroys victim-survivors' financial skills, confidence and capabilities. The emotional and physical work that victim-survivors need to undertake to stay as safe as possible during and post-separation make women time-poor, and tax their mental capacity. The experience of poverty and deprivation further reduces their cognitive bandwidth. Study participants talked about not having the energy to do more than making it through the day.

The experience of family violence coupled with poverty and deprivation affect all aspects of financial behaviour. Victim-survivors are constantly 'switched on' and over-focused on pressing needs (safety, survival) at the expense of other concerns, and become less effective at making decisions about the future. Not only are women denied control of money, they cannot plan ahead, choose products, or stay informed, all essential components of financial capability. At the same time, victim-survivors are typically flooded with internalised shame and guilt, terror, and isolation, resulting in a multilayered and complex state of emotional, cognitive and psychological trauma. Recent research has highlighted a significant correlation between financial and emotional abuse and depression rates and suicidality.

The present study found that women's financial confidence levels markedly decreased through family violence; those who were confident before the abuse lost confidence, and those who lacked confidence to begin with saw their levels of confidence fall further. However, the study also showed that financial confidence can and does return when the victim-survivor regains control and that potential exists for even greater restoration if they are provided with targeted and appropriate education and support.

### AT THE CRISIS PHASE, AGENCY IS KEY

A common trope victim-survivors of family violence have to deal with is 'Why didn't you just leave?'

This study found that women left when they could, or felt able, that few family and friends understood the risk of retributive and lethal violence that significantly intensifies in that period, and the financial fallout women experienced was shaped by the highly individualised contexts of their exit. At the point of exit, participants of this study

experienced both positive and negative responses when seeking help from family, friends and formal services (see Chapter 4). More often than not, they were propelled on a negative financial trajectory through responses that limited or undermined their agency and dignity.

*People don't get it ... What you need to do to survive — no one gets that (Jane)*

Financial information and support services were difficult to access, confusing, fragmented, often inadequate, not targeted to women's needs, or not available in time to make a difference (e.g. waiting lists of several weeks or months to access financial counselling). During the crisis phase, women's interpersonal power is impinged upon by structural and disciplinary powers as they engage with external agencies and services. Many of these barriers persist for several years from separation into mid-recovery, particularly through ongoing post-separation financial abuse, prolonged family court proceedings, joint property or debts and non-payment of child support. Inadequate financial protections during the early recovery phase compounded the obstacles faced during the mid- and long-term recovery phases, and women's inability to access secure employment at all phases impacted long-term recovery.

We need to understand that some of the barriers based upon our current societal system and culture are unlikely to change in the short term, so an understanding that some women have additional barriers to overcome and are more financially disenfranchised than others needs to always be present in our thinking, policy and practices. The gender pay gap, for example, is markedly wider for migrant women and women of colour than white women, and Aboriginal women in particular face significantly higher rates of domestic violence than Anglo-Australian women. Transwomen, and especially transwomen of colour, are at greater risk of gendered sexual violence and hate crimes than any other group. An appropriate response to family violence and provision of appropriate financial information and support must include actions to reduce the barriers that adversely affect the financial well-being of a diverse Australian population.

The women's stories in this study testify to their resilience and agency, showing that they were not passive victims but worked diligently to manage their own and their children's safety in the face of horrific violence and abjection. Financial support responses to family violence need to validate the agency of victim-survivors and foster an environment for them to increase their confidence and power. They must not treat them as victims because that risks exacerbating self-blame and undermining their potential to be independent and strong money managers. In the past, staying in

violent relationships was regarded as complicity in the violence; we need to shift those perceptions and understand that victim-survivors stay because they have no money to leave, no place to go, or it is too dangerous to leave. Staying and working out the optimal time to leave must be recast as protective acts of strategic agency that allow them to take some form of control of the situation.

## **Any attempts victim-survivors make at any stage to disclose the situation and/or seek either formal or informal help offer financial teachable moments.**

Acknowledging agency is not a substitute for providing appropriate support and resources, however. Women in this study talked repeatedly about the need for appropriate financial information and support, the positive impact it had when it was available, and the negative impact when it was not.

Some women sought informal and/or formal assistance to plan and execute their exit, while others did not. Overall, financial information and support services were difficult to access, confusing, fragmented, often inadequate, not targeted to women's needs, or not available in time to make a difference (e.g. waiting lists of several weeks or months to access financial counselling).

Seeking formal help thrust women into a maze of police, legal, emergency housing, and welfare services that offered physical safety, but little emotional or psychological relief. Most women felt as if they had merely exchanged one kind of financial control for another. Research participants overwhelmingly indicated the value of financial education, information and supports at the time of leaving but wanted it to be delivered in a way that was human, empathic, safe, trustworthy and integrated so that they ameliorated, rather than further entrenched, the indignities they had suffered.

Findings from recent pilot programs in Victoria modelling cross-sectoral and collaborative practice have found that targeted family violence and economic abuse-specific legal and financial counselling casework or financial capability coaching are highly effective (e.g. *MoneyMinded 2016*, *Firmer Foundations 2016*, *Small Claims Large Battles 2018*, *Restoring Financial Safety 2018*)<sup>1</sup>. However, the 'complex and convoluted' issues victim-survivors face frequently do not come to attention until well after separation, when they have spiralled out of control. Sufficient time for in-depth work is needed to untangle and resolve the issues because '[r]esolving just one

1 Planigale & Rosauer 2016; WLS 2018; Russell et al. 2016b

or two of the issues ... rarely leads to financial security or safety for clients as the remaining unresolved issues prevent victim-survivors from effectively moving on.' (Tonkin 2018, p 16). Earlier intervention is effective in preventing or mitigating financial abuse through timely response earlier in the cycle. These findings are supported by the stories and insights of study participants.

## WHAT STUDY PARTICIPANTS SAID THEY WANTED

Financial Teachable Moments were identified at all phases of the family violence journey.

Victim-survivors in this study pinpointed a wide variety of places and times in which they were open to financial support and learning including

- » Prior to the abuse occurring
- » When they were considering leaving
- » At the point of leaving
- » At several points post-separation as they worked toward gaining or re-gaining financial well-being.

Financial information and support must be readily available to women at any point in their family violence journey as there is no 'wrong' time to (re)gain financial well-being. The study also highlights that not only does the time need to be right, but the location and format through which it is made available as well. Throughout this report we provide insight into what the women said worked for them in terms of accessing financial support and information. The recommendations in this report draw heavily from the stories of women.

## WHAT WORKS

- » Information and support that is easily accessible from 'any places that women go' and in multiple locations as perpetrators tightly monitor and control their movements.
- » At times it is safer to access information from places not associated with family violence, thus places like doctors' clinics and banks and other financial institutions are important locations for financial information and support.
- » Women prefer a centralised, integrated service where they can access multidisciplinary information and support, e.g. legal, financial, and counselling, at the same time and location.
- » Support and information must come early enough, but not too early, as it needs to account for their reduced cognitive bandwidth.
- » Information and support are better provided in relevant, bite-size chunks and provided with the assurance that women can return for the same or new information and

support as their situation changes and new challenges or opportunities arise.

- » Information and support should be repeated for as long as necessary for the victim-survivor to understand
- » There must be both emotional support and practical support, such as access to basic food items, housing, employment support and money for medications and children's needs, such as clothing.
- » It is not good enough for victim-survivors to be educated — the professionals they interact with must also be educated about financial abuse and know how to work with women victim-survivors. This includes the police, lawyers, doctors, financial and community services, and government professionals.

## POST-CRISIS PHASE: RECOVERY? WHAT RECOVERY?

In the accounts in Chapter 5, women expressed a lingering anger in the post-crisis phase, which supports the notion that while 'recovery' is an inadequate descriptor of their reality, as they will never regain fully what they have financially lost, 'achieving financial well-being' may be a more accurate term. Women in the study spoke about remaining entangled in the Family Court for more than five years before settlement and being left with a smaller share of assets, significant debts, and ongoing post-separation financial abuse through child support (non-)payments.

Hannah, a focus group participant, felt her initial faith in the legal system to deliver justice was shattered on a journey of 'disbelief after disbelief' as she navigated the Family Court system. This was a common theme in this study; victim-survivors suffered the impact of a court system and 'experts' who lacked an understanding of family violence and the way that perpetrators weaponise gender.

Prolonging asset and property settlement through non-disclosure of finances, and contesting parental arrangements and child-support calculations are well-documented post-separation abuse strategies that besiege women at the early-recovery phase. These tactics can not only leave women feeling more endangered than protected but also drive them into a lifetime of legal debt and poverty. Prolonging legal settlements extends the time women need to achieve financial well-being, and in many cases put it out of their reach forever. The perpetrators, meanwhile, are given more time and tools to disempower, weaken, and discredit women while draining their resources by running up costs. Non-physical forms of abuse, while legislated, are rarely given their full weight by the judiciary, court experts, and legal professionals who often do not seem to recognise them at all.



*There was a good understanding of non-physical abuse — until you get to the family court. You get to court and all those things are not acknowledged ... there's a HUGE GAP. Initially you feel 'It's going to be ok.' I thought 'everybody understands what [emotional/financial abuse] is now'. I remember thinking about a year ago that he would get a conviction for hiding money and papers. It's laughable, now looking back on it. (Bec)*

Victim-survivors, however well-informed and proactive, like Bec above, continued to face significant barriers in accessing financially protective measures put in place by banks. This is possibly because customer-facing staff in banks are not all trained or empowered to fully implement Australian Banking Association (ABA) industry guidelines. If the perpetrator is well versed in how the banking and wider finance industries work or has worked in these sectors, as was the case for a number of women in the study, they are aware of and able to exploit these shortcomings in the system.

Despite many similarities across major demographics, financial barriers and needs differed for women from higher and lower income segments. While women with higher incomes and asset pools suffered financial setbacks as a result of being dragged through the Family Courts, those on lower incomes or who were dependent on welfare were financially destroyed through debt, bad credit records, incomplete employment histories, and compromised rental histories.

This study found that women with solid and lucrative careers and those who were unemployed or less well-established faced similar barriers to finding and/or maintaining work. Family violence and employment sabotage directly and indirectly impact women's employment and employability, both during and after separation. Post-separation, levels of full-time employment decreased and the numbers of women looking for work almost doubled, due to forced relocation, time away to deal with the trauma and lack of childcare.

This family violence legacy has a long-term impact on victim-survivors achieving financial well-being.

## **A CHALLENGE EACH AND EVERY ONE OF US MUST ACCEPT**

Since the Family Violence Royal Commission in Victoria in 2016, many Victorian and national financial services and utilities have taken positive steps to address the specific circumstances of family violence, such as streamlined hardship programs, and specialist family violence and financial abuse training. This needs to continue and include increased collaboration across industry, government, and the community sector. In turn, the

community sector, including family violence-specific services, must engage with the finance sector and utilities to work together on improving outcomes for victim-survivors.

A shift of mindset is needed to understand that each contact with a service user can become a 'teachable moment' for both service providers and women, if we or they are aware of the red flags and know where to get help.

In this study, victim-survivors told us that financial education alone is not enough and that their biggest problem remains income insufficiency. Any attempts victim-survivors make at any stage to disclose the situation and/or seek either formal or informal help offer financial teachable moments. Family, friends, colleagues, healthcare practitioners, legal service providers, bank personnel, utility service providers, financial counsellors, and community sector workers, if properly equipped, could offer important gateways to earlier identification that reorients victim-survivors' trajectory towards specialist services. However, family violence and financial counselling and capability supports need to be integrated and formal services (e.g. police, lawyers, Centrelink) and community agencies need to overcome a significant trust gap and provide a humane, empathic and dignified service if they intend to help, rather than hinder recovery.

We hope that everyone reading this report, be they from the government, a private business, the community sector or interested members of the community, asks themselves:

**How do we change ourselves moving forward to make sure that we can make a difference in the future?**

# Recommendations

The findings of this research make a strong case for the provision of timely and targeted financial response across all phases of the family violence journey.

The following recommendations align with the specialist Family Violence Response model: pre-crisis (prevention and early intervention), crisis and post-crisis (long-term recovery).

A cross-sectoral, integrated approach is necessary to effectively address the financial wellbeing of victim-survivors of family violence. Recommendations fall into the following general areas:

1. Build greater awareness of financial abuse through public health promotion and worker education and training
2. Provide an earlier integrated and targeted response through screening at key services
3. Target the content, delivery and modes of provision of both generalist and targeted financial information and financial capability programs for victim-survivors

4. Enhance service delivery through policy and procedural changes
5. Enable environment to maximise victim-survivor's access and learning
6. Provide concurrent information and emotional and practical support, in a safe space that is underpinned by a clear understanding of the emotional and psychological circumstances of victim-survivors.

The recommendations particularly apply to:

- » Family violence and community services
- » Health sector services
- » Police and the judiciary
- » Financial services and utilities
- » Government and statutory services
- » The education sector

## Recommendations — family violence/community sector

### BUILD GREATER AWARENESS

- » Educate and train staff to:
  - » Identify red flags of abuse, overlapping forms of family violence, and the continuum of coercive control
  - » Understand women's social conditioning around money and the connection between love, money, and relationships in prevention and early-intervention responses
  - » Address financial trajectories across all phases of the family violence journey

### EARLIER RESPONSE

- » Provide dedicated financial abuse case/workers/phone support workers/information officers at family violence and multidisciplinary community sector services
- » Start talking about financial safety at first contact and identify money issues
- » Make early referrals to financial counselling
- » Advocate to debt-holders
- » Be equipped to assist women at different points on their family violence journey

### TARGETED RESPONSE

- » Provide information about 'women's emotional relationships with money' to service users
- » Create peer-led financial abuse support groups
- » Establish a dedicated financial abuse phone line
- » Provide accessible, up-to-date information about what services and funding are available for women who are thinking of separating

### ENHANCED SERVICE DELIVERY

- » Plan for long-term, individualised support for regaining financial capabilities, not a 'quick fix'
- » Understand that women are time-poor and often lack bandwidth and energy to take in information. Provide simple, time- and situation-relevant support and information in one place, possibly multiple times

### ENVIRONMENTAL CHANGES

- » Provide space and time for women under duress to explain and talk through concerns

## Recommendations — health sector

(GPs, psychologists, psychiatrists, maternal/child services, counsellors)

### BUILD GREATER AWARENESS

- » Education for GPs, psychiatrists, counsellors, psychologists, nurses and allied health staff on the psychological impacts of family violence and financial abuse to avoid a purely pharmacological response
- » Update knowledge of specialist services available, referral pathways and best practice for timely referrals

### EARLIER RESPONSE

- » Respond pro-actively to any disclosures of violence
- » Make early referrals to family violence specialist services

### TARGETED RESPONSE

- » Conduct early screening and identification of financial abuse in women presenting

with depression, anxiety, financial stress, and suicidality

- » Display information about financial abuse in common areas, including waiting rooms and toilet cubicles

### ENHANCED SERVICE DELIVERY

- » Explore overlapping forms of violence, and ask about historic as well as current violence
- » Provide funding to procure necessary medications and treatment for free for victim-survivors and their children experiencing financial hardship
- » Refer women to community services that provide food and other essential material resources

### RESEARCH

- » Conduct research on the co-morbidity of mental health and family violence

## Recommendations — financial services/utilities

### BUILD GREATER AWARENESS

- » Train customer-facing staff to identify red flags of financial abuse with women from high and low incomes
- » Acknowledge that staff as well as customers are affected by family violence and should be supported through the implementation of gender-equitable practices across the organisation and broad-ranging family violence support policies and procedures

### EARLIER RESPONSE

- » Develop improved pathways for customer self-disclosure of family violence
- » Provide training to staff and implement policies that will enable victim-survivors to self-advocate, such as easy access to the hardship team
- » All customer-facing staff to know the scope of their role and referral pathways when a disclosure is made, and ensure that affirming the agency of the woman forms part of the disclosure response

### TARGETED RESPONSE

- » More services to develop policies around severing joint finances/accounts when family violence is identified

- » Contracted-out debts to be brought back to service of origin when family violence is identified. Memorandum of Understanding/contracts to be put in place with contracted debt collectors around the identification of family violence and managing disclosure

### ENHANCED SERVICE DELIVERY

- » Human-centered family-violence-informed design: work with family violence services, including experts by experience, to develop products, services, policies and procedures that prevent perpetrators of family violence from weaponising debt; and provide opportunities for victim-survivors to seek assistance.

### ENVIRONMENTAL CHANGES

- » Marketing materials of products and services to portray a more diverse range of women and send messages about women as independent strong financial decision-makers
- » Produce and display information about respectful, equitable financial relationships on product leaflets, in advertising, on company website and social media

## Recommendations — police/judiciary

### BUILD GREATER AWARENESS

- » Provide education on the dynamics of family violence to expand understanding that perpetrating family violence is about continuous coercive control rather than only being framed by individual incidents of physical violence
- » Update resources on local financial counselling services available and their referral pathways
- » Promote understanding of how court processes disempower victim-survivors (e.g. Judicial Power and Control Wheel)<sup>1</sup>

### EARLIER RESPONSE

- » Provide information on financial abuse and specialist financial counselling services to women at risk, victim-survivors and their families

### TARGETED RESPONSE

- » Provide free or low-cost family court representation for victim-survivors of family violence

- » Provide free transport/vouchers for victim-survivors travelling long distances to attend court

### ENHANCED SERVICE DELIVERY

- » Implement and adhere to recommendations made by Women's Legal Services regarding ways to improve police and judicial responses to family violence

### ENVIRONMENTAL CHANGES

- » Ensure all criminal courts provide safe places for women where perpetrators cannot access them
- » Make information on financial abuse and specialist financial /consumer legal services readily available at police stations, courts and mediation services for victim-survivors and their families

### RESEARCH

- » Conduct research exploring how the identification of perpetrators as vexatious litigants can be better utilised to protect victim-survivors

<sup>1</sup> See James Ptacek, Judicial Power and Control Wheel, Australian National Domestic and Family Violence Bench book, Online [<https://ajja.org.au/publications/national-domestic-and-family-violence-bench-book>]

## Recommendations — education sector

(Including Financial Education, Schools, Universities, Financial Literacy and Capability Providers)

### BUILD GREATER AWARENESS

- » Create welcoming financial education programs located in non-stigmatising venues that are easily accessible. Include information about healthy financial relationships, emotional relationships with money, talking about money, and gender and money
- » Make financial education available during key life transitions, such as leaving school, starting work, starting relationships, starting university, starting work, moving in, and having children, separation, and retirement. This can be provided in schools, universities and the workplace.
- » Include information on family violence and financial abuse and the impact on their clients in the course syllabus for all tertiary institutions such as universities and TAFEs that provide community services and health courses.
- » Raise awareness of family violence and healthy and respectful financial relationships by incorporating information on financial literacy and financial

capability in the course syllabus for tertiary institutions, registered training organisations and pre-accredited organisations providing employment-based courses.

### EARLIER RESPONSE

- » Provide financial education for all ages that focuses on healthy and respectful financial relationships, implemented at primary and secondary schools. In Victoria, it could be added to the Respectful Relationships initiative.

### TARGETED RESPONSE

- » Publish financial literacy/capability information widely in print and online
- » Use clear, de-mystified language that women can relate to, and that reflect their financial priorities and the diverse nature of Australian women in terms of cultural background, language, socio-economic background, religion, age, gender identity, sexuality, and ability

## Recommendations — government/statutory services

### BUILD GREATER AWARENESS

- » Provide family violence case-workers, via Centrelink, to assist negotiating Government entitlements
- » Educate and train Centrelink, ATO, DHSS-Child Support workers around financial abuse, build awareness around systems abuse and how government systems may be used by abusers to perpetrate financial abuse
- » Include a definition and/or examples of financial abuse in all training materials
- » Build on existing broad-scale public campaigns (e.g. Our Watch) and develop new campaigns and on-going public health and education that:
  - » Communicate how destructive financial abuse and family violence are for whole families/communities
  - » Change the 'Why doesn't she leave?' script to 'What's keeping her trapped?'
  - » Communicate that financial abuse is real abuse

### EARLIER RESPONSE

- » Increase time limits for lodging Centrelink applications for emergency funds for family violence
- » Provide immediate access to Centrelink payments for eligible victim-survivors at point of leaving the abusive relationship
- » Increase the number of times victim-survivors can access emergency funds

### TARGETED RESPONSE

- » Recognise that victim-survivors often leave abusive relationships with less than zero dollars. When they find employment, they should be exempt from income-test limits and program eligibility so they can concentrate on returning to financial wellbeing with government- and community- funded assistance
- » Increase single parents payments so it is a viable income for women and their families leaving abusive relationships
- » Provide accurate estimates of how much financial support victim-survivors can expect

### ENHANCED SERVICE DELIVERY

- » Implement recommendations 1–32 made by NSSRN (2018), with particular reference to:
  - » Recs 8 & 9: Amend special circumstances to allow waiver of a debt for those experiencing family violence, particularly where debts have been accrued under duress or coercion
  - » Rec 14: Crisis Payment to be made available to victim-survivors not receiving income support but experiencing severe financial hardship when attempting to leave violent relationships
  - » Rec 19: Centrelink to confirm care arrangements with both parents before cutting payment to receiving parent
  - » Rec 23: Train staff with practical skills and resources to discretely and effectively talk with clients experiencing family and domestic violence, and refer early to specialist staff/social worker
- » Rec 26: Support clients to complete forms and supply documentation
- » Rec 27: Reduce processing times to provide financial certainty for people escaping situations of family and domestic violence, triage payments associated with family violence, and treat them as urgent
- » Rec 28: Establish a dedicated phone-line for clients experiencing family and domestic violence to discuss their social security entitlements.
- » Rec 29: Provide timely access to social workers, particularly on-site social workers, to better support victims of family and domestic violence

### ENVIRONMENTAL CHANGES

- » Implement all environmental recommendations made by NSSRN (2018), particularly:
  - » Rec 24: To make safer spaces in Centrelink offices to enable clients to disclose family violence

## Key elements for success

The following enable financial support and education for women victim-survivors of family violence, using gender-aware, trauma-informed, evidence-based behavior change methodologies

### A GENDERED APPROACH

- » Learning environments in women preferred learning and communications styles
- » Understands women's financial priorities and values (family and children are often their highest priority)
- » Understands that women are diverse and have different life experiences, needs and aspirations
- » Understands that women may not have learnt about certain aspects of money management in the past
- » Understand women may not have had control, choice or decision making power in the past, or present
- » Understand financial products may not relate to their needs or experiences

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### TRAUMA AND VIOLENCE INFORMED

- » Risk aware: know how to work with women to examine safe options and when to offer referral to specialised family violence service
- » Accounts for historic as well as recent violence
- » Alert to triggering traumatic memories and provide support
- » Understand that family violence is not one or a series of one of incidence but an ongoing system of power and control impacting the victim-survivor
- » Provide relevant information in several formats, clearly, in bite-sized chunks, repeating as often as needed in recognition that trauma and family violence experience reduces victim-survivor bandwidth to take in and process new information

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### FEMINIST EMPOWERMENT FRAMEWORK (WIRE MODEL)

- » Feminist empowerment approach aims to increase agency and self-esteem
- » Rights-based
- » Attentive to power differentials between helper/helped
- » Validates her experiences, believes her
- » Strengths based: points out ways in which she has succeeded (e.g. kept herself and children safe)
- » Validates existing strengths, values and priorities
- » Accounts for broader structural and political conditions

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### ACCOUNTS FOR DIFFERENCES BETWEEN, AND AMONG, WOMEN

- » Intersectional-women may share the same gender, but are different from each other due to differences in race, culture, class, gender identity, sexual orientation, ability, migration status. These differences compound degrees of marginalisation and exclusion.

### Models and formats of delivery for financial capability education programs

- » Small informal groups of women, as well as individual one-to-one sessions
- » Holistic approach that provides information as well as emotional and practical support
- » Conversational and relational approach to education, with deep listening, rather than transactional, top-down didactic approach.
- » Providing space for women to tell stories from their lives to make sense of what happened, what is happening and what they want to happen
- » Provide space for women to share their wisdom and gain group validation of their strengths
- » Flexible, person-centred, open-ended delivery modes that allow women to come in and out at different stages of recovery
- » Pays for on-site childcare and transport for participants

### Include Money Conversations

- » Talk about money in a trusted, supported, non-judgemental space
  - » Explore and understand emotional relationships with money and childhood and family influences
  - » Talk about the impact of gender on financial well-being
  - » Not only talk about women's financial rights but provide information and skills on how to access and utilise their financial rights
  - » Talk respectful financial relationships and what they look like
  - » Position women as strong independent financial decision makers
- 
- » Address financial safety in addition to physical and emotional safety (e.g safeguarding assets, protection regarding joint accounts, debts, loans, bills)
  - » Topics that relate to experiences of power and control
  - » Use a variety of platforms to convey information (written , online, verbal)

- 
- » Identify and name financial abuse and point out structural financial disadvantages for women
  - » Challenge gendered beliefs, stereotypes and myths about women's abilities to manage money
  - » Work within whatever financial control the individual has over the situation
  - » Set goal setting according to individual priorities and opportunities, no matter how small
  - » Build opportunities for training and invite experts by experience to sit on boards, co-design products and policies and procedures , be involved in training and information delivery and peer mentorship.

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- » Providers need to be aware of privilege and power differentials and unconscious racial and cultural (as well as gender) stereotypical attitudes (e.g. "Muslim women are oppressed" or "poor women are uneducated").
  - » Consult with community, use local knowledges and priorities, co-design
  - » Culture- and language-specific groups to create cultural and racial safety
  - » Peer approach
  - » Values care work and mothering
  - » Generalist groups are also needed by some women at different times.
  - » Community-controlled programs by and for Aboriginal and Torres Straits Islander women



# 1. Introduction

*Poverty is the worst form of violence.*

M.K. Ghandi

It is well established that a lack of money is one of the strongest barriers to women leaving a violent relationship. Women and their children forced to flee violent relationships often sacrifice resources and assets in exchange for their safety. Fear of retaliation deters women from pursuing their full entitlements and they suffer financially for longer than male ex-partners, ending up with significantly reduced assets and resources post-separation.<sup>1</sup> Victim-survivors endure ongoing financial hardship through un- or under-employment, debts, poor credit histories, reliance on income support, and homelessness.<sup>2</sup>

A staggering 80–99% of women accessing family violence services are reported to have experienced financial abuse,<sup>3</sup> which systematically destroys their financial confidence and decision-making capacity during the relationship. Perpetration of all forms of violence, including financial abuse can continue after separation and subject women to years of tortuous struggle as they strive to rebuild their lives.<sup>4</sup> Financial abuse ‘keeps women poor or makes them poor’ (Sharp 2008, p 5).

Worldwide, attention to the financial repercussions of family violence has grown over the past 10 years. Financial (or economic) abuse has been identified as a distinct and measurable form of family violence (Postmus et al. 2015, Adams et al. 2008) and is an emerging academic field internationally, although researchers do not define or measure financial abuse uniformly (Postmus et al. 2018). Today, a proliferation of media articles, information, articles and entries on financial or economic abuse can be found online (a Google search brings up 116 million results in just a few seconds). However, despite greater awareness of financial abuse within academia and specialist family violence and community financial support services on the ground, this knowledge is only just beginning to filter through to public awareness or fully translate into institutional service responses. Many women, professionals and service providers still find it difficult to identify and respond to financial abuse as it is hidden in plain sight (Cameron 2014) in a culture that accepts money as a tool to leverage power and women as being less dominant to men. In addition, it is commonly perpetrated alongside other forms of emotional, physical and sexual violence (Stylianou et al. 2013).

Addressing the physical safety for women affected by family violence has (rightly) been a priority for policy and response in Australia; however, the devastating financial impacts that follow for victim-survivors and their children have garnered urgent attention by researchers, practitioners and policy makers over the past decade. A firm con-

1 Cortis & Bullen 2015; Cameron 2014; De Vaus et al. 2015; Braff & Mayering 2011; Smallwood 2015

2 Corrie & Maguire 2014; Felberg & Millward 2014; MacDonald & Landvot 2012

3 Adams et al. 2008; Sharp-Jeffs 2015; Christy & Valendra 2017

4 Sharp 2008; Postmus et al. 2012; Sharp Jeffs 2015; Cameron 2014; Evans 2007

## KEY FACTS

- » Most family, domestic and sexual violence is against women, by men, and partners pose the greatest risk of violence for women — be it for physical, sexual or emotional abuse.
  - » Women are at greater risk of violence from a cohabiting partner.
  - » Women will most likely know the perpetrator, who is often their current or a previous partner.
  - » In contrast, men are less likely than women to be the victims of family, domestic and sexual violence, but are much more likely to be the victims of violence from a stranger.
  - » One in 6 Australian women (17%, or 1.6 million) 1 in 16 men (6.1 % or half a million) have been subjected, since the age of 15, to physical and/or sexual violence by a current or previous cohabiting partner.
  - » More than half (54%) of the women who had experienced current partner violence, experienced more than one violent incident.
  - » Almost 2 in 5 (39%, or 153,000) women and 1 in 3 (35%, or 38,700) men who temporarily separated from a violent previous partner experienced violence during the separation (ABS 2017b)
  - » About one woman a week and one man a month were killed by an intimate partner over the two years to 2013–14.
  - » 15.7% of Australian women and 7.1% of men have experienced financial abuse.<sup>1</sup>
  - » 80-99% of women seeking family violence services have experienced financial abuse.<sup>2</sup>
- 1 Kutin, et al. 2017.  
2 Adams et al. 2008; Christy & Valendra 2017



sensus has emerged in a small, but robust, body of academic and grey literature (project evaluations, reports and position statements) from Australia, UK and USA, that access to appropriate and timely financial capability and literacy education and support can positively impact financial recovery and stability for victim-survivors of family violence in the short, medium and long-term. This study seeks to fill a crucial knowledge gap around access and provision of these services to a population at high risk of financial abuse and long-term financial insecurity. It aims to identify, through lived experiences of women affected by family violence, timely and appropriate 'financial teachable moments' for financial education, service and support across different stages of women's family violence journeys (pre-crisis, crisis, post-crisis and long-term).

*Domestic violence contributes to alarming levels of financial stress among Australian women [and is] associated with economic stressors [that] penalise women for a number of years after violence is experienced.*

*Cortis & Bullen (2016, p 6)*

## Context and background for this research

While this study is national, it has focused on the Victorian experience, where evidence presented to the Victoria's Royal Commission into Family Violence (hereafter RCFV 2016)<sup>5</sup> brought to public attention how family violence impacts on women's employment, housing, and legal outcomes as well as their financial confidence and financial decision-making capacity. Awareness of these issues, though known within the family violence sector, was previously fragmented and hidden from the law and public purview. The Commission recommended a cross-sectoral, whole-of-industry approach to improve economic outcomes for victim-survivors, including financial literacy training for victim-survivors of family violence (Rec 121) as well as the development, refinement and coordination of responses by legal systems, police, corrections, child protection, legal and family violence support (Rec 107-121).

A groundswell of interest has followed — by the banking, legal, and financial services industries, financial counsellors, telcos and utility providers. This demonstrates a strong and inspiring commitment from a broad base of powerful, significant and well-resourced industries to join with government and the family violence sector to collaborate

and to play their part in ending family violence. This impetus, along with the context and timing of this study, makes it innovative and highly relevant at a broader national and international level. Importantly, the research presents a significant moment for women victim-survivors (and the people who support and represent them) by providing a vehicle by which they can speak, and for their collective voices to influence a positive direction for the future.

## Financial abuse 'keeps women poor or makes them poor'.

(Sharp 2008)

## Rationale for the Research

Targeted approaches to meet and improve the financial literacy and capability needs for women victim-survivors of family violence comprise a relatively new field of theory and practice. It is an area that has gained momentum over the past decade hand-in-hand with the identification and naming of financial abuse. Nevertheless, in these early days, a number of gaps exist regarding policy and the provision and delivery of a targeted response to effectively meet the financial needs of victim-survivors of family violence.

A review of the relevant academic research, practice-based research, policy and grey literature over the past 10 years, was undertaken.<sup>6</sup> Focusing on financial capability programs, products, and services and how they intersect with known financial impacts of family violence, a number of knowledge, policy and practice gaps have been identified. This is not surprising at a time when major shifts in conceptual thinking are taking place within family violence law and service delivery responses.

### A NEED FOR A CROSS-EXCHANGE OF FAMILY VIOLENCE KNOWLEDGE WITH A RANGE OF SERVICES.

For an effective financial safety and well-being response for women affected by family violence, a holistic, cross-sectoral approach requires the exchange of specialist knowledges with generalist services, and vice versa. It also requires tight collaboration between industry and financial services to effectively form a financial safety net for victim-survivors.

The effectiveness of *industry responses*, as Ali et al. (2017) have found, has developed unevenly.

5 State of Victoria, Royal Commission into Family Violence: Summary and recommendations, Paper No 132 (2014-16). See Recommendations 107-121, pp 74-78, which call for improved understanding of economic abuse, more support for victim-survivors' material needs, improved financial literacy to address family violence-related debt and protect personal property, and to support women's long-term economic recovery.

6 Literature from the UK, USA and Australia was reviewed as these contexts share commonalities in terms of language, population, legislations, social policy and governance.

Generic one-size-fits-all solutions can ‘set consumers up to fail’ if industry policies do not account for the unique and specific circumstances of victim-survivors of family violence (Ali et al 2017, p 10) who may fall outside their usual ‘risk matrix’ (CUAC 2014).

The grey literature highlighted the importance of cross-sectoral training for professionals working with victim-survivors around money problems — this includes a broad range of workers from family violence specialists to banking staff and housing workers. The training needs to include how to recognise financial abuse and understand its impacts in order to deliver effective services to women (Barron 2012; Russell et al. 2016). A national survey of 289 Australian financial counsellors and financial capability workers found that

‘backlash’ on women seeking their rights. Many community support workers are women, and themselves penalised by the gender pay gap, low incomes and personal experiences of family violence, which can diminish confidence in their ability to navigate the complex issues affecting their clients.

Intersectional frameworks in the family violence response help us to understand that women are marginalised through intersecting oppressions based on race, class, disability, gender identification and rurality. However, less is known about how victim-survivors agency and power is diminished through interlocking gendered structural, institutional, cultural power structures along women’s journeys to financial recovery from family violence. Policy and legislation, designers of financial programs and products, as well as women’s service organisations (feminist or otherwise) often fail to ask a crucial question: Which women do we think about when we say ‘women’?

In the Australian context, at the forefront of our thinking about violence against women must be the prioritisation of Aboriginal and Torres Straits Islander women across service funding, research, and program design and delivery. Responses must adhere to the Warawarni-gu Guma (Healing Together in Ngurin Ngarluma language) Statement 2018 and comply with the rights to independent, autonomous and authentic community-controlled services and data sovereignty.

Settler colonisation, genocide, and dispossession have resulted in loss of culture, breakdown of kinship systems and traditional law. Indentured labour, racial discrimination, and government policies of forced removal of children from families (the ‘Stolen Generation’), stolen wages and fiscal violences (Kidd 1997) have resulted in grave and incommensurate socio-economic disadvantages and incomparable levels of violence inflicted on many Aboriginal and Torres Strait women, by perpetrators from all cultures.

Aboriginal and Torres Strait Islander women are five times as likely to experience physical violence, and three times as likely to experience sexual violence, than other Australian women in the previous year. They are 35 times more likely to be hospitalised due to family violence related assaults than other Australian women, and twice as likely to die as an outcome of family violence compared to other Australian women. Family violence is a major contributor to children being removed from their families. Aboriginal and Torres Strait Islander children are over nine times as likely to be on care and protection orders and 10 times more likely to be in out of home care than non-Aboriginal and Torres Strait Islander children. The financial capability needs of First Nations women (and men) are paramount, and the literature indicates the need for culturally appropriate financial

## **In the Australian context, at the forefront of our thinking about violence against women must be the prioritisation of Aboriginal and Torres Straits Islander women across service funding, research, and program design and delivery**

95% wanted specialist training to identify family violence/financial abuse, safety planning, tools and resources and know at what point they should intervene (FCA 2016). The Purse Projects 2 conducted by WIRE trained frontline family violence and community workers in 2017, and found that increasing these workers’ own confidence and empowerment around financial management was highly beneficial when asking them to talk to their service users about money issues. While the main need identified by 78% of participants was for knowledge on financial abuse and how to identify it, they also expressed a desire to be kept up to date with relevant changes in law, government and private sector policies that would impact their service users so that they could better advocate for their clients.

### **THE IMPORTANCE OF AN INTERSECTIONAL LENS — WHICH WOMEN DO WE THINK ABOUT WHEN WE SAY ‘WOMEN’?**

Gender is always about relations of power; dominant patriarchal power affords privileges to heterosexual (white) males and penalties to those outside this category. The judiciary, police, policy, research and finance industries are male dominated, and can inadvertently afford gender privileges to male perpetrators and inflict a

services and products and culturally appropriate financial literacy/capability programs (Moodie 2014). Attention needs to be focused at the nexus of family violence, child removal, and incarceration (pers. communication, Jackie Huggins) so money issues may be addressed earlier. Specific financial counselling capability initiatives that address financial issues for First Australians peoples include the Indigenous Consumer Assistance Network, First Nations Foundation (My Moola Program, Money Tips, My Super Day Out), Djirra (Sisters Day Out); and Money Smart Indigenous Financial.

## **A NEED TO INTEGRATE KNOWLEDGE FROM THE FIELDS OF FINANCIAL CAPABILITY, WELL-BEING AND LITERACY TO THE FAMILY VIOLENCE CONTEXT**

Financial well-being is understood as being when a person is able to meet expenses and has some money left over, is in control of their finances and feels financially secure, now and in the future (Muir et al. 2017). This includes:

- » Having an adequate income to meet basic needs, pay off debts, and cover unexpected expenses and having some money left over.
- » Feeling and acting in control of your finances and
- » Not having to worry much about money and having a sense of satisfaction with your financial situation.

Gender affects all the above. For women, structural income and employment disparities from men, social norms and beliefs, and cultural influence are key factors that impact their financial well-being. For women affected by family violence, perpetrator's control of finances is a key and central dimension that is compounded by, and overrides the other two dimensions. Globally, the gender pay gap has widened since data collection began. Australia's place rose from 46<sup>th</sup> in 2016 to 35<sup>th</sup> in 2017, but remains behind the UK, Canada and New Zealand. Currently, Australia's national gender pay gap is 14.6%<sup>7</sup> and has hovered between 15% and 19% for the past two decades (World Economic Forum, 2017).

A design gap evident within financial capability/education programs is also relevant to this study, as few programs are gendered, and even fewer address the unique and complex financial needs of women affected by family violence. Many financial capability programs target low income populations, but women from all socio-economic levels are subject to financial abuse and may not access family-violence services, and therefore, are unaware of existing financial supports, education and services.

Financial capability for victim-survivors of family violence is 'both an individual and a structural concept. It combines a person's ability to act with their opportunity to act' (Sherredan 2013, p3), and requires a critical financial capability framework (Landgrov 2008) that locates women's financial capability within external elements that enable or disable their financial security and resilience. Perpetrators of family violence deliberately manipulate their victims, their children, families, social and work networks to manufacture an internal and external context that disables victim-survivors' abilities and opportunities to act. Hence, financial safety supports and protections need to account for when, and how and what conditions enable them, as learners, to most benefit from the knowledge and support provided.

Over the past decade, WIRE's research has gathered important knowledge and experience about Victorian women's financial literacy needs, unpacked gendered social and structural barriers to women's financial empowerment, and explored how women prefer to learn about and talk about money and financial abuse (WIRE 2007, 2010; Sanders, 2015; Proud 2016, Cameron 2014). WIRE's Purse Project (Makepeace 2016) broke important ground by providing a targeted financial capability education program for women affected by family violence. She found women at different stages of family violence sought financial capability support and an overwhelming 75% of women reported improved financial behaviours and confidence in decision-making after receiving gender specific financial capability training particularly targeting victim-survivors of family violence.

These findings align with evaluated outcomes for targeted financial education and literacy programs implemented for this group; though small in number, they provide ample evidence of their effectiveness at improving women's financial capabilities and outcomes.<sup>8</sup>

## **BACKGROUND TO FINANCIAL CAPABILITY EDUCATION AND PROGRAMS FOR VICTIM-SURVIVORS OF FAMILY VIOLENCE**

Our financial capability education programs need to recognise the financial insecurity of victim-survivors is not a failure of the individual but a gendered structural issue needing a structural response and must provide the victim-survivor with dignity, agency and the skills to undertake strong confident autonomous financial decision making.

Historically, it has been family violence organisations that first responded to the unique and complex financial literacy and capability needs of victim-survivors. Program development in the USA has adapted curriculum from existing mainstream

7 <https://www.wgea.gov.au/wgea-newsroom/national-gender-pay-gap-20-year-low>

8 Planigale, Clapp & Rosauer 2016; WLS 2018; Russell et al. 2016b; Tonkin 2018

financial literacy programs (Postmus 2015; Sanders & Sander & Schnabel 2006; Silva- Martinez et al. 2016). In the UK, family violence organisations have built partnerships with community financial support services and financial institutions to cross-train workers and deliver targeted support to this group (Barron 2012; Sharp 2015).

Australia is no different. Working at the grassroots level of feminist advocacy, organisations such as WIRE and Good Shepherd Australia New Zealand have led in creating gender-specific and family-violence-focused programs, learning tools and enabling environments. Women's Health in the North (WHIN) and Women's Health Goulburn Valley North East (WHGVNE) programs from 2008 to 2012, for example, have conducted thorough literature reviews, and innovative peer-mentoring and cross-sectoral approaches to address the financial needs of family violence victim-survivors that are inclusive of diverse cultural and linguistic population, who are often marginalised and financially excluded. Across Australia, mainstream financial literacy programs and a number of low-interest microfinance and low-cost insurance products have been developed through collaboration between the government, community organisations, banks, microfinance and credit providers and academics (for example, MoneySmart, Money Minded, Saver Plus, No Interest Loans Scheme, (NILS), StepUP Loan, Speckle). Until recently, however, many programs and products have not been gender-specific, or family-violence informed, and have focused on lower-income segments of the population.

## What works?

The international evidence, though small in volume, clearly demonstrates that targeted financial capability education and support for women who have experienced family violence improves financial self-efficacy and empowers women to make financial decisions.

In the USA Postmus et al. (2012) promotes an empowerment approach to financial literacy education and have found financial literacy to be a significant predictor of economic empowerment for victim-survivors. Postmus et al. (2015) found that financial knowledge improved intentions to perform financial behaviour and actual behaviours of victim-survivors engaged with the Allstate Moving Ahead with Money program, and they report significant positive relationships between financial literacy, financial self-efficacy and financial empowerment. Participants also demonstrated positive financial behaviours with a decrease in financial stress over time. In the UK, family violence providers have worked with banks and public financial advice services to develop financial capability skills with victim-survivors (Refuge 2008, Refuge and Cooperative Bank 2015, Women's Aid UK, Barron 2012).

In Australia, a number of family-violence specific evaluated pilot programs have used existing financial capability tools and innovative approaches for women affected by family violence with positive outcomes. WIRE's Women's Financial Literacy Project (WFLP) (Marsden 2012) delivered gender-specific financial literacy programs to 2,678 women over three years across metropolitan, rural, and regional Victoria wide, in which 97% of women found the information useful, easy to understand and very relevant, with just a 10% attrition rate for a four-week course. Purse Project 1 (WIRE 2016) found in 64 % of evaluated responses that women achieved all or some of their agreed short-term financial goals, gained financial confidence, and experienced a positive impact on decision making, reduced isolation and increased support. Women Talk Money (Proud 2016) used a targeted gender-specific approach to enabling women to have difficult 'money conversations' with partners.

*Firmer Foundations* (Plaignale, Clapp and Rosaeur 2016) developed and delivered targeted financial capability skills to 110 women over a three-year period in Victoria's Mornington Peninsula to women vulnerable to, and affected by family violence. The project trialed a range of delivery styles (individual, groupwork, community education) combined with brokerage and cross-referral to family violence/financial counselling/employment services. Using gender-specific tools (*Let's Talk About Money*, *Women's Money Wellness*) to address financial skills, knowledge, confidence and action, the project demonstrated the successes and challenges of a cross-sectoral collaborative model. Outcomes based on 40 completed evaluations found that:

- » More than 90% of participants reported improved financial skills, knowledge or confidence
- » 59% took action to better manage their personal finances
- » 61% shared financial knowledge with friends or family
- » 20% accessed NILS or StepUP loans (low interest loans)
- » Substantially reduced debts and increased savings.

Russell et al (2016b) found that between 34% and 75% of 2058 facilitators of the MoneyMinded Program who had worked with groups that included victim-survivors of family violence reported considerably improvement in money management skills, confidence in making financial decisions, setting and achieving financial goals, taking control of finances, and building a positive outlook for the future. The most important topics for those affected by family violence were budgeting, goal setting, information on low interest loans, managing debt, referral to financial counselling services, understanding financial abuse and dealing with



housing issues. The concurrent development of skills and confidence at early stages post-separation through identifying strengths, setting goals improved women's ability to take control of their financial situation, increased a sense of possibility and reduce the extreme stress victim-survivors as they navigated a maze of problems. Overall, 36% of facilitators felt that individual delivery format was best for this group, and 28% believed women-only sessions were beneficial as women could share experiences and tips.

## AN INTEGRATED FINANCIAL COUNSELLING/LEGAL/FAMILY VIOLENCE RESPONSE IS NEEDED

Persuasive evidence now exists that providing integrated specialist financial counselling/legal/family violence casework earlier in the crisis phase accelerates concrete action to restore financial safety and successfully mitigate, disrupt or prevent escalation of debts (Tonkin 2018) and achieve fairer financial outcomes in the family courts (WLS Victoria, 2018, Smallwood 2015).

The Women's Legal Service Victoria project *Stepping Stones* (Smallwood 2015), explored through qualitative research, the systemic barriers victim-survivors faced in their post-separation recovery from family violence, finding that although legal mechanisms exist, a number of policy and service barriers hinder access to these measures. Modeling an integrated and gender-specific response, the project assisted more than 170 women to reduce their collective debts by over \$250,000 reducing the financial hardship of the 170 women.

Women's Legal Services Victoria *Small Claims Large Battles* (WLS 2018) highlighted the overlapping legal issues and barriers to justice in family court processes faced by women from marginalised communities, e.g. having low or no-income, non-English speaking or limited English language, living with disability, rural or remote locations. Of 38 cases reported on in the study, 87% had experienced problems with non-disclosure of income and assets by the other party, 84% had experienced other forms of economic abuse. Legal costs for family law cases vastly outweighed the settlement women received, which in one case, amounted to 126% of the awarded settlement.

## TIMELINESS IS CRUCIAL

Time is a key organising concept in this study. It is a common thread in nearly all the existing literature, program evaluations and narrative accounts of research participants and stakeholders/experts interviewed for this study.

The emerging themes relating to the issue of 'time' and 'timeliness' were:

1. Financial assistance is needed at all stages of the family violence journey. Prevention and early response is key, as money, advice and support is often seen as coming 'too late' if it is after the event. Having 'enough/not enough time' to access/provide such services appear frequently.
2. Violence against women itself is understood as taking place in a continuum rather than at single, separate points in time. Perpetrator behaviour is patterned to build up control over the victim over time.
3. Financial recovery is a convoluted and unpredictable journey, with identifiable stages that are not fixed in time.
4. Family violence response prioritises physical risk and safety at a crisis point, but may not address the financial impacts after services are exhausted. Lack of finances limits women's choices and when forced to choose between poverty and violence, many return to abusive relationships and are re-victimised by former or new partners.
5. It takes time to measure the impact of new and innovative strategies, and few longitudinal studies exist.
6. Many reports state that (successful) financial capability pilots and programs are funded for short periods and that building service capacity is restricted due to lack of ongoing funding.
7. It takes time for women to change financial behaviours, and change is more likely at specific moments in which their environment and circumstances promote and support change.
8. It takes time to deliver programs and time to educate staff, community workers and the general public.
9. Space and place are also important. Where women are located in terms of social, cultural, class and race-based hierarchies as well as their geographical location (i.e. remote, rural) impacts their access to supports and services.
10. Women are made time-poor through family violence and thus support and information must be safe and easily accessible in multiple locations and in multiple formats, and to fit the needs of a diverse range of women on complex family violence journeys. Where they are on the journey will alter their needs and how they access support and information.

Women affected by family violence require different supports and services at different identified stages of their family violence journeys. Financial education programs designed for mainstream users may well be successfully adapted or enhanced for this group, but new initiatives are also

needed. A gendered, targeted approach from the start can better address prevention, and take into account the structural, social and cultural barriers that do not disappear, but become compounded by family violence. Corrie (2016, p 16) provides a financial capability response model that convincingly argues for financial safety to be incorporated into each stage of the response from prevention, early intervention, crisis to post crisis. Informed by this model, the study explored 'money stories' of women at each stage of the family journey, to identify teachable moments at which a targeted approach could potentially improve financial security for victim-survivors of family violence in the immediate, short and longer term.

> Fig 1.1 Financial well-being responses at all stages of family violence. Chart adapted from Corrie 2016, p 16, and Cortis & Bullen 2016, p 51

	PRIMARY PREVENTION	EARLY INTERVENTION	CRISIS INTERVENTION	POST CRISIS SUPPORT
<b>FINANCIAL SAFETY RESPONSE</b>	Build Financial Capability for women and girls	Financial Safety: Financial support to meet immediate and vital financial needs	Financial Stability: Plan for shorter-term financial and material needs	Build long-term financial security
<b>TARGETED STRATEGIES TO IMPROVE FINANCIAL WELL-BEING FOR THIS GROUP</b>	Improve women's economic status	<p>Early specialist advice to secure property and funds</p> <p>Prevent Centrelinks debts, payday loans</p> <p>Consumer policies</p>	<p>Advocacy</p> <p>Prevent Centrelinks debts</p> <p>Improve Centrelink's identification of family violence and financial abuse</p> <p>Redress economic injustice</p> <p>Adequate income</p> <p>Consumer policy</p>	<p>Access to affordable housing</p> <p>Access to education and training opportunities</p> <p>Improved employment services</p> <p>Improve access to child support</p> <p>Prevent economic loss while awaiting property settlements</p> <p>Prevent loss of employment</p> <p>Redress economic injustice</p>

## 2. Research Aims and Methodology

### Aims of the study

The overall aim of the study is to improve financial outcomes for women affected by family violence. The objectives of the study are to:

- » Add to the knowledge base and increase awareness of financial abuse as a form of family violence through the voices of victim-survivors
- » Chart the trajectories of victim-survivors' money stories and how and when they intersect with different phases of their family violence journeys
- » Explore the unique and complex barriers that deter women from seeking help and accessing financial information, education and services
- » Identify 'financial teachable moments' at all phases of family violence response from prevention to crisis and post crisis.
- » Identify enablers that can maximise these teachable moments
- » Build and strengthen a coordinated cross-sectoral response at all phases of family violence responses through enhancing services, products and practices already in place and introducing new strategies.

### Research methodology

This study used a feminist action-based methodology to gather data regarding women's financial experiences in the family violence context through stories of women with lived experience. As an integral principle of an overall PANEL methodology of a human rights-based approach (i.e. participation, accountability, non-discrimination, empowerment, and linkage to human rights)<sup>1</sup>, the research aimed to inform and empower participants and amplify their voices.

Feminist research methodology privileges women's standpoints (Hartsock 1983). In contrast to methods that 'add and stir' women into a male-centric social universe (Smith 1974) or mainstream research that is supposedly 'gender-neutral' but in fact is gender-blind, feminist research values multiple perspectives, considers women experts on their own lives and aims to transform conditions, not just describe them (Stanley & Wise 1990). Safe, ethical research spaces allow women to name and frame their experiences outside of the conditions that constrain and silence them (Collins 2000) and an

action-orientation offers opportunities for self-reflection and a deeper understanding of self (Lather 1991). How we know what we know and what 'counts as evidence' is what makes feminist research critically different. Producing 'bottom-up' knowledge is crucial in the present climate of top-down 'evidence-based' research practice to counter the predominantly biomedical or criminal justice framing of family violence that overlooks the evidence of lived experience and silences women's voices (Valentine & Breckenridge 2016).

**Producing 'bottom-up' knowledge is crucial in the present climate of top-down 'evidence-based' research practice to counter the predominantly biomedical or criminal justice framing of family violence that overlooks the evidence of lived experience and silences women's voices.**

(Valentine & Breckenridge 2016)

Action research is a spiral-like process that consists of self-reflective cycles of planning to make change, acting and observing what happens, reflecting and re-planning (Kemmis & McTaggart 2005). This study builds on WIRE's decade-long cycle of research, development and delivery of gendered financial capability programs and professional training, evaluation of these programs, and further research.<sup>2</sup> Action research cycles were employed throughout the various stages and components of this study, with debriefing sessions after focus groups, circulation of interim findings to WIRE staff and reference groups at early and middle stages of research. Emerging findings were workshopped with industry stakeholders at a National Strategic Roundtable in April 2018 and presented at the ANROWS conference in May 2018.

### ETHICS

The study design and implementation adhered to ethical expectations of the Australian Code for the Responsible Conduct of Research (Australian

1 Human rights-based approaches are about turning human rights from purely legal instruments into effective policies, practices, and practical realities. See <https://www.humanrights.gov.au/human-rights-based-approaches>.

2 See WIRE 2007; WIRE 2010; Marsden 2012; Cameron 2014; Sanders 2015; Makepeace 2016; Fernando 2018

Research Council 2018), and ethical oversight was provided through an expert reference group which included input and guidance from a group member with lived experience. To ensure confidentiality and privacy of participants, the researcher contacted each participant who expressed interest by telephone to establish eligibility and emailed them a plain English information sheet outlining the aims of the research, confidentiality, how information would be stored and used and where it would be circulated. These terms were reiterated at the start of each focus group and time was made for questions prior to seeking the participants' signed consent. Participants were reminded they could withdraw from the study any time prior to the preparation of the manuscript for publication and could ask to stop recording at points at which they might wish to speak 'off the record'. Women were invited to select their own pseudonym for the final report. A trauma-informed approach was taken in this study. The researcher had professional experience in mental health, had previously conducted participatory research with marginalised groups of women and experienced in focus group and interview methodology. A trained support worker from WIRE or the host organisation was made available at each focus group, to provide emotional support for participants should they need it. All participants in focus groups and surveys were given written information with WIRE support line numbers and other services where financial supports could be accessed.

## SAMPLING, ELIGIBILITY CRITERIA & RECRUITMENT

Purposive (or convenience) sampling was used in this study, as the specific intention was to investigate the financial experiences of women with lived experience of family violence. All participants were self-selected, and inclusion criteria were being over 18 years of age, self-identifying as women (including non-binary or gender non-conforming), having experienced an abusive or controlling relationship in the past or present, and having

this relationship play a part in their 'money story'. Many women may not identify their experiences as 'family violence' or 'financial abuse', so promotional flyers used broader terms and language that women from all walks of life could relate to, such as 'relationships and money' and 'money problems with my partner' (Cameron 2014). Visual icons of women of colour and statements that described perpetrators' behaviour and its impacts (e.g. 'my partner made all the money decisions ... now I'm stuck with his debts' and 'I was too scared to speak up because of my visa') were included to attract women from diverse backgrounds. A gift card of \$30 was offered to acknowledge participants' time and effort made.

Promotional flyers for focus groups were circulated in poster form and online through WIRE member networks, family violence peak bodies and services, the Luke Batty Foundation, and financial capability and financial counselling services. The researcher contacted each participant who expressed interest by telephone to establish eligibility.

An online survey was circulated nationally through the Survey Monkey platform for four weeks (Jan-Feb 2018) and promoted through newsletters, WIRE's mailing lists and social media platforms, AVAVA, family violence and financial capability organisations in each Australian state, ANROWS, Women's Legal Services in all states, financial counselling services, community legal centres and mainstream women's financial networks (see Appendix for sample flyers and Focus Group/Survey questions).

## Data gathering: Focus Groups and Survey

### FOCUS GROUP METHOD

Qualitative data were gathered in 15 focus groups attended by a total of 67 women with lived experience from metropolitan, regional and rural Victoria between September and December 2017. Focus groups ran for 1.5 to 2 hours, with refreshments provided. Sessions took an informal, relaxed tone and the format and questions remained largely consistent after the initial three sessions. Demographic data were gathered in a short questionnaire. Participants were also invited to draw out on paper key events and incidents along their family violence journeys as 'timelines' or 'roadmaps' according to the phases 'before, during, after, now and next'. This structure provided a way to contain potentially overwhelming experiences and the opportunity for individual quiet time and reflection. These 'phases' were drawn onto a whiteboard to gather collective responses throughout the discussions. Inclusion of the 'next' phase proved invaluable in drawing out a positive future focus and nearly all the women shared their hopes and visions for their financial futures.

FOCUS GROUPS	LOCATIONS	PARTICIPANTS
Metro x 8	CBD x 5	16
	East x 1	6
	North x 1	4
	West x 1	11
Regional x 3	Bendigo x 1	2
	Geelong x 2	7
Rural	Leongatha x 1	6
Rural/Older women	Leongatha x 1	7
Rural/CALD	Shepparton x 1	8
14 focus groups	8 locations	67 participants



A semi-structured focus group method is highly compatible with a study grounded in a feminist action-oriented framework, which prioritises creating gendered safe spaces to discuss subjects that are otherwise not spoken about openly. The method enhances potential for empowerment of participants through knowledge sharing, self-reflection and deeper understanding of the self (Lather 1991) and embeds WIRE's research findings that women prefer to learn about money in small, informal groups with other women (WIRE 2007; Sanders 2015). Furthermore, telling stories of how family violence impacted their financial lives allows participants to 'make sense' of how the past impacts the present and create 'meaningful totalities out of scattered events' (Mishler 1986).

Focus group questions were informed by existing research gaps, input from the reference group and issues raised by experts and stakeholders regarding current service gaps. They were refined after the first three sessions into a semi-structured but flexible format that asked the same questions, to improve the stability of information over time and across contexts and add to its truth value (Kreuger 1998). The format was customised for two groups; participants in one group lived in close proximity and preferred not to disclose personal information, so completed a paper survey based on the online survey questionnaire, followed by a discussion about financial capability needs and barriers at each phase of the family violence journey. Questions were open-ended and simplified for a second group of newly arrived women with mixed levels of English language proficiency and a community leader provided informal translation. Individual interviews were conducted with two survivor advocates from an Anglo-Australian and Muslim background.

Discussion fostered both dissent and agreement, giving insights into the impact of larger social, political, or economic issues on the everyday and exceptional financial circumstances for participants from different backgrounds, at different stages of their journeys. Money and emotions are very closely connected; as women unpacked the connections between love and money, an overarching landscape of grief and abjection became visible as women described losses of all forms of capital — social, cultural and economic.

Many ideas, tips, strategies, and resources were shared during the 14 focus groups for this study, and the participants gained support, hope and inspiration from one another. Survivors used the research space for many reasons: to speak out against the injustices they experienced, share strategies of survival and what they learnt 'the hard way', get new information, fight for better conditions for others, for closure and to help themselves move on.

All were unequivocally driven by an altruistic motivation to prevent the victimisation of others and some women were already active in advocacy work while a number of others went on to do advocacy training. This illustrates that talking, learning, and sharing experiences with peers are crucial components of family violence survivors' ongoing recovery (Wuest & Merritt Grey 2001). Leigh, in her 70s, commented that the focus group was the 'first intelligent discussion about the subject' she had had in over three decades of psychological and financial help.

**Survivors used the research space for many reasons: to speak out against the injustices they experienced, share strategies of survival and what they learnt 'the hard way', get new information, fight for better conditions for others, for closure and to help themselves move on.**

#### NATIONAL SURVEY

Following the focus groups, an online national survey was developed, informed by themes that emerged from focus groups and aimed to:

- » Examine how applicable and relevant themes from focus groups were to a larger population
- » Identify in quantifiable terms the most important financial services and supports they need
- » Determine at what stage these services were most useful
- » Identify the most effective source of these services
- » Pinpoint obstacles to financial recovery faced in the aftermath of family violence.

The survey was circulated via Survey Monkey for four weeks between February and March 2018. The survey data included 15 essential questions and 15 optional questions to reduce intrusion but still allow women to say more if they wished. Space for open-ended comments proved extremely useful as not all women's experiences fitted neatly into some categories. These comments are embedded in the report.

#### DATA ANALYSIS

Demographic data for focus group participants were gathered through a short questionnaire. All focus group sessions were audio recorded.

De-identified audio recordings were then manually transcribed by an external transcriber under the supervision of the researcher in an intelligent verbatim format (i.e. lightly edited with 'ums', 'er', irrelevant words or sentences eliminated). Following grounded theory methods of constant comparison (Strauss & Corbin 1998; Onwuegbuzie 2009), transcripts were initially open-coded using NVivo qualitative data analysis software to identify key concepts and issues, which were refined into categories such as legal, financial abuse, children removed, friends and family, Centrelink, housing,

**In the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial well-being. The term 'financial recovery' refers to returning to a state of minimal financial well-being.**

These themes were then reorganised into 'phases' of the family violence journey from pre-crisis to crisis and post-crisis, and interrelationships between conditions, contexts, processes, actions of women and other actors/agencies and their outcomes were explored. Participants' stories were also entered in NVivo as separate 'cases' to draw out differences as well as similarities to illuminate subtle but potentially important differences in impacts, needs, barriers and enablers (Barbour 2001) for different women at each phase.

Specific questions in the survey related to quantifiable variables such as length of time since relationship began and ended, levels of financial confidence, service user experiences with agencies and the 'ideal' financial information and services for victim-survivors of family violence. These are presented in Chapters 3, 4, and 5 of the report. Survey analysis included comparative demographic data, coding and integrating of qualitative responses into existing and new categories on NVivo, and triangulation with the main themes from the focus group data.

## **PHASES OF THE FAMILY VIOLENCE JOURNEY**

Time and place, or context, were central concepts in this study. The perpetration of family violence is

a systemic pattern of violent behaviours that takes place along a continuum and occurs over time (rather than a single moment or event, although it may be a single incident that catalyses victims to seek formal help). Similarly, financial degradation for victim-survivors and their subsequent financial recovery (or lack thereof) from family violence also takes place over time. Women are already subject to structural and social gender inequities that thwart their financial capabilities; this is further compounded when family violence, coercive control and financial abuse is perpetrated on them. Hence, financial security for women needs to be addressed not as a moment in time but as 'maintaining a life with dignity throughout a woman's life course' (Corrie 2016, p 38). In the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial well-being. The term 'financial recovery' refers to returning to a state of minimal financial well-being.

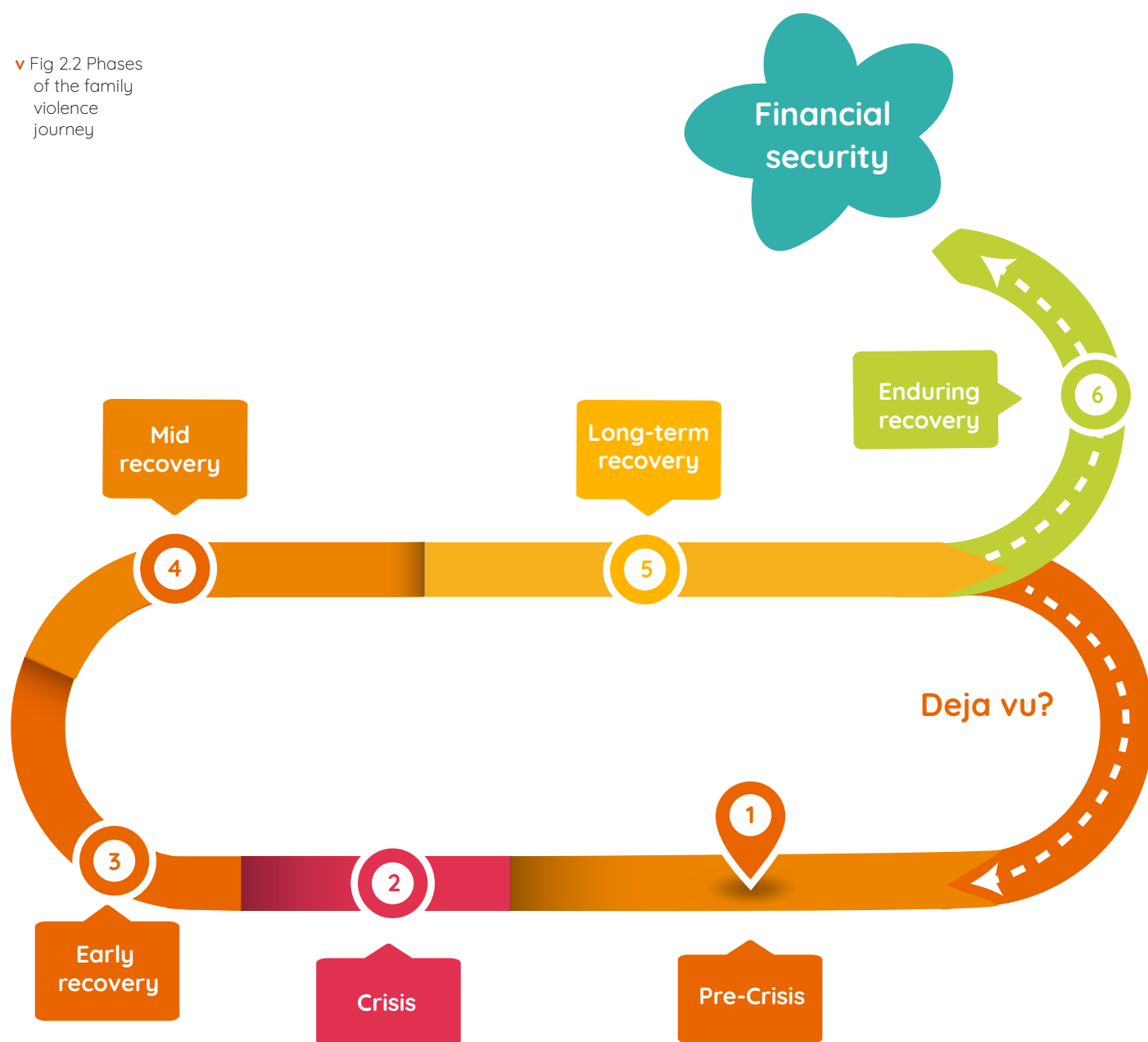
To heal and re-build financial capabilities requires time, space and specific elements and conditions that facilitate, not inhibit, learning and behaviour change. Findings in the study are presented as 'phases' in a journey to reflect this continuum. Within that continuum, the study identifies 'financial teachable moments' or specific events, circumstances, contexts and opportunities for providing targeted financial safety supports and protections, and when, how and what conditions enable women as learners, to most benefit from that knowledge and support.

Women who took part in the study experienced family violence in relationships that spanned from 30 years to 12 months in duration, with points of exit ranging widely from 20 years to 12 months ago. There were 15 women who left less than year ago and three survey respondents were still in violent relationships. To address financial experiences at different phases of the family violence journey, five proposed 'phases' of the family violence journey were derived from the survey and focus group data, which were coded according to 'when the relationship began' and the 'time since exit' from relationships (illustrated below Fig 2.2).<sup>3</sup>

This 'phases' model reflects the circuitous (rather than linear) route victim-survivors undertake towards financial recovery. It is not the intention here to neatly fit lived experiences into pre-determined linear 'phases' or to determine precisely 'how long' each stage might be, but to flesh out the dynamics of how these impacts are played out and map the resulting financial barriers victim-survivors face. Barriers at an early phase

<sup>3</sup> Survey percentages for each 'phase' were calculated from a total of 225 responses to Question10; 146 made distinct choices and 50 were deduced and coded from qualitative responses, as women's experiences did not fit into categories offered. 32 responses were not quantifiable due to overlapping relationships and invalid or incomplete answers. Focus Group percentages were calculated from demographic data and coded responses of qualitative data for 54 participants for whom complete biodata were available.

▼ Fig 2.2 Phases of the family violence journey



obstruct women's inner processes and actions they need to heal, move on, reclaim and re-build their lives and futures, increasing the risks of re-victimisation or return to violent relationships ('déjà vu') and thus subvert the possible route to longer term financial stability and security.

**PRE-CRISIS PHASE:** Refers to the gendered dynamics of childhood and family influences, women's emotional relationships with money and gendered structural financial barriers that impact women prior to and during their abusive relationship and set the stage for perpetration.

**CRISIS PHASE:** The process of exit which can begin while still in the relationship and go on for 12 months.

**POST-CRISIS PHASES:** Refers to ongoing impacts at early, mid- and long-term phases of their journeys. The category 'enduring' was created to account for experiences of women who were still feeling the financial impacts of family violence 20 years or more after their relationships ended.

#### LEGEND

The following categories were used to group women in the focus groups and survey:

**PRE-CRISIS:** Before and during relationship

**CRISIS:** The process of exiting a relationship which can take up to 12 months

**EARLY RECOVERY:** Relationship ended 1-2 years ago.

**MID-RECOVERY:** Relationship ended 2-5 years ago.<sup>1</sup>

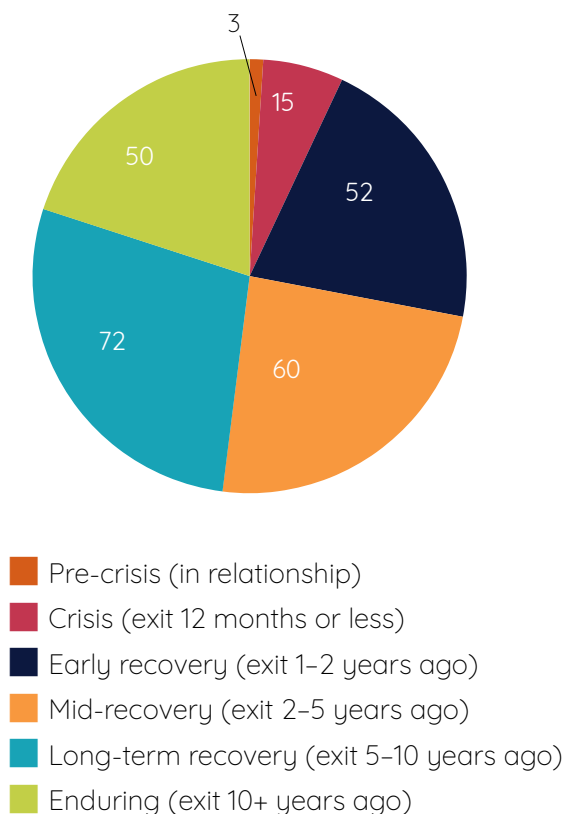
**LONG-TERM:** Relationships ended 5-10 years ago

**ENDURING:** Relationships ended 10 years or more ago but were still impacted decades after.

<sup>1</sup> These demographics align with the literature finding that the majority of Australian women reporting cohabiting partner violence (59.9% of 880) experienced it 10 years previously (AIHW 2018).

> Fig 2.3: Number of women at each phase

## NUMBER OF WOMEN AT EACH PHASE



Around five percent (16 women) were aged over 65 years; one was over 75 years old.

A similar spread of focus group and survey participants was evident, with the largest group being at long-term recovery (5-10 years post-crisis) and the second largest at mid-recovery or 2-5 years post-crisis. This aligns with literature that finds victim-survivors experienced significant financial hardship (housing, food, money for bills, job instability) three years after the violence ended (Adams et al. 2013), and asset settlements can take from 12 months to more than six years post-separation (WLS 2018). For many women, ending relationships does not “end” the violence, which can continue more than six years after separation (Kaye et al. 2003) and devastate the lives of victim-survivors for decades (Evans 2007).

## INTERSECTIONAL ANALYSIS OF POWER

Intersectionality is a feminist theory and practice that emerged through lived experiences of black women and women-of-colour.<sup>4</sup> Mainstream applications of intersectionality have commonly limited its potential through over-focus on identities and cultures of marginalised women (Collins & Bilge 2016), rather than stressing how power is organised and acted on to marginalise groups through intersecting race, class, heteronormative sexist structures and practices (Fernando 2016). Instead of thinking of ‘identity’ as intersecting axes of multiple forms of difference (e.g. race, class, age,

sexual orientation, gender identification, ability, Indigeneity), the focus was placed on the four different relations of interlocking powers developed by Collins (2000, p 227) to describe the ‘overall social organisation within which intersecting oppressions originate, develop, and are contained.’

*Intersectionality ... reminds us that oppression cannot be reduced to one fundamental type, and that oppressions work together in producing injustice. In contrast, the matrix of domination refers to how these intersecting oppressions are actually organised (Collins 2000, p 18).*

**Structural Power:** overarching power structures like the Law, courts, military, immigration regimes, global economy, corporate interests, major religions which are slow to change, and in Australia, are rooted in white Western settler colonialism.

**Disciplinary Power:** how structural power is organised and managed through bureaucratic organisations, policies and protocols that dictate access and eligibility (e.g. Centrelink, schools, Legal Aid, Child Protection).

**Cultural Power:** dominant white Western cultural norms, gender norms, values, beliefs and ideologies that make oppressions seem legitimate.

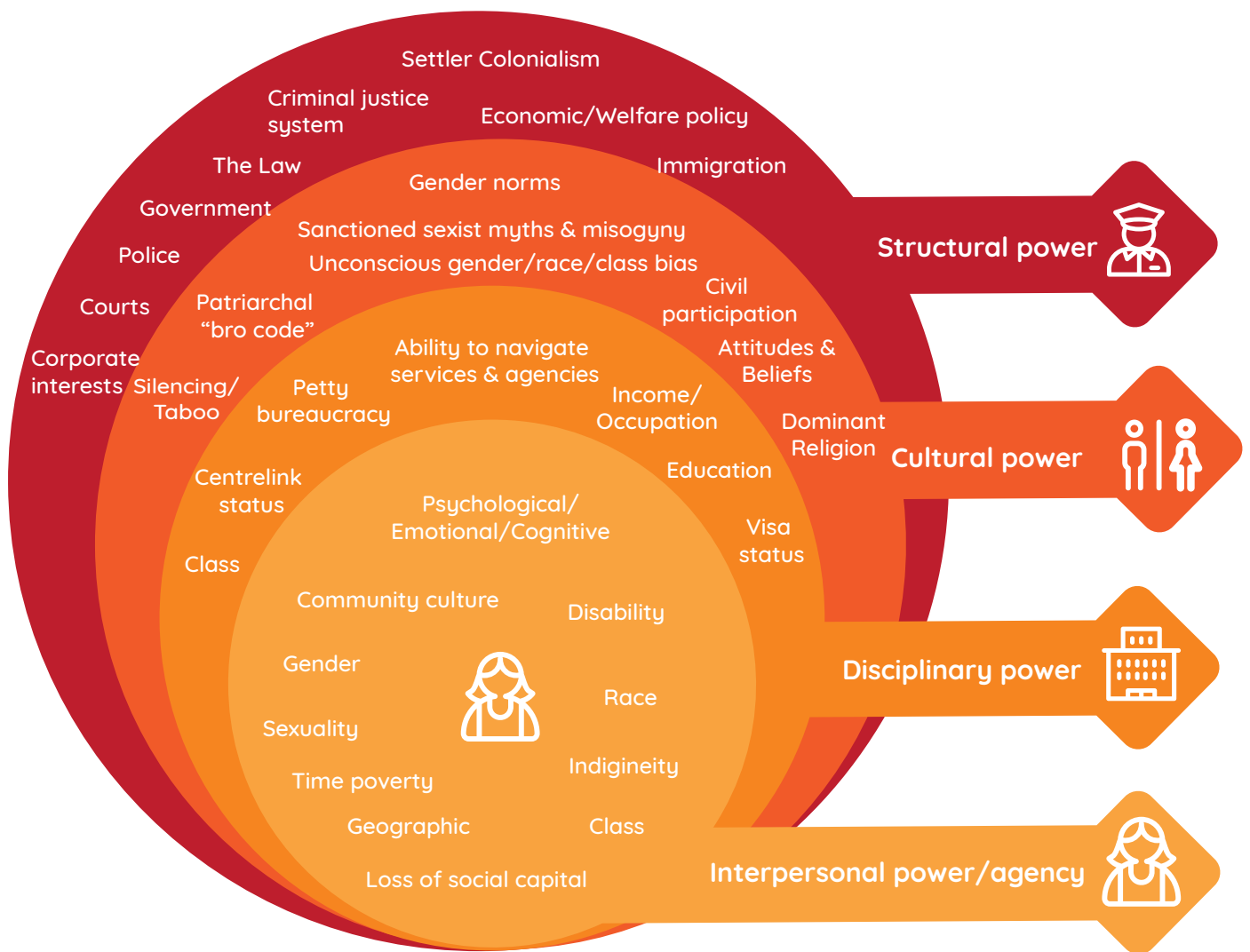
Structural and disciplinary powers are tough to shift, but cultural and interpersonal powers are open to agency and change, particularly through collective efforts.

Applying this model to the intersection of women, family violence and financial capability in the Australian context, the key services and agencies victim-survivors navigated identified in both data sets were mapped onto the Matrix of Intersectional Powers (right) to illustrate how structural, disciplinary and cultural powers intersect to obstruct victim-survivors’ interpersonal power and agency.

## Limitations of the Study

A qualitative study such as this does not aim to statistically measure prevalence or types of family violence or claim generalisability to all women affected by family violence. Victim-survivors were not considered sources of information; the researcher listened to and heard their stories as a form of collective testimony of the truths of their experiences. Audiences too need to listen to and hear the research findings not merely as information or evidence, but as rich, in-depth and contextualised analysis of women’s lived experience told in their own voices as part of a collective story. To enhance the trustworthiness and credibility of the findings in this study, the following measures were taken:

<sup>4</sup> ‘Black’ women refers to African American and African women. ‘Women of colour’ refers to non-white women in Western white dominated societies. Indigenous peoples in social activist spaces in Australia use the term ‘Blak’.



### INTERSECTIONAL POWER ANALYSIS

Put the woman in the centre and look outward to see what interlocking powers are obstructing her agency and mobility.

- » Multiple focus groups were held across different cohorts and services using the same questions and environment/conditions for each group to ensure stability of findings over time and contexts.
- » Qualitative data were triangulated (combining one or more methods of data collection) with survey data and held against findings in other international and national studies in the field to corroborate or crystallise findings (Barbour 2001).
- » Stakeholder and expert interviews were conducted to gain service-provider perspectives, establish important historical background, and gauge the current state of knowledge and practice on the ground in Victoria, all of which improve applicability.
- » Participants were encouraged to share their own perspectives in focus groups, not reach a consensus, which builds confidence in the truth of the data.
- » Data analysis included the impact and dynamics of group processes on how participants 'made sense' of their experiences (Lincoln and Guba 1995).
- » Reflexivity and attention to power dynamics and ethics of care were used to guard against power inequalities that could bias the data.
- » Insights and action/behaviour change on the part of respondents were noted (e.g. 'I didn't realise until I'd written it down like what my financial state was like before and then after the abusive relationship'), which is one indication of validity (Lather 1986).
- » Transferability was enhanced by providing details of contexts and locations in which the data was gathered and using direct quotes in the findings to provide rich, descriptive data that enables others to explore the applicability of the findings in other contexts.

A limitation of this study is that the data were gathered from the mainstream population of white, Anglo-Australian women who spoke English as their first language and were in some way engaged with family violence services. The report therefore does not reflect the needs of Aboriginal

and Torres Strait Islander women, CALD women, or women marginalised due to intersectional differences such as those from LGBTIQ groups and those living with disability.

Authentic and ethical research engagement cannot simply ‘add and stir’ Indigenous people into mainstream research, but rather must include decolonising, co-designed, autonomous community-controlled projects (Smith 1999).<sup>5</sup> This was beyond the scope of this project. Aboriginal family violence services are vastly under-resourced and overstretched. Family violence and financial insecurity for First Nations peoples in Australia are rooted in settler colonial structures of genocide and dispossession that have perpetrated ‘State-led financial abuse’ on First Nations Peoples and continue to perpetuate ‘fiscal violence’ that systematically disenfranchises the poor and marginalised through erosion of the welfare state and economic, budgetary, revenue and tax policies. Higher rates of prevalence and morbidity of violence against Aboriginal and Torres Straits Islander women are directly related to structural financial exclusion, lack of access to legal rights, employment, housing, and health care, higher rates of child removal, and incarceration.

Similarly, it was not possible to recruit participants from organisations serving culturally and linguistically diverse, migrant and newly-arrived women as these organisations were somewhat ‘over-researched’ (i.e. numerous research projects seek out victim-survivors to interview often from a small pool).<sup>6</sup> Dedicated funding for language translation of survey questions and analysis would be necessary for this group to be included in future research. However, expert interviews were conducted with Intouch, a state-wide specialist multicultural family violence organisation and an individual interview was undertaken with a Muslim survivor-advocate. The experiences of nine women living with disabilities and five with CALD backgrounds who attended focus groups, and insights into the needs of these groups are discussed in the report.

5 See Djirra (Formerly Family Violence Prevention and Legal Services): <https://djirra.org.au/our-resources/>. Young, A. (2016)

6 Interview with Intouch, Victorian specialist multicultural service.



### 3. Pre-Crisis Stage: Before and During the Relationship

#### What are the key barriers women faced in identifying and naming financial abuse in family violence?

##### GENDERED NORMS AND STRUCTURES

A number of social, structural and attitudinal barriers make family violence and financial abuse difficult to identify, both for women experiencing it and for friends, family and professionals who support them. There is no disputing that, in Australia and elsewhere, intimate partner family violence is gendered. Family violence affects 1 in 6 women and 1 in 16 men, and the majority of perpetrators (75%) are male (PSS Survey 2016, in AIHW 2018, p 32).

As Cameron (2014, p 56) states, financial abuse is 'hidden in plain sight'.

This section presents findings about the financial impacts of family violence on women before and during their violent relationships, keeping in mind that financial abuse is a form of family violence. It also presents key barriers to accessing timely financial supports and services that might have prevented or mitigated the deleterious impacts of financial abuse.

*[P]owerful social and personal norms and values combine to create a platform for financial abuse in intimate relationships. They include social and personal beliefs about love and trust in intimate relationships ... women trusted their partner to act in the best interests of their family ... [T]he ways in which traditional gendered stereotypes about roles and attitudes to money inform the division of labour within relationships ... create fertile ground for controlling and exploitative abuse around finances.*

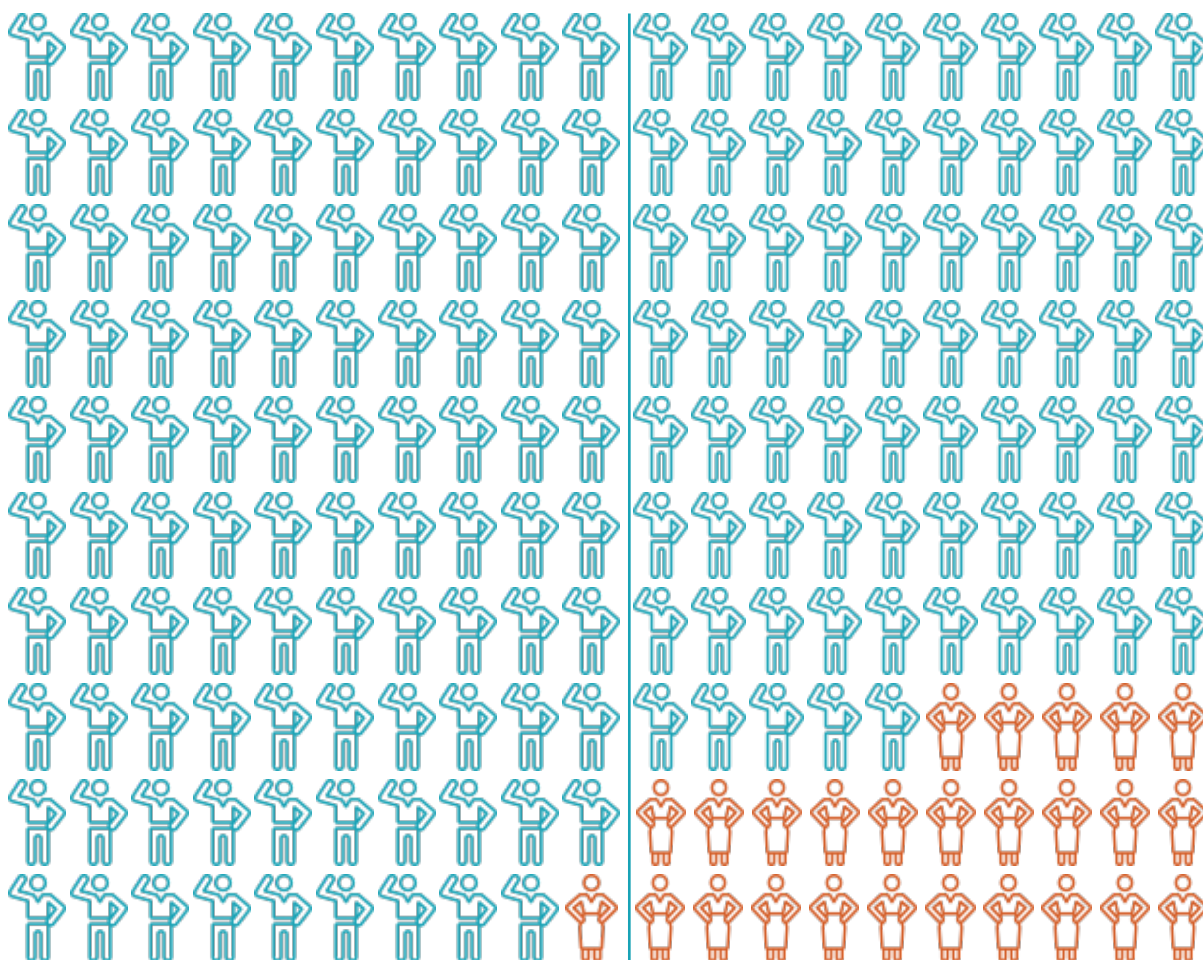


Fig 3.1 Prevalence and gender of perpetrators of intimate partner family violence (AIHW 2018, p 32)

<< Left: gender of perpetrator (female victims)

< Right: gender of perpetrator (all victims)

## GROUPS AT GREATER RISK OF FAMILY, DOMESTIC AND SEXUAL VIOLENCE

Some groups are known to be particularly at risk of family, domestic and sexual violence, including:

- » Indigenous women
- » pregnant women
- » people separating from their partners and women about to end, or who have recently ended, a relationship
- » people who were abused before the age of 15
- » children witnessing domestic violence
- » young women, particularly women inexperienced in relationships or in a relationship where there is a substantial age gap between partners
- » unemployed women (or women who rely on government payments as their main source of income)
- » families experiencing financial hardships
- » women with disability

(AIHW 2018, p 36., Kutin et al. 2017)

Gender is not merely an identity category but an all-encompassing structure that organises all aspects of mainstream social and economic life into hierarchies through a heterosexist frame (recognises two distinct sexes only, male and female) where males are dominant and privileged in relation to females. This hierarchy plays out in macro-systems of law, police and justice, education, religion, healthcare, cultural practices and in the labour force as well as the middle layers of family and community, and impact women's lives at the everyday level. The gender analysis provided here is based on the proviso that race/class/gender are interlocking structures that operate together to uphold racism/sexism/capitalism and cannot be detached from each other. Gender, like race and class, is one descriptor that shows how a person's identity is constructed through relations of cultural, structural and disciplinary powers that trap them in oppressive, harmful circumstances and prevent them from escaping.

Although family violence is perpetrated at the *micro* (or everyday) level of interpersonal experience, it is driven by socio-cultural and economic structures at the *macro* (or societal) level that are gendered, raced and classed (intersectional, see Section 2). Money, resources, authority, power and forms of labour are distributed unevenly to discriminate against and disenfranchise women financially in relation to men; women earn less, perform more unpaid and devalued emotional and care labour, and retire with less superannuation than men (WGEA 2018). The family violence response is delivered at the *meso* (middle-level) through services and agencies, where victim-

survivors may be empowered or disempowered through 'disciplinary' power (eligibility criteria, bureaucracy, attitudes, cultural and racial biases). Women who are Indigenous, located lower in race and/or class hierarchies, who are gender-diverse, in same-sex relationships, who live with disabilities, or live in regional/rural/remote locations are made more vulnerable through intersectional impacts that reduce their interpersonal and social power.

Gender equality measures and anti-discrimination laws alone cannot 'fix' unequal gender-thinking, attitudes and behaviours; to undo these gendered structures we need to dismantle policies, attitudes, practices, myths, stereotypes and beliefs that repeat and reinforce the ideal models of masculinity/femininity as they intersect with race/culture/ability/gender identity/migration status. These macro-factors entrap women in relationships that they cannot easily escape, due to lack of money and threat of physical violence. These issues affect all women, but for women affected by family violence, the negative impacts are compounded (Corrie 2016); moreover, they do not disappear when the relationship ends but continue to impact women victim-survivors at both the structural level (e.g., experiences in court, single parent welfare policies), the cultural level (victim-blaming, having to be a 'good wife') and the interpersonal level (attitudes of family, friends, service providers). Together, preconditioning through gendered/raced/classed norms, structures and attitudes make family violence difficult to identify during relationships. Tactics are hard to detect when 'the means and effects ... are easily confused with the range of sacrifices women are expected to make in their roles as homemakers, parents and sexual partners' (Stark 2007, in Postmus et al. 2018, p 2).

## GENDER, MONEY, AND POWER IN RELATIONSHIPS

Gendered social norms expect people to 'do gender' or perform as 'men' and 'women' in specific ways that make it difficult for women to be financial equals with men, especially when it comes to talking about money and making financial decisions in relationships. Sanders (2015) identifies a number of gendered barriers that weaken women's financial power in relationships and make it difficult to have 'money conversations' with partners:

- » There is a prevalent belief that the partner who earns more makes the financial decisions.
- » Men are expected to be autonomous, strong, powerful, aggressive and the 'boss', while women are expected to be timid, vulnerable and focused on others; women who display 'masculine' qualities may be disparaged and penalised.



- » Women are likely to be ‘other focused’, view their money in family terms, and prioritise collective over individual spending, whereas men are likely to think of money as their own and spend it on individual needs.
- » Women demonstrate less confidence in their financial abilities and financial literacy compared to men.
- » Men are socialised to assert their own needs, while women usually learn to accommodate the needs of others.

Worryingly, one in five Australians still think men should take control in relationships and be the head of the household (NCAS 2013). Similarly, a national poll by the Allstate Foundation in the USA in 2014 revealed that 78% of public respondents had never heard the term economic abuse in relation to intimate partner violence (IPV) and respondents believed economic abuse to be the least common type of IPV. The survey indicated that 99% of people who have experienced domestic violence have also experienced financial abuse (Christy & Valendra 2017, p 3). These conscious (and unconscious) attitudes are at the root of gender biases victim-survivors face from family, friends, professionals and service providers that impede their attempts to leave violent relationships. The gendered roots of family violence and its financial impacts are not ‘new’ knowledge — gender privilege allows some forms of knowledges to have more credibility and authority, making other forms unknown or invisible, and thus, seem less truthful or believable. The comments below show how conservative, gender-blind institutional practices perpetuate gender bias for a woman attempting to refinance her mortgage and sever a joint loan; the bank is blind to how independent finances are key to women’s survival during and post-separation, and also to the power dynamics of family violence.

*Even though I had paid every cent on the mortgage for almost five years the bank still treated me like I may not get refinanced without him on it (despite him not working). This is gender bias. The assumption was that I am going after ‘his’ money rather than losing a fortune trying to sort the situation out legally. (Survey)*

*The banks are so conservative. I honestly believe there is so much sexism where single women are concerned. My husband was unemployed. All bills came from my income. But they wouldn’t make a formal separation — they’re too scared. We need support to approach them to renegotiate loans without being scared. (Survey)*

## WOMEN’S FINANCIAL BEHAVIOURS AND PRIORITIES ARE GENDERED AND SHIFT OVER TIME

A comprehensive national survey of 2190 Australian women with varying incomes, backgrounds and ages by Russell et al. (2016a) found Australian women’s views about money were shaped by family and social relationships, past and present. The highest financial priority for the majority of women (80%) was to provide for the daily needs of their families, with the education of their children being a high priority for those in their 40s (88%). Women aged 60 and older (75%) also prioritised their families’ needs indicating their ongoing financial support for adult children and grandchildren. Recent behavioural economics literature finds emotional and childhood patterns and relationships with money override financial behaviours, regardless of financial skills and knowledge (Sanders 2015, Garrison 2010). Financial behaviours change through a woman’s life as she transits through major life events such as beginning relationships, cohabitation, having children, ending relationships and retirement. These are critical financial points at which women are more vulnerable when negotiating their financial positions with their partners as they may share finances, have more expenses, earn less or become more financially dependent on partners (Sanders 2015).

## WOMEN, MONEY, AND LOVE

WIRE has consistently found over a decade of working with women around money skills that the key to unlocking financial capability is to first and foremost make gender-specific safe spaces where women can talk about money.<sup>1</sup> Time and space are needed to unpack deeply embedded

**The key to unlocking financial capability is to first make gender-specific safe spaces where women can talk about money.**

emotional relationships with money, unravel the structural factors that condition thinking from childhood and dismantle gendered stereotypes and myths about ‘women and money’. These everyday impacts significantly obstruct women’s financial capabilities and confidence, which in turn affect their ability to develop healthier financial skills and behaviours.

This was the case in focus groups, where discussion between participants evoked a range of emotional connections between childhood and family influences that shaped their attitudes to money.

1 See Marsden 2012; Sanders 2015; Makepeace 2016.

Victim-survivors reported being treated differently within their own families because they were girls, including being bullied or beaten by brothers or disinherited from family property, and how that damaged their self-esteem and gave them a weaker starting point in life. Curiously, those who felt they had 'good' family upbringings disclosed other gendered patterns that hindered identifying abusive behaviours earlier, such as their mothers advising that 'What you don't know won't hurt you'. Gendered myths and stereotypes can be perpetuated by all sexes and the corrosive everyday effects of gendered norms and 'micro-devaluation' matter as much as the exceptional events in terms of influencing women's financial relationships with partners at the pre-crisis stages.

Even the positive childhood financial experiences that were reported were trumped by gendered behaviours during relationships. Lexi (30s) had very positive childhood experiences with money, was taught financial 'responsibility', had excellent financial skills and was a 'good saver', but because she had taken on too much financial responsibility for her family at an early age, she 'automatically' took on financial responsibility when her partner defaulted. Hope (40s) is a lesbian victim-survivor and despite her 'parents never talking about money,' she herself was a 'saver not a spender'. However, due to her low self-esteem growing up, her strong financial skills were all too easily overridden by her partner's perpetration of financial abuse.

Victim-survivors made links between money and love that illustrate how women's conditioning to believe they are 'wrong', to be nice, to help and support, in combination with the universal human desire to love and be loved, becoming readily exploited by perpetrators and gets in the way of identifying financial abuse.

*We're conditioned to be susceptible to believe we are wrong, to be nice, so we persist and try to make the relationship work and consider someone else's feelings. If we didn't have that susceptibility to believing that we were wrong we'd be out the door and going, 'See ya!' We're also wanting to be loved ourselves and so that means that we stay in there and try and make it work. (Anne)*

*We're socialised to blame ourselves for the way we feel about our capacity. Actually, we've been told from a young age 'girls aren't good at managing money' or 'girls aren't good at business'. All these other things... that's why we don't recognise financial abuse. (Bec)*

*I would do all the things that he wanted done. I just didn't think about it; I would help. I was brought up too kind. (Leigh)*

*I never had a say with finances — I kept my background... like my mum and dad; my dad was the breadwinner. (Chrissy)*

*I didn't know I was a victim. I thought it was my fault I was treated badly. (Survey)*

*I married young. I came from a family of all females. Basically, my dad left me, and I grew up with my grandmother and my mother, so I never really knew what men were like or violence was like. (Peach)*

A number of survey respondents also disclosed experiences of child sexual, emotional, and parental abuse in different forms, and linked those unresolved issues to having an increased vulnerability to family violence.

*I suffered sexual abuse when I was a child and have always had abusive or controlling relationships.*

*My father was emotionally, financially and physically abusive. I thought I chose someone who wasn't abusive, but I realise now that I was calibrated wrong to accept abuse. I was programmed to try and please. Be 'nice' regardless of my needs.*

*In hindsight the entire relationship (13 years in total with several separations) was abusive but having been raised with violence and abuse I was blinded by my own warped idea of 'normal' until it became overt.*

*I have come to understand the impact of the trauma I faced as a child that was never treated flowed into this aspect of my life.*

The findings reflect what we know from research, that the cumulative effects of childhood abuse, unhealed and unresolved, can increase women's vulnerability to abuse as adults. Equally, the research also tells us that re-victimisation is not inevitable and 67.6% of all women in Australia who experienced childhood abuse did not experience cohabiting partner violence as adults (Cox 2015). Examples of both were found in this study, as Rebecca (survivor-advocate) explains:

*Family violence was not an aspect in my life. Women are very celebrated in my family for generations for their strong contributions to the community. Coming from this background and then going to a relationship to be treated as less than human and not valued was catastrophic for me and not expected. I went to private school, University, I'm literate, from a privileged background. I worked in government and understand bureaucratic processes. I have found navigating the systems and services so difficult; how*

*much harder would it be for someone who is experiencing range of different barriers like being Indigenous, from cultural and linguistically diverse backgrounds, having mental health issues? Engaging with these institutions has made me develop mental health issues. (Rebecca, Survivor-Advocate)*

## READING DUAL SCRIPTS

It is notable that women blame themselves and their upbringing for the abuse and not the perpetrator, looking for shortcomings in themselves that make them vulnerable to being a victim. This is an important point when it comes to confidence — in particular, confidence in being an independent decision maker. As victim-survivors ‘make sense’ of their experiences, it is important to note the dual scripts that emerge in their narratives: the ‘victim’ script and the ‘survivor’ script. The victim script addresses the very real and very gendered victimisation they experienced, and the survivor script reaches for explanations of how they were made vulnerable to abuse. Through specialist family violence counselling after her exit from family violence, Ruby, among others, identified how being devalued as a girl left her vulnerable before the relationship began.

*I was vulnerable before he even met me. I was a prime target. I was a perfect victim for him in that he could see that I was an empathetic person. Like even growing up I had a lot of issues with my self-esteem, my confidence. I had eating disorders quite young and wasn't very close to my family. (Ruby)*

Ruby spoke about a ‘letter to my younger self’ she had recently written in a support group, where she gained insights into how her perpetrator so readily fitted what she had imagined a loving relationship would look like. Her dual scripts below illustrate the complexities of conflicting emotions experienced when loving someone who is abusive.

*Writing that letter, I realised I also had some good things as well. We used to say, we're soul mates, meant to be, we've got a love hate relationship. I realised that I had thought having sex was love, and that I just wanted the perfect fairy-tale relationship — perfect family, beautiful home. It didn't take much for him to cotton on to that. 'All I have to do is tell her I love her after having sex with her and she's mine.' He'd say, 'I'm your family, I'm here for you, I always will be, it's just you and me babe.'*

Ruby's insights suggest that perpetrators of partner violence may well target the already vulnerable ‘perfect victim’, but for women who did not fit this category, like Rebecca, perpetrators create this ‘perfect victim’ through coercive control during the relationship. Coercive control is a pattern in

which male abusive partners ‘interweave repeated physical and sexual violence with intimidation, sexual degradation, isolation and control’ to entrap women in ‘hostage-like conditions’ that violate their ‘dignity, autonomy and liberty as much as their physical integrity or security’ (Stark 2012, p 7). The prime indicator for abuse, then, is simply being a woman, as human needs and qualities such as empathy, love and trust are highly exploitable.

In a strong climate of ‘evidence-based practice’, ‘data’ and ‘statistical evidence’ in family violence prevention responses (Valentine & Breckenridge 2016), what counts as evidence and how we read that evidence has important implications about whether it is the abuse itself, its typologies and prevalence that we shine the spotlight on, or the victim-survivor and her needs. In the words of victim-survivors, we see more clearly the coercive control that women experience that fills in gaps that statistical evidence can miss.

A disempowering reading by services they turn to for support can inadvertently divert the blame for perpetration away from the perpetrator and back onto the victim by pathologising her, which does not alleviate the harm but further compounds it. Pathologising victim-survivors too easily leads to ‘victim-blaming’ scripts (e.g. Why did you stay?) and erasing or mis-recognising victim-survivors’ agency and survival by freezing her identity as ‘victim’. An empowering feminist reading, in contrast, acknowledges victim-survivors’ need for space and time to work through and reframe their experiences as part of their recovery. The ‘victim’ scripts can be read as what Wuest and Merritt-Gray (1999) call ‘relentless justifying’, i.e. continually needing to explain their situation to the outside world but also to themselves, as well as ‘figuring it out’, i.e. exploring the complex factors that contributed to their abuse. Recognising the dual scripts of victim-survivors offers a counter-narrative that allows us to imagine victim-survivors as whole human beings.

## The gradual build-up of financial abuse in family violence

### WHEN DID THE ABUSE BEGIN? WHEN DID IT END?

Exploring the length of participants’ violent relationships and their stages of exit, we found women entered their violent relationships between one and 30 years ago and their points of exit ranged from 20 years to six months ago at the time of the study.

What we consider the ‘pre-crisis’ stage can be lengthy, and the time of exit varies widely. Financial recovery takes time and, as one survey respondent put it, it is ‘not a quick fix’. Family

violence responses and financial capability education programs both need to reflect this.

*DV doesn't start or end overnight ... It all takes time. One needs to look at [financial capability education and services] as a long-term support system, not a quick fix. (Survey)*

Participants in the study reported that control and abuse evolve slowly and can begin right at the start of the relationship or any number of months or years into the relationship. Many women reported 'first noticing' their partner's abuse at a particular stage of the relationship but, in retrospect, identified earlier signs that they had not labelled as abusive at the time.

Similarly, financial abuse also builds up over time. Although it has been found to be perpetrated in between 80–99% of family violence cases (Christy & Valendra 2017), it is even harder to recognise as it is covert, buried in gendered structures and socio-cultural norms, and perpetrated together with physical and emotional violence. Women often only fully identify it after they leave (Cameron 2014) and usually through formal family violence counselling supports, where, away from the terror, they begin to understand the fear that made them stay, and the systemic factors that made it difficult for them to leave.

## Recognising the dual scripts of victim-survivors offers a counter-narrative that allows us to imagine victim-survivors as whole human beings.

### 'IT'S SLOW LIKE WATER, LIKE WAVES HITTING A ROCK'

One difficulty women had identifying financial abuse was its slow and insidious onset; as Hope puts it

*It was slow like water, like waves hitting a rock. It slowly erodes everything, your self-esteem your confidence, everything until you're not even a former shell of yourself. (Hope)*

Another obstacle was shame, particularly for educated women from high-income backgrounds. Jenny, in her late 40s, moved here from Europe 15 years ago with her Australian husband who came from a wealthy and socially privileged background.

*It took me years to recognise. I think personally, my biggest hurdle was shame. Although I knew when we first moved to Australia. We were very fortunate and lived really well. We ran a business for a year and a*

*half, but I was given only cash to go shopping so quite often I had to put back most of the groceries at the checkout ... the kids were little, they were one and five, and the humiliation of having to say: Oh ... Sorry. I forgot my wallet.' It took forever. I sort of knew it was financial abuse and I didn't say anything to my parents or my sister back home. (Jenny)*

*I didn't tell my family...I don't have the best relationship with my mum anyway so how can I say to mum I was ashamed that I let someone do that to me as an educated woman who was always taught to be very feminist. (Hope).*

For Diane, it was her early conditioning about money and traditional gender roles in her family that left her without financial skills and thus vulnerable to financial abuse. She noticed the 'flags' only in retrospect.

*I didn't have a lot of financial skills because my mum always taught me the man takes care of the cheque book, the man is the head of the house, he does the money. Because of those scripts he would slowly start taking over my wage, ask me for money, or I'd pay half the rent then found out three or four months later when we were getting an eviction notice that he never paid the rent, he was saving up my rent to go buy a motor bike. There were all these flags. The bills were all in my name and I was getting debt notices. And with all the emotional abuse he just denigrated my self-worth. In the end I would just give him money because one, that's how I was brought up and two, I felt so stupid that I couldn't handle it. I trusted he would do the right thing. But he was so secretive. (Diane)*

There were some differences in the tactics of financial abuse encountered by women from higher and lower income segments, though the effects were the same. Ariel, in her late 50s, started her marriage of 20 years as a professional high-income earner and finally left her marriage nine years ago. For her, it was not a lack of money skills but a combination of emotional and financial abuse that trapped her.

*I married at 22 and it happened bit by bit. He'd call me a fat cow and it was just constant denigration throughout the relationship. I could barely look at myself in a mirror. I would constantly compare myself to other women, feel not worthy. Think I was never going to be as good as anybody else. I was given a little allowance, but he was constantly spending. Buying new cars for \$100,000. iPhone and dinners out for his friends while I was buying second-hand clothes for the kids. The minute*



*I wanted something, I was made to feel I wasn't good enough and I didn't deserve anything nice. Eventually even if I did have the opportunity to spend, I felt so ashamed of myself, I just didn't do it. I didn't spend a thing on myself. I just gave it all to him. (Ariel)*

*My husband lied about everything and undermined my self-esteem by severe gaslighting behaviour. He was very controlling with money and forced me to take out fraudulent loans that were never paid back and to sell my car to a loan shark for money. He commandeered my ATM card and I was forced to live on nothing, had no money for myself or my child and was forced to ask him for money to buy groceries. I was completely controlled by this behaviour and absolutely emotionally ruined. (Survey)*

Partners perpetrated financial abuse against women from low income groups through refusing to contribute, exploitation of their wages or Centrelink payments, damage to property, and running up debts.

*I've got a hell of a lot of debts. He was a big gambler as well, so I was working full time. I'd get paid and when I'd get home from work, my pay was gone. He lived a magnificent lifestyle. I just got by on nothing, I got loans any credit anyplace. (Ruby)*

*I started off quite financially well and with a part-time job with the three children on my own too. In that [abusive] relationship I still had that part-time job, but he didn't like me going to work so I left the job. My savings turned into a zero-balance account and then, once we were split up, I was living fortnight to fortnight off Centrelink payments. (Talana)*

*I was working when I met my son's father and he made me quit my job and relocate to [regional town], because my mother didn't want him in the house and put an intervention order on him. Because I didn't give two weeks' notice, I didn't get a group certificate for Centrelink, so I had to wait six weeks. When I finally got on Newstart, we got paid on the same day from Centrelink and he'd take my bank card off me and go put petrol in the cars and stuff like that and then leave me with \$100 to do the shopping. I was pregnant. I'd have to go to Salvo's and get food hampers. (Jan)*

## THE 'RIPPLE EFFECT' OF FINANCIAL HARM FROM FAMILY VIOLENCE

There is relatively more research on the immediate financial needs of and impact on women affected by family violence than about long-term

financial impacts of financial abuse. An important consideration in family violence support is to explore the depth and breadth of financial impacts during family violence and the long-term cumulative financial harms that 'ripple' outward over time from 'immediate and short-term experiences after survivors leave into their long-term life trajectory' (Shoener & Sussman 2013, p 84). Each woman who presents for services and financial capability programs will have an individual story to tell and will present with varying forms and degrees of cumulative financial impacts on their lives. The following comments from women aged over 65 who took part in the survey and who lived in violent relationships for decades before exiting, tell us what this 'ripple effect' looks and feels like to them (Q2).

*The abuse began on the day of our honeymoon in 1968 and continued until separation in the 1980s.*

*Married for 18 years, end of 1996 to December 2014. The abuse began within the first month of the marriage.*

*I was aged 18. I remained in that marriage for 30 years.*

*I was abused for 28 years and left 2½ years ago finally.*

*My husband totally controlled the finances during a 22-year marriage.*

*Married 19 years. Six years ago the abuse became noticeable. Split six months ago.*

*It spanned over 20 years, 15 living with my ex-partner and the five following.*

Much shorter relationships also cause significant financial damage and trauma depending on the financial and social context financial abuse plays out in; for this survey respondent living in a regional area, a two-year relationship coincided with her loss of employment and compounded her financial vulnerability. Three years later, the impact of the trauma affects her everyday life and work, and thus her finances.

*During the short amount of time I was living in an abusive relationship, I was made redundant from my job which made it hard to leave. I only had a small amount of savings and he [partner] insisted that I take some time out for a holiday. Then he was taking what money I did have as rent and spending it on alcohol — threatening to bash me if I didn't give him money. When I left I was unable to find work in my field despite having a high level of qualifications and experience. Becoming self-employed was actually [the] quickest way to make money as I was being stalked and going*

*through court without any leave available. Post-traumatic stress and dissociation even three years later has huge impact financially. I often space out, have flashbacks or lose track of time, making it incredibly difficult to work let alone run a business. (Survey)*

**Coercive control is a pattern in which male abusive partners ‘interweave repeated physical and sexual violence with intimidation, sexual degradation, isolation and control’ to entrap women in ‘hostage-like conditions’ that violate their ‘dignity, autonomy and liberty as much as their physical integrity or security’.**

(Stark 2012, p 7)

#### OVERLAPPING AND NON-PHYSICAL/ COVERT FORMS OF FAMILY VIOLENCE

The accounts above verify that women’s social conditioning around money, love and relationships are factors that enable coercive control and bury financial abuse; they contain three distinct and unique forms of financial abuse described in the literature: *Financial Control, Financial Exploitation and Employment/Education Sabotage* (Stylianou et al. 2013; Adams et al. 2008). Two interrelated factors make financial abuse difficult for victim-survivors to identify. First, it is perpetrated alongside other forms of physical and emotional abuse. It is rare to experience just physical abuse, and poly-victimisation or overlapping forms of family violence is common. In a prevalence study of a sample of 457 victim-survivors from 14 domestic violence services across 10 US states, Stylianou et al. (2013, p 3197) found

- » Just one woman experienced physical abuse alone.
- » Six women (1.3%) reported economic abuse only.
- » The largest percentage of victim-survivors experienced a combination of physical + psychological + sexual + economic abuse (47.7%).
- » The next largest percentage was combined physical + psychological + economic abuse (29.8%).
- » 10.5% reported psychological + economic abuse.

Second, the widespread misconception that partner violence is primarily physical and that

non-physical forms of violence are less ‘serious’ in comparison, means women may not identify the abuse as family violence at all or question the legitimacy of their perception. Stark (2007) has persuasively argued that, in spite of the inclusion of emotional abuse and coercive control, the persistent ‘violent incident frame’ of family violence does not account for the pattern of physical assaults extending over a considerable period and the unique oppression and cumulative negative impacts it has on women’s health and psychological state, which is not the case for victims of other physical assaults. In a concurring view, Postmus et al. (2018) find that the media and research also perpetuate the perception that physical violence is the most serious form of violence, which results in poor legal recognition of financial abuse and diminishes perpetrators’ culpability in women’s asset claims post-separation (see examples in Chapter 5). The comments below show how forms of abuse overlap and how women are compelled to ‘weigh up’ physical versus non-physical abuse to justify the seriousness of their experiences.

*I experienced verbal abuse, isolation, financial, emotional spiritual and physical abuse. (Survey)*

*I could count on my hand how many times he was seriously violent with me but the interrogation — every single day. He’d track me on his mobile phone ... Ask the kids ‘Who was she talking to? Did she stop?’ Every few months he’d drink, or something would go wrong, and it would become physical. He left me with a \$20 000 debt. The kids and I left barefoot. I was bleeding. It was not pretty.’ (Leesa 33, mother of three, works full time, left second financially abusive relationship four years ago)*

*I didn’t have a whole lot of physical violence ... a lot of it was more emotional and psychological ... I was ripped off by both my ex-husbands. I knew I was in ‘family violence’ but I didn’t quite realise it was financial abuse till after. (Val, mid-50s, carer, exited second 20-year relationship five years ago)*

*When people hear ‘family violence’ they think it’s mostly physical... people have no idea of the mental emotional financial abuse. The physical violence is just the tip of the iceberg. I would prefer to be hit than half of the emotional abuse. The hurting is so much easier. You can hear it, name it, see it, instead of thinking ‘Did he say that?’ (Erica, 34, separated five years ago)*

Financial abuse can be introduced at different stages in the relationship and, consistent with the literature, a number of women in the survey



and focus groups connected their abuse to being pregnant. In the period 2014–2015, 1 in 12 women hospitalised for partner violence were pregnant (AIHW 2018). Pregnancy and childbirth are transitions when women's earnings go down, making them less able to negotiate financial power in the relationship. The accounts below illustrate the interplay of emotional, physical and financial tactics of abuse perpetrated at this time.

*The coercive control and gaslighting started within months. I was verbally and physically abused and isolated. The physical abuse started when I was pregnant. Once I had my son, my ex earned a lot more than me but made me pay all my wages towards the bills, leaving me to have to ask for money for shopping, my son's clothes. (Survey)*

*He cheated on me. Walked out on us. The final blow was when he bashed me when I was 38 weeks pregnant and bashed my mum who tried to help me. (Survey)*

Joy's ex-husband used more covert tactics and she first became aware of emotional and financial abuse when she became pregnant. She had sizeable savings and being 'reasonably financially aware', she sought financial advice to protect her money prior to moving in with her partner. They agreed to not share their savings but set up a joint account that they both contributed to, but she was manipulated into draining her life savings while he hid his money.

*The stuff he did to me when I was pregnant was just horrendous. I remember one day he'd promised he'd come around and bring me some food because I'd run out of money. I'd been the whole day with no food and he just laughed at me. I just remember his mocking laugh. Just horrible ... At some point, four months after I'd stopped working, once the baby was born, I realised I was using my savings to pay for bills. I know that sounds really stupid, but I had this mentality that we were going to be together for ever. He would always say, 'Oh I'm no good with money can you do that?' And he was a CEO. So, I was actually the one paying the bills and doing I think what he considered the jobs that were too lowly for him. At some point there I arced up and said, 'I'm not earning any money. I'm not on paid maternity. Don't you think that instead of it being like \$800 a month your wage should be coming into this joint account?' He was pretty grumpy about that and he did it ... but only sort of ... After about eight months I'm thinking, why are we struggling so much? I went onto the ATO calculator, where you look at the income*

*and how much tax has been removed and I realised that there was about \$100,000 not coming home to us. I was actually using my life saving for everyday expenses while he leased a car for \$800 a month. (Joy)*

Lina, in her early 20s and one of the youngest focus group participants, reports being admitted to hospital when pregnant but was discharged with no discussion or record of the abuse. Had it been addressed, it might have helped her leave earlier and also assisted in court post-separation as she would have had some evidence.

*I found out I was pregnant. I was gonna kick him out, but the hospital encouraged me to stay ... they didn't write on any of the reports he was being abusive and was doing drugs and everything. They wrote down, oh she's had an anxiety attack, but we don't know what it's about. Twice because of the abuse I nearly lost my baby and I got put on Valium, and they're telling me to go back. That's what they write down. They're telling us to go back and put up with it because we [young mothers] don't fend well by ourselves. (Lina)*

For Hannah, the pre-crisis stage was marked by emotional and physical abuse and manipulative behaviours over children that damaged her ability to 'think straight' about money and made her lose confidence.

*Men know that they can bamboozle us with emotions and gaslighting. They are just practical, bang-bang-bang, and deceiving ... they have a plan. Our emotions can take over in a time of stress and for me that's when it's very hard to be clear about money. Psychologically ... the common-sense stuff with money-type stuff virtually switches off. You just don't want any more problems ... that's why you go with the flow! You're a mum first and foremost. Everything else comes second. (Hannah)*

Many women did feel something was not right but were not able to respond to that inner voice due to the barrage of various forms of abuse directed at them which made them 'foggy', 'forget what they knew', or lose confidence in their own judgement. Anne, aged 48, felt her instincts warning her that she was being financially abused, but they were dampened by friends around her advising her to 'work as a team' in the relationship. For Bec, it was 'not knowing the facts' on top of 'constant put-downs'.

*The fogginess is we don't know the facts... You know things aren't quite right, but you don't know why. Then there's a whole language used. 'Oh, you're not very good at this ... You can't do this ... you leave this to me.' ... I'd*

*bought and sold two houses before I met him ... I knew I could do it but as soon as I came into that relationship I abdicated all responsibilities to him and he constantly said, 'you're not very good with money'. I forgot that I'd bought two houses and I forgot that I had managed my own money quite happily before I met him. (Bec)*

## How do the multilayered and complex emotional, cognitive and psychological impacts of trauma impact victim-survivors' financial capabilities?

### UNIQUE AND SIGNIFICANT CORRELATIONS BETWEEN ECONOMIC ABUSE, EMOTIONAL ABUSE, AND DEPRESSION RATES AND SUICIDALITY

Trauma from family violence during a relationship can have profound emotional, psychological and cognitive effects that can impact a victim-survivor's financial skills, capabilities and confidence. The debilitating mix of emotional, psychological and financial abuse together create a toxic 'currency' that attacks the psyche, drilling to the core of the victim-survivor's identity, sense of self-worth and very existence. Money, used to reinforce those effects through deprivation, power and control, becomes infused with affective and cognitive meanings that dehumanise, degrade, silence and alienate the victim, even from her own thoughts and feelings.

An emerging body of research has found a unique and significant correlation between depression and anxiety and financial abuse and emotional abuse. A global meta-analysis by Devries et al. (2012) found that experience of intimate partner violence (IPV) nearly doubled the risk of women subsequently reporting depressive symptoms. And in reverse, depressive symptoms nearly doubled the risk of women subsequently experiencing IPV. Women who had experienced intimate partner violence were at two to three times higher risk of suicidal thoughts and suicide attempts than those who had not (Garcia-Moreno et al. 2005).<sup>2</sup> Adding to that, new evidence from the USA (Stylianou et al. 2018) found economic abuse had a unique and significant correlation with depressive symptoms (less than psychological, physical or sexual abuse), suggesting that recent experiences of economic abuse contributed to a significant increase in depressive symptoms.

*Given the uniqueness of economic abuse and the impact economic abuse has on the longer-term financial capabilities of IPV victims, it is possible that the additional financial hardship created by economic abuse — that is not created by other forms of abuse — may explain the strong relationship between economic abuse and depression. (p 8)*

Gibbs et al. (2018) found the highest depression scores and prevalence of suicidal ideation among women experiencing combinations of emotional IPV or economic IPV with physical and/or sexual IPV.<sup>3</sup> A key 'teachable moment' is when women access GP and/or psychology services with depressive symptoms. In Cameron's (2014) study, women identified the GP as a safe place to access information and support for family violence; the evidence suggests that any presentation of depression and anxiety merit exploration as a red flag for family violence and financial abuse. Adele, Rosemary and Eve, among others, wished that the GPs, psychiatrists and psychologists they consulted during and also after the relationship had been trained to identify family violence for women coming in with depression and anxiety.

*Instead of giving me drugs, if somebody identified [family violence] I may well have been able to do something. It would have been a bit late, but it would have been earlier than what it was. That would have helped me. (Adele, 60s)*

*I was put on bipolar medication for a couple of years. I ballooned out to here (gestures how she put on weight) which didn't help. As I say, when I separated I lost 92 kilos, 20 of my own and my ex-husband. I didn't have mental health issues, I had a relationship issue. (Rosemary, 60s)*

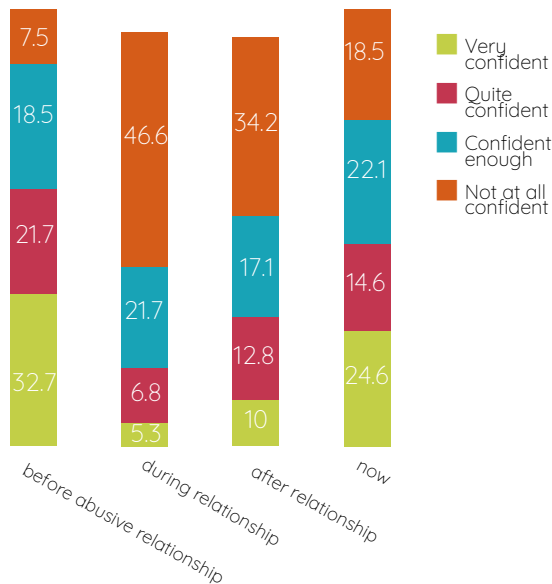
*I was seeing a psychologist and he had been tracking my mood and thinking I was bipolar. I was about to start medication and a week after [the perpetrator] finally left, I went to my psychologist and said, 'I'm not bipolar, I'm just in a really crappy relationship'. (Erica, 34)*

In Erica's case, the mental health issues she developed through family violence and on-going abuse of her child when in the perpetrator's care have cost her dearly.

*My son was calling the police to tell them his father had rammed his head into the wall and when the police came, my son said it wasn't real [perpetrator was present] so they left ... He told me that his father was hurting him and I knew it was basically a way to get back at me. I had*

2 In a World Health Organisation Multi-Country Study of Domestic Violence and Women's Health examining longitudinal studies involving a total of 36,163 participants in high- and middle-income countries.

3 See also Stöckl & Penhale (2015) for a German study.



◀ Fig 3.3 Financial confidence before and after relationship (Q12)

The findings show that financial confidence can and does return when the victim-survivor regains control, with potential for even greater restoration if provided with targeted education and support. It was encouraging that nearly 10 % of survey respondents reported not having ‘any problems managing money’, and several made the point they were ‘now doing just fine’.

*Even though money is still tight, I manage to pay bills on time, have long term savings and goals.*

*I have control over finances but it took me a while to rebuild my confidence to handle money correctly. It would just burn in my hand quickly as I had no money sense anymore.*

*I knew little about money in a good relationship let alone a bad one, but once free of my husband, I learnt rapidly.*

*Before the relationship, I could manage financially just fine. During the relationship, I was paying for most of the bills and food. I was not left with much. I lost my confidence. After the relationship ended, I was left in a terrible position and it took a long time to get over. I am much better now.*

*spoken to services. I had asked for their help. I had fought for years and years trying to get some help for my son. They told me there was nothing they could do. I thought perhaps if I was out of the picture that he would leave him alone ... so I tried to kill myself ... and in doing so my son was taken off me. (Erica)*

## IMPACTS ON FINANCIAL SKILLS AND CONFIDENCE

*I'm good with money ... I have managed as a single woman to hang on to a house ... if you're a woman and you've even bought and sold one house you're ahead of the game according to the statistics, so I think I'm bloody good at this. (Melissa)*

Like Melissa, an overwhelming majority of victim-survivors felt they were good money managers and had been financially confident and independent before the relationship, with some from accounting, banking, and business management backgrounds. The problem for them was being denied access to money, or having their financial confidence and skill degraded through family violence. In the survey, women were asked to rate their financial confidence before, during, and after the relationship, and now. Of 281 responses (see Fig 3.3 below), 32.7% rated themselves as ‘very confident’ before the relationship, which fell to 5.3% during the relationship. After the relationship, the proportion rose to 10%, and, in the present, had reached 24.6%, which is still well below original levels. At the same time, only 7.5% of women reported that they were ‘not at all confident’ before the relationship. This number dramatically increased during the relationship to a staggering 46.6%. Although these levels fell to 34.2% after the relationship, and fell again in the present, the final figure shows that more than twice the original percentage of women rated themselves as ‘not at all confident’ after the relationship.

There were some exceptions however, with women reporting in the survey that they still struggled with basic financial capability skills, or became unable to control their spending, or were ‘obsessed to the last detail’.

*I lost any confidence I had in managing money ... I was constantly held under a microscope.*

*He constantly drained our accounts and I was always playing catch-up [and] feeling responsible like I wasn't managing it well.*

▼ Fig 3.4 Feelings about money

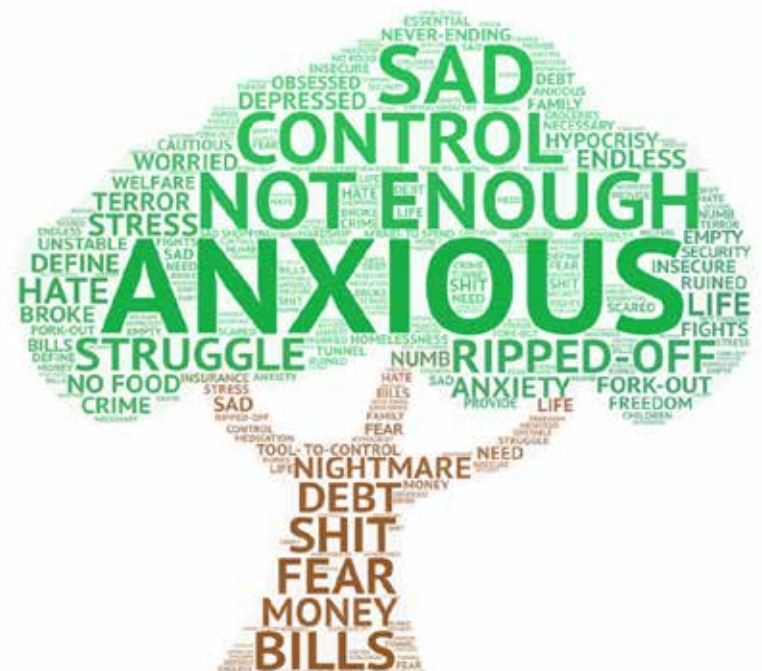




Fig 3.5 Income changes before and after relationship

*I paid my first bill at the post office in my 40s and it's been seven or eight years now and I'm still struggling to work it all out.*

*It never works. I try and budget, I've spent many years now feeling shame, like as if I'm just the only one in the world who can't manage money.*

*Once I did get money, cause my head was spinning, I didn't manage it properly however I did have those management skills before.*

*The relationship left me with large debts and a lack of self-control around money. Spend more than I earn, associated with PTSD and emotional coping mechanisms.*

*Money makes me feel fear and anxiety.*

Financial confidence is related to self-efficacy, or the belief that one can achieve one's goals, and is a key predictor of financial success, even above financial knowledge (Lapp 2010). Financial self-efficacy is a key component of any financial education program for this group of women, as it 'facilitates goal-setting, effort investment, persistence in the face of barriers, and recovery from setbacks. Self-efficacy can be regarded as a positive resistance resource factor' (Lown 2011, p 55). Russell et al. (2016) found that women who had experienced financial hardship in childhood, who were lone parents, or who had a negative attitude towards their financial future exhibited lower levels of financial self-efficacy than those who did not, and the lowest levels of financial self-efficacy were seen among women with 'no say in the management of the household income and who [were] given a portion of money — such as an allowance' (p 13).

Australian women in the general population were found to score lower on average than men on financial knowledge and numeracy from 28 years of age on; these scores were associated with less exposure to financial products (for example holding fewer loans of different types) and less use of financial education/information materials. Women also had a higher propensity than men to give 'don't know' responses to questions about financial topics. Women aged 28 to 59 years also

had lower 'financial aspiration' scores, which, for this age group, were associated with fewer assets, lower participation in paid work and lower levels of post-secondary education. Women aged 28 to 59 years scored more highly on average than men on keeping track of finances and were less impulsive — also consistent with lower average income (ANZ 2015).

It is hardly surprising that when women in focus groups were asked to write down what words, thoughts or feelings arose when they thought about 'money', their responses were overwhelmingly related to 'stress, fear, anxiety and worry'. The Word Tree (Fig 3.4) starkly illustrates the extreme levels of hopelessness victim-survivors feel about their financial futures.

## IMPACTS ON EMPLOYMENT

This study also explored women's employment and income before, during and after the relationship (see Corrie 2016 and Sharp 2008) and, consistent with international research, found that family violence impedes women's ability to work. Victim-survivors reported multiple barriers to working or keeping their jobs during relationships. Sabotaging employment, educational participation or performance is one of three distinct forms of financial abuse that stand apart from other types of emotional or physical violence. This can be done through, for example, harassment or attacks at the worksite, or through orchestrating women's quitting or firing from jobs by rendering them unable to work due to physical and mental injuries (Sharp 2008; Adams et al. 2008; Stylianou et al. 2013; Postmus 2011). Scholars have stressed the need to focus not only on overt forms of financial abuse but on the covert forms as well (Postmus et al. 2018) and to think about how violence impacts women's employability, or their ability to work, rather than just the effects of violence at work (Moe 2004).

Before the relationship, 60% of respondents said they were in full-time employment, which fell to 34% during, then fell again after the relationship to 29%. Post-separation, part-time work increased and the numbers of women looking for work almost doubled. Many women who are not affected by family violence reduce their work hours through the course of a relationship to care for children, however, for this group, specific examples of employment sabotage below highlight how family violence directly and indirectly impacts women's employment and employability.

Zaria, 38, an educated professional, migrated from the UK nine years ago with her husband to Australia, which is when her husband began to financially control her.

*Before my marriage I was an independent girl. I was working in a bank but when I*



got married my husband was that much controlling. He never allowed me to go and shop for groceries, he would buy my clothes, my shoes, online, everything, he would choose. He never gave me even a single dollar as pocket money and he didn't allow me to work as well. I said I want to work because I had studied, I'm doing nothing at home, I'm only wasting my time. He said you can only work in a place where there are no men. It was a very very bad period of time. I used to go to the doctor with my son and I asked him for money for prescription he gave me a card and wanted a receipt back for what I spent. I didn't even have a bank account. (Zaria)

My ex hacked into my business stuff and completely deleted all my client and project emails deliberately sabotaged me so that I couldn't work ... yeah. (Joy)

I had to leave my job and state as a result of the abuser working at my company. Working in the electrical industry, he had unlimited access to my address and whereabouts and used company vehicles to stalk and harass. The company preferred to silence me than let the media or public find this out. He is now still employed and I am screwed. I worked 10 years at the company and they offered little support. (Survey)

I don't have a reference because he made me quit my job and relocate and because I didn't give notice — that's like three years of permanent part time work that I can't use as a reference. (Jan)

Women who did work and earn an income report having their salaries spent for household living costs while perpetrators refused to work, spent 'their money' on themselves for luxury or hobby items, or generated debts and extra costs — all behaviours that are defined as 'financial exploitation'.

I was very good at managing money and sticking to a budget. After we were in a relationship for a while and bought a house together ALL of my money went on the mortgage and everyday expenses and ALL of her money was her play money! I was often left struggling. (Survey)

He paid for nothing and let me believe he was earning half of what he was earning. Told me he was paying a lot of child support [to former spouse] but he paid her nothing in six months. (Survey)

I was 16 before the relationship. I had to learn very quickly about money during the relationship and incurred substantial debt due

to the controlling behaviour. He was calmer when he had things to do so I spent all my money on things to keep him occupied (video games, magazines, movies, etc.) and went more and more into debt trying to provide it all. He knew and didn't care. He didn't work so I had to. After the relationship I had over \$35 000 unsecured debt in my name. (Survey)

Managed money well before the relationship. Always second-guessed myself during the relationship. Frequently criticised. Never had enough money and felt guilty needing help even though I paid half of everything and he earned twice as much. After the relationship I had no job and low self-esteem, and my son was critically unwell; my caring role drove me into poverty further. (Survey)

I never knew what he earned and he always insisted on equal contributions to everything, even though he must have been earning considerably more than I was. So I felt chronically pinched with money all the time. (Survey)

In the comments below, victim-survivors discuss perpetrators who 'took over' their earnings, bills, and financial responsibilities and manipulated them by framing their own behaviours as well-intentioned: to take care of them, relieve them of responsibility, to protect them or to maintain 'equality'. All these frames fit neatly in gendered norms that made it difficult for women to identify their behaviours as red flags of power and control. Often perpetrated alongside other forms of financial control (hiding income, criticising women's financial skills) and added to emotional and physical abuse, this kind of framing makes financial abuse difficult to identify early in the relationship. It is only in retrospect that women see the pattern and how it was built up.

He gradually started to take over paying the bills, telling me he was doing me a favour by looking after it. I believed and trusted him. He ended up stealing money from the relationship. He left it in my hands but kept draining it by constant 'crises' and expensive 'needs' that always had to be fixed immediately. (Survey)

I had moved interstate to be with this person. My loans went to the sideline because he said he would support me until I had a job, so I didn't apply for Centrelink. He convinced me to have bills and other responsibilities in my name. (Survey)

They do one of two things ... 'Oh I'm no good with money', or in my circumstances, 'You're irresponsible and can't be trusted with money'. (Lily)

*Everything changed the day after the wedding. Marriage is best described as love fraud. Psychological manipulation. Worst abuse after he left and during drawn out divorce process. An experienced divorcer, (two former divorces), he lied, cheated, stole and slandered. Used gossip and dishonest character assassination to alienate friends and family. His abuse follows a distinct broad pattern of psychological abusers — idealise, devalue, disempower, discard and destroy the woman. (Survey)*

As the victim-survivors' stories above show, financial control, sabotaging employment/study and financial exploitation can be perpetrated overtly or covertly, separately, together, and/or in succession with ever-increasing ingenuity and tailored to the circumstances of individual women.

Women with solid and lucrative careers and those who were unemployed or less well established faced similar barriers to finding and/or maintaining work. Taking into consideration the strong evidence linking financial abuse, emotional abuse, and depression, the invisible, covert forms of non-physical abuse compounded women's loss of dignity and forced economic dependence. Moe (2004) refers to this as 'abject economies' built precisely on the degradation and abandonment of people, places, and things. What women's stories expose is how abuse plays out in ways that do not fall neatly into existing categories of family violence. Family violence is not experienced as a series of separate incidents but as a continuum of coercive control that manipulates and circulates toxic economies of love, fear, time, and money.

## THE ADDITIONAL BURDENS OF EVERYDAY MICRO-LABOUR PLACED ON WOMEN

*I spent every waking moment trying to rearrange the money to make it work. (Leesa)*

During their abusive relationships, women were kept materially 'poor' through financial deprivation but also made time-poor, and overtaxed in their mental capacity, or 'cognitive bandwidth' (Mullainathan and Shafir 2013). Experience of poverty and deprivation reduces bandwidth, and this affects all aspects of financial behaviour; victim-survivors are constantly 'switched on' and overfocused on pressing needs (safety, survival) at the expense of other concerns, and become less effective at making decisions about the future. One survey respondent talks about this everyday micro-labour like this: 'I spent every waking moment trying to rearrange the money to make it work'. Not only are women denied control of money, they cannot plan ahead, choose products, or stay informed, which means victim-survivors are denied the 'opportunity to act' (Sheridan 2013, p 3) in every essential component of financial capability (Atkinson et al. 2006).

*It was one day at a time ... I was thinking, how am I going to get the milk today? If I move the last \$5 onto the credit card, that will be \$10 and then I'll be able to use the credit card. You're constantly thinking ... If I drive the car how much petrol will that use? Will I have enough petrol for the next few days? Oh, I've got to make sure he's got his cigarette money and if he doesn't have his beer money then there'll be a problem with that. Just so many little thoughts. You don't have time to think. (Leesa)*

Added to this cognitive micro-labour, victims are flooded with internalised shame and guilt, terror and isolation. Being 'kept busy' was another theme that emerged in the data; victim-survivors are deprived not only of their money, mental space, and emotional labour, but robbed of their time and 'service labour' as women. The 'time-famine' through constant exploitation leaves little scope or 'opportunity to act'. Women from higher and lower income segments were made 'time-poor' by perpetrators in different ways. Leigh, who is in her late 60s and had received 20 years of psychological counselling, first came across the term 'narcissist' a few months ago, which helped her make sense of how the micro-labour she had performed during her abusive relationship had exploited her.

*Narcissists use you. They want your services too ... I would teach Monday to Friday; weekends I would either sit in a display house [husband's property development business], go to a home show and control the stall ... I would do all the things that he wanted done. I just didn't think about it.*

Ariel (late 50s) was 'put to work' catering for her high-flyer husband's business guests and fund-raising events, while Jenny (40s) was not paid superannuation.

*I used to do the catering for events for say 70 people at our house because it was a cost saving to have me do all the cooking, whereas now after we broke up he had to pay for such services. I would do all the waitressing to the point that [guests] thought I was one of the staff! You're so bloody busy even though you know this is not fair you don't have time to think how ridiculous it is and ask, why am I doing all this?' (Ariel)*

*I didn't work, because we had our own business. Well I worked but I wasn't paid, no super and no nothing, so I was just there to help, pretty much when staff didn't turn up. (Jenny)*

Women who were working or from lower income segments were 'kept busy' working to support the family while perpetrators stole and/or squandered the women's earnings or Centrelink payments, as well as damaging rental property and running up



debts in the women's names.

*I was doing two or three jobs around the clock and had absolutely nothing but debt at the end of it. When I could have owned my own home. When I think what I could have had, when even going to the hairdresser was an absolute treat and that would normally only happen if I got a voucher for my birthday or something. I was earning at one stage almost three grand a week. I was financially stable prior, I bought a car, all the rest of it, got loans from any credit place possible because he needed money which he would just waste gambling. I really, really worked my butt off. (Ruby)*

## Specific financial impacts on women who live in regional locations, are self-employed, or work in family businesses

### WOMEN IN REGIONAL/RURAL LOCATIONS

Women living in regional and rural locations faced obstacles due to social and geographical isolation, lack of access to services, transport issues, difficulties gaining employment, and gossip, consistent with factors identified in the literature (Women's Health Goulburn North East 2013, ANROWS 2017). Women reported that 'bad-mouthing' by perpetrators with high status and public approval erected significant social and cultural barriers in their small social circles. Adele, in her late 60s, suffered 'terrible financial and emotional abuse' in her 30-year marriage. She attempted to leave her husband in 1992 but, there being few supports for family violence, she moved back for more security for her son. She only became aware of the extent of the financial damage after her husband's death.

*We were living in a small country town close to a regional city, where my husband had been a bank manager. I did not get any mail for all my marriage as our mail always went through the bank. I didn't know we were about to lose our house. My money had all gone into the mortgage payments from working, and when I found out what he'd been up to with other things he admitted he's been embezzling money. I found out nothing was paid off the house, he's owing on it. That was his super and my wages it all just disappeared. [...] A couple of days before he died, I was with my daughter going for cash at the flexi-teller at the hospital and found just \$72 in the account. I saw the social worker and she organised a pension and emergency housing, as I couldn't afford another month's rent. The marriage*

*relationship lasted over 30 years and I only became aware of the extent of the financial damage six years after his death.*

The financial complexities in the family violence context are compounded for migrant and newly arrived women living in regional areas, who face significant employment, cultural and language barriers at the best of times, and where specialist family violence and financial counselling services are difficult to access. Amal, a 38-year-old woman of African descent, has six children aged between 1 and 18 years old and worked for five years as a day-care educator, and was buying a house with her husband. She became financially dependent on her husband's income when she lost her job as the day-care provider lost the contract to provide services in that area. Following family violence, her husband was court-ordered to leave. She had to wait several months for family violence counselling and financial counselling due to shortages of staff and translators for her specific dialect. Meanwhile, her husband re-drew substantial sums from their mortgage account. Although outreach specialist multicultural family violence services (e.g. Intouch in Victoria), employment services (e.g. McAuley Works) and Women's Legal Services are available, Amal was not referred to them until a volunteer support worker (an informant in the research project) contacted WIRE and she was given those details.

The literature indicates that it is social isolation, rather than geographical isolation and physical distance from local communities, that presents a barrier to women accessing supports. From the point of view of specialist family violence agencies, the difficulty in providing services is due to geographical distance (Wendt et al. 2017). Building greater awareness in regional areas of existing online outreach services is important as well as allocating resources to increase their availability is important, and this information needs to be made available to smaller, generalist and informal volunteer groups who provide social support to marginalised groups.

### IMPACT OF FAMILY-OWNED BUSINESS IN AN ABUSIVE RELATIONSHIP

Cameron (2014) identified the specific financial exploitation profile called the 'schemer' who strategically plans to cheat a woman of her assets. This is slightly different from the 'exploiter' who refuses to pay his way or runs up debts. Both appeared in the data and intersected with an older age group of women from higher income segments who lived in regional locations.

*Once I had children and gave up work I had no income and had to ask my husband for money for basics such as food and clothing. He also made it very difficult for me to get a*

part-time job. Not willing to look after children or provide transport. (Survey, worked on a family farm)

*He convinced me to give up work after eight years supporting him, so 'he could support me'. When I did, he left, took money from an account to which I only had deposit access. He had been using that account like a Ponzi scheme for the duration, (I deposit, he secretly withdraws) lying about the source of his funds and finding an excuse not to give me access to view the account every time I asked. (Survey)*

Leigh, a professional now in her 70s, became entrapped in her husband's business which went bankrupt.

*I remarried to a person I knew from my old [regional] town and moved back. He ran a business. December's gone. January he says, 'Oh can I borrow a \$100,000 off you?' I was brought up to support your partner, who you work and live together with ... A month later, 'Can I borrow another \$100,000?' Then he would do manipulative things ... before he made a move he had every step planned. He said, 'Why don't you drive my car? I'll update my car.' I was happy with my car, but I gave it to him. But his car was never transferred into my name. That was pretty constant. His building business eventually went broke. I was busy working [teaching] and assumed all was going as normal. When people realised the company was going into liquidation we had death threats. He said 'Look, I've got to go and do this ... Would you sit in the office?' I sat there with an armed guard all day ... that's how bad it was ... people who'd put deposits on a house, trade people, suppliers. I started to fall apart well and truly then. (Leigh)*

Chrissy's first husband was wealthy, owned several businesses, and was a secret gambler. She 'worked in the businesses but only had an allowance from it'. Rather than harsh verbal abuse, he manipulated her using money in other ways.

*I had two children, so I was focusing on them so whatever he said I believed. He was easy to get on with but when I wanted to sort of start doing things for myself he'd say, 'Oh no, you don't need to ... you're fine ... do you want to go overseas?' So, he'd get me a ticket and send me overseas. I went overseas cos I couldn't stand the relationship. I ended up with nothing cos he forged my signature on everything and then he declared himself bankrupt, so I couldn't even do anything. I came back to nothing. (Chrissy)*

Women who work in family farms or businesses face unique circumstances — though they may not be officially employed, they work but receive no superannuation, and have no work record if they separate. Russell et al. (2016) found that an 'alarming' 29% of Australian women had no superannuation funds at all; exemptions for self-employed businesses from paying superannuation mean women who work without pay in a family business or who are self-employed are less likely to have superannuation.

One woman in the survey lived and worked on a cattle farm but, as her husband had control over the selling of cattle, she had no knowledge or control of the finances. Others like Diane and Jane were 'put through the books' but never paid. Even women who have full control of these family businesses can be financially destroyed by perpetrating partners.

*I owned my own business and employed up to 10 people including my partner. When our relationship finished (my decision) he set about systematically destroying my professional reputation and business. I lost all my clients due to his actions, and he took essential equipment which I was unable to recover from him. I still run my business and am trying to build it back up again, but I can't afford to pay myself a salary again yet. (Survey)*

## Financial 'teachable moments': places and contexts that can address issues at the pre-crisis stage

### LAST WORDS

*There is so much difference in my self-esteem. I was so crushed at that time. Now it's much better. Now it would take [a lot] for me to go back to that place. It's a first step. (Zaria)*

*After I left the relationship I regained my confidence and learnt from my mistake in allowing a partner to dominate me and make financial decisions for me. I took back control of my life and finances and I will never, ever relinquish it again. (Survey)*

*I have never been behind in my rent when in a house, I have been ahead in bill payments, I have freed myself from the costly effects of my ex-husband's dependency on drugs, and other spending habits that pervaded our lives. (Survey)*



At all points and locations of a victim-survivor's family violence journey there are financial capability teachable moments. These start well before the family violence begins and ends well after the perpetrator has ceased to abuse the victim-survivor.



### HOME AND FAMILY

- » Talk about money at home and educate girls and boys about money.
- » Transform gender stereotypes and roles and debunk gendered myths about women and money.



### COMMUNITY

- » Recognise, name and actively voice the gender bias and sexism that allows family violence to occur and how this allows family violence to flourish.
- » Educate and inform community on family violence (especially non-physical and overlapping forms, like financial abuse, emotional abuse, internet stalking).
- » Campaign of education and information at the community level to increase awareness of non-physical forms of family violence, especially financial abuse and how the community can help or support.

- » Make safe, welcoming spaces for women of all incomes, ages and stages to talk and learn about money, and develop healthy relationships with money, and navigate financial independence, control and power in relationships.

- » Change the script from 'why doesn't she leave?' to ask 'What traps her so she can't leave? Why is the abuser doing this?'



### FAMILY VIOLENCE SERVICES

- » Address financial safety as well as physical safety.
- » Know that impacts of financial abuse can happen very quickly or may build slowly over time, and need long-term supports not a 'quick fix'.
- » Support women who are still in abusive relationships.
- » Support women who may not identify financial abuse as family violence.
- » Utilise strength-based empowerment focused approaches that aim to build and rebuild self-esteem in relation to financial decision making and work with victim-survivors' goals, not pre-determined targets.



## COMMUNITY SERVICES/CENTRELINK/ ATO

- » Enable assistance at different facets of women's family violence journey.
- » Information and support must be relatable to women and thus must reflect the diverse nature of Australian women in terms of cultural background, socio-economic background, religion, age, gender identity, sexuality and ability.
- » Provide clear dot points and easy-to-find information on legislation and the general process around divorce and separation.
- » Provide up-to-date accessible information about what services and funding are available for women who are thinking of leaving, what government income they may be eligible for, what material financial supports and services exist, where they can be referred for family-violence-specific services.
- » Provide accurate estimates of how much financial support they can expect and for how long.
- » Provide education to community services, ATO, DSS staff on financial and systems abuse, and in particular how perpetrators use their systems to perpetuate abuse. Include how to work with customers so they can maintain financial agency and control.
- » Inform ATO, Centrelink staff regarding the vulnerability of women in family business/farms to financial abuse and take appropriate action when they identify the red flags.
- » Provide information regarding family violence to all customers and in particular systems and financial abuse and where they can seek support.
- » Provide a value statement to all customers of where your service stands on family violence.



## FINANCIAL EDUCATION

- » Provide generalist and gender-specific financial capability programs including family violence and non-family violence-specific programs that address the gender stereotypes and cultural norms that inhibit women building financial decision-making confidence.
- » Understand that women are time poor, lacking bandwidth and energy to take in information, thus support and information must be simple, time and situation relevant and provided in one place.
- » For marginalised communities such as Indigenous peoples, financial capability education and support responses should be developed and delivered by community.

- » Financial education should be available in multiple locations including in the community, education institutions, and workplaces and made available to women at all points of their lives.

## BANKS:

- » Provide positive images of women as independent, strong financial decision makers in marketing material.
- » Provide clear information for customers on family violence, financial abuse, how to access assistance, where to get help, and responsibilities of shared finances, and highlight actions that may make a person more vulnerable to financial abuse, such as taking out a joint loan.
- » Information should be available to all customers when they engage in banking and financial activities that have been identified as having a financial abuse risk.
- » Educate staff on unconscious gender bias and ensure that any bias identified is addressed by changing policies and practices and products.
- » Educate staff to identify red flags of financial abuse/family violence and respond appropriately.



## SCHOOLS

- » Financial education and healthy financial relationships should be included as part of respectful relationship education and a financial capability curriculum should be taught at all ages, especially at life transitions.

## UNIVERSITY

- » Make family violence information available at multiple locations and on a diverse range of platforms.
- » Make financial capability information and education about Afterpay, loans, credit cards, financial healthy relationships, online abuse easily available to students and staff.



## WORKPLACES

- » Provide gender-specific and culturally sensitive financial information and financial literacy education (e.g. hardship information) when women start work or shift working hours or patterns.
- » Introduce family violence leave and enshrine financial equality rights policies.
- » Educate human-resources professionals and frontline staff on dynamics of harassment and employment sabotage.
- » Campaign against financial abuse, in collaboration with business councils, small business peaks and family violence services



to highlight the abusive tactics some family business owners use to control their partners, e.g. not paying wages.



### **GP PSYCHOLOGIST MATERNAL HEALTH CARE**

- » Screen for family violence, and identify red flags for financial abuse to those presenting with depression, anxiety and financial stress.
- » Develop referral pathways
- » Provide information in diverse languages and simple formats about family violence and financial abuse
- » Provide education to health professions on recognising and responding to family violence that includes awareness of financial abuse

## 4. Crisis Phase

This section of the report examines the ‘crisis’ phase when women exit violent relationship and factors that negatively or positively impact their financial trajectory. Rather than a single moment in time, this phase is understood as a process that ‘begins at the emotional and cognitive level while [the woman] is still in the relationship and extends well beyond her physical departure’ (Anderson & Saunders 2003, p 163). The data presented under the themes below provide insights into the highly individualised contexts of exit and the range of financial impacts and access barriers to financial information and material supports victim-survivors experienced at crisis phase.

As women ‘break free’ (Wuest & Merritt-Gray 2001) from family violence, new financial hardships arise; survivors are often forced to trade financial security for safety and end up with significantly reduced assets and resources post-separation (Braff & Meyering 2011, Felberg & Millward 2014; Cameron 2014; Cortis & Bullen 2015, p 13; Smallwood 2015; WLS 2018). Family violence can result in women from high- or middle-income backgrounds falling into poverty, and those from lower income segments becoming even further impoverished.

A timely and targeted financial response is crucial at the crisis phase because:

- » Physical violence frequently escalates, and the risk of homicide can be greater for women who experience financial abuse within a context of coercive control (i.e. physical and sexual domination alongside rigid control their movements) (Websdale 1999 in Sharp 2008; Stark 2007).
- » The earlier women leave, the less they risk injury (Earlywhite & Stohl 2005).
- » New tactics of financial abuse that do not rely on physical proximity may escalate or even begin at this phase and continue post-separation for many women, particularly for those with continuing contact with the perpetrator through legal cases, shared assets and shared parenting of children (Toews & Bermea 2015; Smallwood 2015; WLS 2018).

- » Women exposed to repeated and prolonged violence need more access to material assistance from welfare services but also have more difficulty accessing it (Cortis & Bullen 2016).<sup>1</sup>

If women are given the right resources, they will often leave violent relationships (Gondolf and Fischer 1998). Women assisted by specialist family violence services can exit family violence safely and with reduced impacts while also gaining more control and informed decision-making power from the start of the decision to exit (Chung 2000a; Morgan & Chadwick 2009). Providing safe, affordable housing and material and financial supports immediately after exit can prevent them from rapidly descending into poverty or returning to violent relationships.<sup>2</sup>

Potentially, the earlier the formal family violence service response commences, the more effective and timely responses by legal, financial, housing and community welfare services can be. However, research consistently finds that the majority of women do not seek formal services to exit family violence (Cox 2016). Women typically first seek informal supports from friends, family, neighbours and colleagues (see Evans et al. 2014; Meyer 2010).<sup>3</sup> According to analysis of the ABS Personal Safety Survey 2016 data, following a family violence incident:

- » 67% of Australian women (and 54% of men) sought support from a friend or family member
- » 82% (8 in 10) Australian women did not report violence to police (AIHW 2018 pp 43–36)

For women wanting to access the targeted, timely and effective financial supports they need at crisis phase, a number of intersecting external and internal barriers interfere with their access to informal and formal supports at one end, while structural barriers limit the provision of these services at the other.

During the pre-crisis phase, women’s interpersonal power is often overruled by cultural power (i.e. gender norms, values, beliefs and dominant Western or community cultural norms) that foster and perpetuate gender oppression and violence and silence women. At crisis phase, their interpersonal power is impinged upon by structural and disciplinary powers as they engage with external agencies and services.

1 Data from ‘Journeys Home’, a longitudinal study involving six waves of a survey of highly disadvantaged women over a three-year period that examined associations between family violence and economic security.

2 Postmus 2013; Langvot 2008; Corrie et al. 2013; Sharp 2008; Plaginale et al. 2016, Chung et al. 2000, Marsden 2012; Sharp 2015; Corrie 2016; ANROWS Horizon 2016, p 53).

3 Rose & Campbell (2010) found that informal disclosure may act as a precursor to formal help-seeking, see Evans et al. 2014. See also Fleming & Resick 2017; Coker et al. 2000; Leone, Johnson & Cohan 2007; Davis 2002; Sabina & Tindale 2008 in Cortis & Bullen 2015; Goodkind et al. 2003; Moe, 2007.



This study found that women ‘leave when they can’ (Peach) and that the financial fallout they experience is shaped by the highly individualised contexts of their exit. The participants of this study experienced both positive and negative responses when seeking help from family, friends and formal services, but more often than not, they were propelled on a negative financial trajectory through responses that limited or undermined their agency and dignity. Some women sought informal and/or formal assistance to plan and execute their exit, while others did not. Overall, financial information and support services were difficult to access, confusing, fragmented, often inadequate, not targeted to women’s needs, or not available in time to make a difference (e.g. waiting lists of several

weeks or months to access financial counselling).

Seeking formal help to exit thrust women into a ‘maze’ (Laing 2013) of police, legal, emergency housing, and welfare services that offered physical safety, but little emotional or psychological relief. Most women felt as if they had merely exchanged one set of financial control for another. Despite many similarities across major demographics, financial barriers and needs differed for women from higher and lower income segments. Respondents overwhelmingly indicated the value of financial education, information and supports at this time but wanted it to be delivered in a way that was human, empathic, safe, trustworthy and integrated so that it ameliorated, rather than further entrenched, the indignities they had suffered.

## **BARRIERS FOR WOMEN SEEKING HELP**

### **Interpersonal/Cultural Barriers**

- » Threats by perpetrator, terror, fear of retribution
- » Fear of escalated violence
- » Isolation, financial deprivation and entrapment in hostage-like conditions
- » Inability to recognise or identify situation as family violence (especially non-physical forms such as financial or emotional abuse)
- » Unaware of specialist family violence and financial services
- » Intersections of sexism, racism, class, prejudice, ableism, heteronormativity, etc.
- » Stigma of family violence and victim blaming
- » Trust gap: Do not believe services will be able to assist them in a meaningful way.

### **Structural/Disciplinary Barriers**

- » Visa/Immigration status
- » Institutional racism/sexism
- » Eligibility gaps in government welfare policy
- » Inadequate financial, housing, health, material support.<sup>1</sup>

## **BARRIERS TO SERVICE PROVISION**

### **Structural/Disciplinary Barriers**

- » Crisis-based family violence response based solely on immediate physical safety (e.g. arrests, prosecutions, protection orders, emergency shelters)
- » Increased demand for service
- » Lack of human or funding capacity to up-skill staff
- » Lack of cross-sectoral information exchange and access to up-to-date information or referral pathways
- » Unique circumstances of family violence mean many fall outside the usual ‘risk matrix’ of one-size-fits-all industry hardship policies<sup>2</sup>
- » Geographical location
- » Disability services have different aims and objectives and women with disability cannot get support or pathways they need in one place<sup>3</sup>
- » Punitive, exclusionary, and gender-blind Centrelink welfare policies that fail to assist women to leave, re-establish lives in the medium- and long-term<sup>4</sup>
- » Under-funded, fragmented, siloed, uneven and under-resourced specialist financial and legal support services (e.g. specialist financial counselling, community legal centres)<sup>5</sup>
- » Successful initiatives too small in scale to fully address the extent or range of women’s needs.<sup>6</sup>

1 Johnson 2015, p 145; Chung et al. 2006

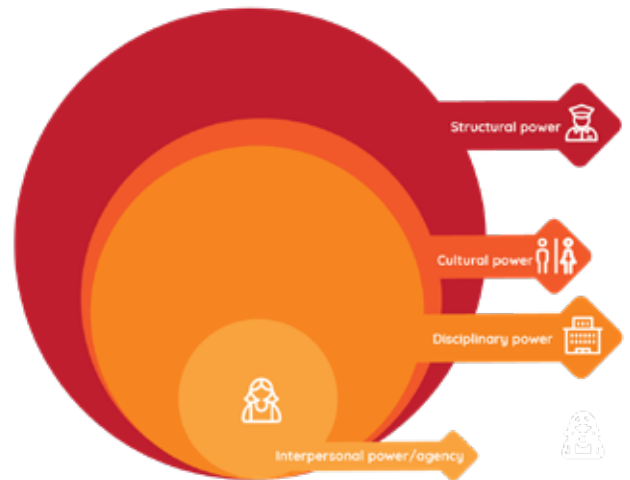
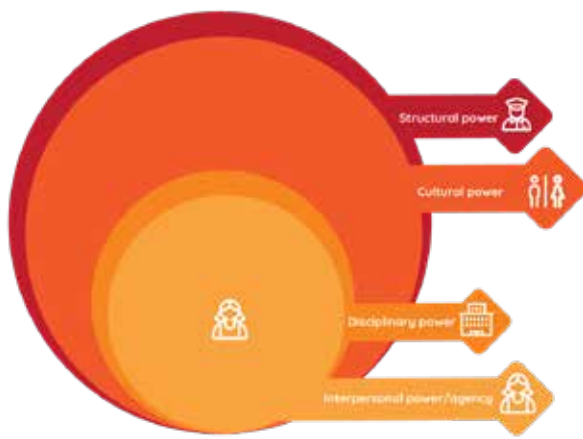
2 CUAC 2014

3 Maher et al. 2018

4 Maury 2018; Natalier 2018

5 FCA 2016; CUAC 2014

6 Cortis & Bullen 2016



^ Fig 4.1

Left: Pre-crisis:  
Mostly  
cultural power  
impinging on  
interpersonal  
power of  
victim-survivor.

Right: At crisis,  
power  
dynamics shift  
as women  
seek help from  
services

## How do women decide to exit violence?

Women make up to seven attempts to leave before finally exiting violent relationships and the risk of retributive and lethal violence significantly intensifies in the period from when they decide to leave through to after they exit (Cox 2015; Meyer 2010). In Humphreys and Thiara's (2003) study of post-separation violence experienced by 161 women, 76% experienced verbal and emotional abuse, 41% serious physical threats, 23% physical assaults and 6% sexual assaults. Threats, and verbal and emotional abuse were experienced as 'terrifying' and, for some women, 'harder to cope with than actual physical violence' (p 201). Separation violence is used to 'attack a woman's body and volition ... to reassert the abuser's power and control, prevent leaving, and punish women for ending the relationship' (Mahoney 1991).<sup>4</sup>

Perpetrators punish partners through escalated intimidation, coercion and explosive violence, economic and legal abuse, and use of children and other loved ones to manipulate and threaten women (Fleury & Bybee 2000). This study found women made several attempts to exit violent relationships and that perpetrators strangled, choked, stabbed, threatened to cut their throats with knives, 'broke every bone in my body', or beat them 'until unconscious' sometimes in front of their children. One woman reported the perpetrator burned down their house and another attempted to gas her and her children to death. For some, a final exit was catalysed by a particularly brutal attack, while others contemplated or actually tried to end their lives.

*I was going to drive off a bridge. I genuinely thought that I was the one that was wrong, I was the one that was going completely crazy. (Hope)*

*I made a serious suicide attempt during the abusive relationship and ended up in*

*a psychiatric facility for three months. (Survey)*

*I woke up and I wanted to kill myself...Then I said, Wow I need help. So, this is when I made a phone call. That was that moment. (Lexi)*

*Since [losing care of child] I haven't really wanted to live. At the time of choking I actually thought you may as well kill me because I know you're taking my kid and the heartache of living without my kid [...] I do understand that people suicide ... it's unbearable. (Hannah)*

*I didn't identify it as domestic violence until I was suicidal. I was so broken one night I was going to go and throw myself under the train. I rang Lifeline. I said, 'please come and take my children because I can't go on anymore because of the abuse'. I had no money, I had no one, he had completely isolated me, and I was exhausted, and I had a small baby and my son. She said, 'this is domestic violence' and it was the first time somebody put a label on it. I said, 'but he doesn't hit me' and she said, 'no this IS domestic violence' and put me through to a domestic violence agency. (Diana)*

## 'YOU LEAVE WHEN YOU CAN'

During violent relationships, victim-survivors take protective actions to manage their safety in the midst of terror, grief, loss and depression, which is not always recognised by service providers when they try to exit. Peach, now in her mid-50s with three adult children, lived for 16 years with an 'extremely dangerous man' who perpetrated all forms of family violence on her. She married young and felt fear from the moment she met him, when she says she 'looked into his eyes and had a dead shiver'. She regrets not 'listening to her instincts'. Peach's ex-husband's financial abuse cost her dearly; despite her earning power and high level professional financial skills, she ended

4 Cited in Fleury & Bybee 2000, p 1364

up with nothing as he refused to work and 'took her for her superannuation'.

*My husband wanted to kill me ... he was very dangerous man ... What bone in my body hasn't been broken? He was extremely violent ... I've been bashed unconscious in front of my children and I have an acquired brain injury because of that. I'm on a disability pension now, in a government home. All of it is his fault. He quit his job when I married him. I supported him. I looked after myself. I looked after my kids. I worked at night being a cleaner just to get by and then it took me nine years after I got rid of him to recover. (Peach)*

Peach constantly made risk assessments to decide whether it was more dangerous to stay or to leave to protect herself and her children and made several attempts to exit on her own to 'test out' (Wuest & Merritt-Grey 2001) various strategies prior to final separation.

*I stayed because it was more scary to not know where he was ... it was terrifying if I didn't know where he was. So, to protect my children, I stayed. He threatened to commit suicide. I called the CAT team. Which was dangerous and scary because they put you in for 24 hours then they'd let him out. He would go to my mum's house and smash every window in her house ... everyone was terrified of him. I even paid a lawyer money to draw up an agreement, I paid my ex \$20,000 to go, leave me alone. He signed off on it and off he went overseas. He had a big old holiday then came back and walked right into the house. I went to the police with the [legal agreement] and the police said 'Nah.' They were useless really.*

Peach's story dispels the passive 'victim' stereotype; each time she stepped out of the relationship and attempted to end it, she put out the feelers, tested what might and might not be out there to support her. It also illustrates the importance of making targeted information available for women at the crisis phase. On one occasion when she had been kicked, she went to report the violence to the police and felt uncomfortable as there were 'only males there'. She attempted to show them her injuries but when police asked her for 'witnesses', her courage and hope were shattered because she realised her word (and evidence of her physical injuries) were not enough proof or the right kind of 'evidence'. The only witnesses being her children, their evidence also would be disqualified. Within the safety/criminalising frame for family violence interventions, women's truths can be disbelieved and sent to the bottom of the 'credibility' chain. The rights of the male perpetrator are protected above the women's truths, which undermines women's agency and delays their exit.

It took Peach another year to take out an intervention order on the perpetrator, this time, through support from a 'policewoman friend', which was a matter of 'luck', not policy.

*I had a policewoman friend and that was really comforting because she came to my kids with little teddy bears and because I was traumatised. I thought that was nice to have a woman there.*

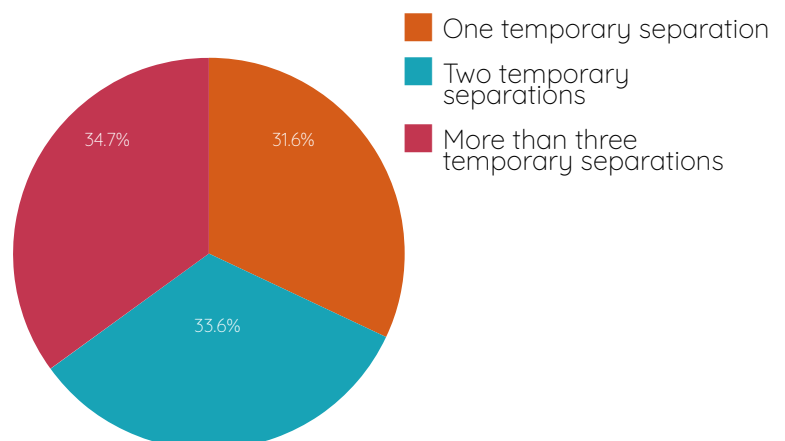
In her case, trust (the policewoman was a friend), a gendered approach, and access to specialist family violence-trained and trauma-informed counselling services put her on a trajectory that allowed her to exit finally. Space and time are needed at crisis stage for victim-survivors to reclaim their inner voices and identities, restore their dignity and arrive at a decision themselves. Peach finally decided to exit the relationship after attending a counselling session, after which she recalls thinking differently and questioning her then-current beliefs. As her 'self-talk' shifted, she was more able to listen to her inner self.

*You learn to stop justifying yourself. I justified everything until I realised what I was doing. I saw a counsellor. I don't think I really needed to see one because I am very mentally tough as well. I thought, I may as well go I'm getting nowhere. Bang bang [imitates hitting head on a brick wall]. I started thinking, hang on Peach ... everyone else likes me. The only person that dislikes me is him, right? Why? I start thinking, why do I stay in this relationship? I've been there for 16 years, why am I there? Then I realised — it's fear. I thought, 'well, I'm scared to stay, and I'm scared to go, so I will choose to be scared to go'.*

Positive responses to help-seeking enable further help-seeking, so victim-survivors can 'leave when they can'. Peach now has a lifetime intervention order against her perpetrator but admits she still 'sees' him to keep an eye on his whereabouts.

▼ Fig 4.2 Number of temporary separations (Cox 2015 p 121)

## TEMPORARY SEPARATIONS



In contrast, Rebecca, a survivor-advocate, recalls the confusion, isolation and powerlessness she felt when unable to identify or name family violence. This was compounded by the total disregard with which medical professionals met her disclosure of the violence.

*I remember one time, I wanted to discuss something and [perpetrator] didn't. I tried to turn off the TV and he broke my finger. Even though I had this beautiful, loving, supportive family at the time, I didn't feel like telling them anything because I was very confused about what's going on myself. I didn't know how to name it. I didn't have any experience with this. I was presenting to my local GP clinic and disclosed that my partner caused this. The doctor treated the injury, but completely minimised and ignored the family violence. I disclosed to various doctors — all men — none of them acknowledged it or gave me a referral to a family violence specialist service. Having a medical professional completely disregarding key information made me feel like a crazy person. To not receive validation is really hard. I didn't know that family violence services existed. Had I been given a contact number I would have used it. (Rebecca)*

#### **'IF YOU SAY ANYTHING TO THE POLICE, TRUST ME I WILL KILL YOU'**

Tina, 37, migrated from the Middle East and married an Australian who perpetrated extreme physical, emotional and financial abuse for nine years because she was, according to him, 'always doing something wrong.' Her context initiated a different sequence of events at crisis phase. Tina was subjected to violent attacks 'with hands but also knife, hammer, a screwdriver in my neck'.<sup>5</sup> Unaware of existing formal protections, she endured it for years, until she discovered that her ex-husband had been watching adult movies with her young children. She suspected this was a form of predatory grooming, so she confronted him, which initiated the crisis process of taking her power back. Having managed the violence thus far to protect her children, she decided she would need to leave to continue protecting them.

*I said this is wrong. He said, 'If you say anything to the police, trust me I will kill you.' Because of my kids I stayed quiet. I shut my mouth. One day he will do something wrong. I was waiting for this one.*

Tina waited for the 'right time', which came when he one day announced he intended to sell their house.

*I said 'No. Why? You have a car, a house, a job, why do you need to sell it?' And he said,*

*'Because you will leave me, and I need you not to take anything.' I said, 'I am the mother of your children. If you don't love me that's ok but I'm still the mother of your children.' He said, 'I hate my kids because they are from you.' I said to him many times, 'If you don't love me or if you don't love the kids, go!' 'No,' he said. 'I need you to leave.' I said, 'Ok, when will you let us go?' He said, 'No, you leave the kids here and go to [Middle East] with your family.' I said, 'No. No one's taking my kids from me.' I left him for two weeks and his mother said to me 'My son needs to divorce you' and I said, 'Ok I am happy about that.'*

Tina's mother-in-law tried to bribe her with \$50 000 to leave the children but Tina refused. Her ex-husband (and his mother) then threatened to have someone kill her; again, she stood up and replied 'Sure, go ahead', which had violent repercussions.

*Because I answered back he came and hit me and because he hit me in my stomach and I had a Caesarean birth, I smacked him back. The first time I did anything to my husband ... because he made me so angry about my kids.*

He then called the police and reported her for assault.

*They [police] came and saw my eyes, the blood coming like this (gestures bleeding head). They said 'he's taking you to court because you hit him'. I told them he had been doing it for nine years and because one day I do something, I lash out, how can you do something like this? They said they had to charge me ... unless I took him to court for family violence.*

*The court advisor advised for me to tell my story to family violence workers and I thought ... Yes! How many times I thought, 'Yes, I'll divorce my ex-husband' but thought, 'I don't have money, I won't have my kids. Where can I go? Do I live in the street?' When you live in a house where someone is threatening to kill you, and you stay, of course you get scared. But when someone says 'I can save your life', of course you do it.*

Tina's exit took place in the context of a forced decision: the police gave her a choice between charging her husband or being charged herself. This made her physically safer, but it did not protect her from the financial destruction her perpetrator went on to inflict. The police supported her in obtaining an intervention order, and, thinking the matter was settled, she arrived home after dropping the children at school one day to

5 Tina's words have been minimally edited as English is her second language.



find, 'a sold sign on the front of the house, and the house emptied of everything, furniture, clothes the lot.' She went back to the police and reported what had happened, then, with nowhere else to go, returned to the empty house. Later that night, her then-husband returned and threatened to kill her.

*I rang the police and said 'My ex-husband's at the door threatening to kill me. I need you to help me.' At 3 am a taxi came and took us to a hotel. Now my ex-husband doesn't know where I live. I didn't have a cent in my pocket. Nothing. I got money from Centrelink but before that for two months I had no money. I didn't have money to get phone credit, I couldn't talk to my family to say I'm alright.*

Tina subsequently returned to the Family Court to file for her share of the home, selling her jewellery and car to pay for the costs. Awarded \$250 000, it angers her that he got away without paying her merely by saying he had 'spent it all' and that the court accepted it. Tina deeply feels the injustice of the fact that life-and-death situations like hers are treated like a 'game' by perpetrators and that the courts allow it. She was placed in temporary housing but still does not feel safe as he has a 'powerful family' whom she fears.

*One day they will see me or my kids and that will be it. My life will be done. If he doesn't kill me, take my children, set fire to the house. He always said, 'I'm not going to let you win'. But this is not a game!*

Nevertheless, her knowledge that services exist and a positive experience with them has built her trust that the police and justice process would, at least, 'save my life'. However, had there been stronger focus on ongoing financial impacts and long-term security, and provision of targeted legal/financial/family violence support at the crisis phase, post-separation financial abuse may have been averted and disrupted, strengthening her financial position in the Family Court.<sup>6</sup>

Gender-blind police responses to family violence are problematic as police frequently misidentify victims of family violence as perpetrators. In Victoria, Women's Legal Service examined 500 cases in the Melbourne Magistrates' Court between January and May 2018 and found 57% of women named as perpetrators of family violence were actually victims and one in eight police applications for intervention orders were made against the wrong person (Younger 2018).<sup>7</sup>

The accounts above urge us to listen to the dual scripts of victim-survivors and recognise help-seeking attempts as protective acts of agency intended to take back power and control. Authorities and services should focus on the perpetrators 'calculated, malevolent conduct' (Stark 2007, p 5) rather than scrutinising and pathologising victim-survivors' behaviours and transform their current understanding of the dynamics of family violence. Perpetrators of family violence will punish victim-survivors' attempts to take back power; Ruby was punished each time she exercised her agency and attempted to take back financial power and Hannah felt that her perpetrator choked her to literally silence her.

*He would be extremely angry with me if I didn't give him money, when I said 'no, you're not having my pay' or I'd change my bank account. He would argue 'How do you think I feel as a man having my partner be the one to have to go to work and earn the money?' So, I'd give him my PIN. (Ruby)*

*Because you've worked them out and you're speaking back to them about their bullshit and they don't want to hear it. It is silencing ... making you not there anymore. (Hannah)*

Covert, non-physical forms of retributive separation violence also escalate in the context of exit. Bec, a professional in her late 40s decided to exit a 14-year marriage that had gradually become more and more abusive. She did 'everything right' and sought psychological and legal support several months prior to separation and was alerted by her lawyer to attend to financial matters, which was when she spotted her perpetrator's financial abuse tactics.

*I was able to do a lot of photocopying of the documentation in the house before I left and that was an interesting exercise. I actually looked in the filing cabinet and found foreign bank accounts. [At the time] I thought 'He must think I'm stupid!' I was stupid!! It took me fourteen years to look in the filing cabinet! [Laughs] He was pretty confident I was that stupid ... all those years not knowing about that money.*

It was during this time her husband tried hard to coerce her to sign a financial document that would have allowed him to use all the equity from a joint property to bid on an investment property in his name only. Bec refused and, some weeks later,

6 See Tonkin (2018) for a model of economic abuse/legal casework by WEstJustice that assisted clients with such issues as they arose, rather than years after separating which is often the case.

7 Some clients had been served intervention order applications without being questioned by police, others with limited English were not given access to an interpreter, and one woman recovering from injuries inflicted by her violent partner was served while in hospital.

informed him she would be separating from him. This set off intensified stalking and monitoring of her movements; her husband refused to make full and frank disclosure of his finances to her lawyer or discuss parenting plans with her. Then one day, he 'suddenly announced he had always been the primary carer of our two children', which was a falsity as Bec had worked part-time and from home since her children were born while her husband worked full-time in the city. He then abducted the children from their school, which triggered a crisis of dramatic police and court interventions that Bec is still stuck in two years later.

Bec was informed and well-prepared to seek her share of assets prior to separating but disclosing her intentions to separate triggered an escalation of abuse that she was totally unprepared for. She had no idea of post-separation tactics abusers like her ex-husband often use to exert power and control and financially and emotionally destroy their ex-partners. Bec had not thought to mention the financial issues to her lawyer or psychologist; she believed that greater awareness on their part might have alerted her to 'other ways that he was going to go to abuse me' so she may have taken a different course of action.

In a contrasting trajectory at crisis phase, Diane and Lexi were referred to specialist family violence services right from the start (through suicide phonelines) and their stories illustrate how feeling believed and validated, even by one person, can empower women to take further steps toward seeking further help.

*After speaking to family violence services, I rang my girlfriend and she said, 'don't let them take your kids. Once they go in the system, they'll never come out'. She's a very powerful business woman. She rang up my ex and read him the riot act. That's when it started to change. He'd taken my friends, my family, people in my community and at that stage, all I had then was the social workers and the counsellors wrapped around me. They were my protection. They kept me going. Helped me get the restraining order because the police had failed me. I call them 'my angels'. (Diane)*

*For me in some way that was one call when I was suicidal and asked for help I got straight away directed to the right person, so I started doing counselling. That's when I shifted most of the things. Then I did another recovery course through [family help for drug addiction service]. (Lexi)*

## FINANCIAL AND LEGAL ADVICE BEFORE EXITING INADEQUATE OR UNHELPFUL

A number of women in the survey also sought formal financial help before leaving, but received

an inadequate response or bad financial and/or legal advice, which delayed their exit. One respondent experienced family violence for 16 years, and her husband threatened that if she left, he would make her wait years for financial settlement. The first time she left she 'wasted \$4000 on lawyers fees' because she wasn't aware of financial mediation. She had calculated that rent would be more expensive than mortgage payments and wanted to avoid having to move again later, so tried to get a loan in her own name so she could buy a house.

*I phoned the bank about mortgage payments and was told if I left I had to pay my share no matter what, so I stayed another two years and suffered so much more abuse. (Survey)*

Access to timely, appropriate, and concurrent financial and family violence information and support could have enhanced this respondent's agency to leave earlier and with more money. Hannah too sensed there were some shady financial deals going on that 'ripped her off' at the time of separation but she was not able to act. Her quote below highlights the frustration many family violence victim-survivors feel when they encounter fragmented assistance from a variety of services, with varying levels of knowledge and experience with dealing with issues relating to family violence. A negative experience with a bank, that doesn't recognise women's agency and so doesn't provide the necessary support and information, can mean a return to the abuser and deter victim-survivors from seeking seek help at a later phase. Banks needed to be aware of red flags and know what to offer (e.g. family violence specialist services), and the client also needs to feel safe and confident enough to identify and disclose her circumstances. A victim-survivor is unlikely to do so if she is not confident she will be supported.

*It's a time we don't know North from South... It's all just a blur dealing with the end of a marriage, not being with our kids. That's where we really need somebody to help us with the finances ... In the early points, you can't separate emotional, physical and financial abuse. You go to for financial advice but they haven't got an understanding of situations like ours. (Hannah)*

A significant trust gap needs to be overcome if women are to be encouraged to reach out to formal services at crisis points. Formal services must develop the capacity to meet women's needs with respect and offer ongoing support pathways they can rely on. Survivors in this study who accessed formal and specialist services valued them and felt grateful for the space and assistance to make those decisions, but wished they could have accessed them earlier.



## Informal supports: Responses of friends, family, and employers

Perpetrators typically isolate women from friends, family, and workplaces and, at the same time, reinforce the taboo and stigma that compel victims not to speak about family violence, which are internalised by victims (e.g. Overstreet & Quinn 2013) as well as family and friends — male or female — who may mean well but repeat and reinforce these scripts (Fleming & Resick 2017). This results in the effective silencing of victim-survivors.

*My family did not want to acknowledge what was going on and implied I was exaggerating. (Survey)*

*There was a lack of family violence understanding and empathy [among family and friends]. (Survey)*

*My family has a scapegoating culture, and a wrong view of how I manage my finances. (Survey)*

Previous research tells us that positive informal supports can provide a buffer against the effects of these silencing tactics on victim-survivors' physical and mental health and be a protective factor against future abuse. Positive reactions can encourage women to seek formal help from police, the courts, counsellors, and financial support services (Meyer 2010). Keys Young (1998 in Chung et al. 2000a) found that informal supports reduced the impacts of family violence, as women had their experiences of violence validated and received timely emotional and practical support (e.g. childcare, accommodation, information). Fleming and Resick (2017) found of victim-survivors at crisis phase (exposed to violence two weeks to six months previously) that:

- » Those with high-arousal PTSD symptoms are more likely to seek help than those with depression and avoidance symptoms.
- » They are more likely to seek help when they see the resources as accessible and helpful
- » They are more likely to disclose to those who either had personal experience of family violence, knew a family member or friend who had, or worked in an allied field.

In this study, survey responses (see Fig 4.4 below) indicate that women who did seek help from informal supports received mixed responses, with parents being the most helpful and siblings the least. The high levels across family and friends who did provide some help is encouraging and suggests that community education about financial abuse as a recognised form of family violence is useful. The 'right help' specialist services can provide could

improve the degree and quality of the help the community is able to offer. Fuller accounts from focus group participants of the barriers to disclosure, which are presented below, can enrich our understanding of what more could be done.

### REASONS FOR NOT DISCLOSING VIOLENCE

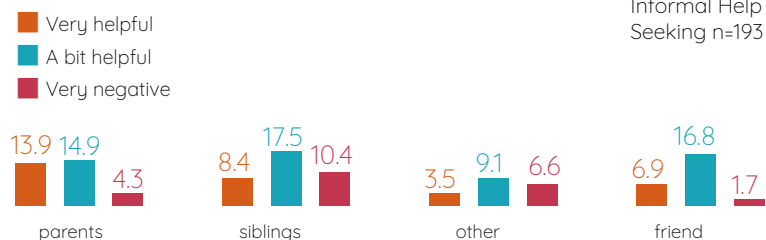
Some of the reasons women did not disclose violence were fear of more violence, self-blame, isolation, shame, embarrassment, and thinking they would not be believed as the perpetrator had charmed and/or manipulated friends and family members.

*I kept it all to myself. I had a girlfriend that used to come up once a week and she'd notice but I'd say 'no, it's fine', I just kept things to myself because I thought it was me. And because he was so quiet too. Normally I'm loud and opinionated and he's quiet. Everyone thought he was the bee's knees. I didn't think anyone would believe me and I actually recorded him once. I made out I was playing a game on my phone and I recorded him once because I thought no one will believe what I'm putting up with. (Niki)*

*It's a defence mechanism. You don't tell family or friends what's going on behind closed doors because there's going to be a bigger backlash to what's going to happen behind those closed doors. (Tiffany)*

Some women also avoided talking about their problems with friends as they wanted to feel some normalcy and have a break from the constant immersion in the abuse and have a good time when they could. Leesa stayed silent to avoid the embarrassment and consequences of her then-husband's extreme jealousy, as he would call her 'every five minutes' when she went out. She eventually stopped going out because it was 'exhausting' trying to explain the situation to friends while she was going through it and was 'terrified' about being pressured to leave before she felt ready.

*He'd be calling every five minutes then I'd be really embarrassed. My friends would be like, 'What's wrong with you? What the hell is going on?' but I couldn't say anything. One day I'd be thinking this is crazy, and I'd be terrified that if I did say something to somebody they'd say 'What are you doing? Get the hell out'. Maybe*



▼ Fig 4.4  
Experiences of  
Informal Help  
Seeking n=193

*I didn't really want to hear that right then though. (Leesa)*

Jane felt that people in informal support networks do not understand the things women in her situation need to do to survive and proffer advice that is not at all helpful.

*People don't get it ... What you need to do to survive — no one gets that. And people kind of tell you that you should relax, you shouldn't do this, and you shouldn't do that when in fact you know yourself quite well. (Jane)*

### **FAMILIES OF PERPETRATORS 'WORK AS A TEAM AND YOU'RE ALONE'**

Hannah, Melissa, Bec, Tina and Jane were all isolated from their own families because of distance and found their perpetrators' families 'worked as a team', closing ranks against them when they disclosed the family violence or sought support.

*Another family can decide to take your kid and there's nothing you can do ... they work as a team and you're alone. You can see what's happening plain as day and the kids are too young to work out what's happening and to them you look like the complaining, whingeing mum who's making them go to school. On top of that is the knowledge that people can be so awful. That they have no respect for you, that they can just take the child from you for their own needs. (Hannah)*

*We were made to feel like it's our fault. Even his mother and grandmother, even two days after he burnt the house down his mother said to me, 'This isn't all his fault, you know how to push his buttons.' (Niki)*

*Now I'm a single mother and he has gone back to his previous partner who is quite wealthy. He is now using her money to drag me through court with two Family Court barristers to my legal aid appointed lawyer. (Survey)*

*His male peers and family members didn't intervene when they saw him having me on the ground and kicking me. (Rebecca, Survivor-Advocate)*

Responses of disbelief, minimisation of their experiences, hostility, closing of ranks, and taking the perpetrator's side, particularly by the perpetrator's family, are reported in previous studies on help-seeking (see Evans et al. 2014, p 69-70; Meyer 2012).

Some women shared similar experiences of hostility, distancing, and limited empathy from other mothers at their children's school when they sep-

arated from their abusers. Peach recalls arriving at her children's school with a 'big black eye and broken nose' and when the other mothers found out it was family violence, they 'didn't want to know or help' possibly because her then-partner seemed too dangerous. Val's friends 'disappeared' and she was left 'basically on my own, just me and my daughter'. She did disclose to her sister but commented that no offers of help were made.

*Nobody ever, even the people that did know like my sister and brother-in-law, offered to help ... I used to go there all the time and tell them everything that was going on ... They had a violent relationship themselves, but if it's not physical people get it even less ... It wasn't until a couple of years ago I thought, 'why didn't they help me?' They never offered any advice or any help or asked 'what can we do?' (Val)*

For others, perpetrators' manipulative behaviour destroyed their credibility in existing social circles.

*I got involved in church and that's how I met him. It was like a 'Christian cult'. He followed me to different churches and befriended people that I had made friends with and he manipulated so many people. My family turned their back on me. I lost my family. That was the hardest thing, particularly for my children. (Shahni)*

### **'YOU COULDN'T GO OUT TO DINNER WITHOUT THE HORDES OF HANGERS-ON'**

Diane and Ariel were married to 'high flyers' and described a different set of conditions for victim-survivors from high-income backgrounds that prevented them from seeking help from friends. Their perpetrators 'bought off' the 'cheap loyalty' of friends and 'groomed' associates and the community who benefitted financially from the perpetrators' excesses.

*I used to call them the sniffers and the hangers. He was always buying people ... they would hang around because he would pay for dinner, buy them phones, organise loans on the side for sizeable sums like \$100 000 because they couldn't get the loan through the bank. Even after the marriage ended everyone was on his side because 'he's a great guy' and I was just the bitter, vengeful ex-wife. They couldn't see the mask he was wearing. How he was manipulating them. Even my own family, my brothers. He groomed them into his world. It's the 'bro code.' (Diane)*

*Money buys cheap loyalty I guess. My ex would donate to the schools ... after we'd broken up I started going out with [someone*

from the school] and my ex got upset, went to the principal and said he's been 'touching my wife inappropriately in front of our son'. This guy had to choose between me or losing his job over a lie ... because my ex had been donating and ingratiating himself and because he was a successful and credible 'pillar of the community.' Blokes have been doing this shit for years. It's not a new exercise. (Ariel)

Diane and Ariel, and many others, make the same points about isolation by perpetrators: that it is a 'team effort', and this team effort functions according to gendered patriarchal scripts about power and money. Wealthy perpetrators may financially deprive their families, but when they lavish their friends and business colleagues with gifts and bribes, it becomes easier to follow the more familiar 'bro codes' rather than trust and believe women, particularly when investing in his story (but not hers) rewards or 'credits' them with higher social capital that they need.<sup>8</sup>

Looking at it through this [feminist] lens you can see it clearly but you can't work out why everyone else can't see it. Other people are buying into the financial abuse that is happening to you. They don't want to acknowledge that you're being abused or disempowered. The communities and institutions like your schools are also buying into it, not just your individuals. The friendships, the circles, the bankers — they're getting business. He's signing up for \$140 000 overdraft and the bankers go 'Yep, I'm going to get a commission.' (Diane)

Understanding the patriarchal 'bro code' as a form of social capital that protects perpetrators from criticism gives broader insight into understanding why dominating male norms and scripts triumph over women's truths and realities. To unpack and dismantle these norms and scripts, a feminist perspective of the dynamics of family violence is crucial, as it shows that violence is not always the act of a single perpetrator alone and that all forms of 'capital' are involved. This makes feminism, and family violence, 'everybody's business' (hooks 1984) to resolve.

## BARRIERS TO DISCLOSURE TO INFORMAL SUPPORTS

Many survey respondents were met with judgmental attitudes, patronisation, infantilisation, victim-blaming and lack of empathy and compassion when they disclosed their abuse to informal supports.

Family offered to take my wages at one point, and to give me a living allowance, as though the issue was my mismanagement, following a horrendous divorce where I was left with his debts. I felt so ashamed. Years later I'm angry they had such bias against me when I was raising two kids on part-time income — there's limited community understanding of what women face with financial instability. (Survey)

Others who reached out to family received incorrect advice or felt embarrassed and felt their assistance was somehow conditional and sent mixed messages to the survivors.

I was given misinformation by family which led to getting further into debt. (Survey)

I sometimes borrowed small amounts from family/friends, but it was very embarrassing. (Survey)

I got no help 18 years ago. Everywhere I asked I got told they couldn't help me, which separated my boys from me. My family put the boys up but not me. I slept on the floor of my friend's house crying every day awaiting a housing application. Luckily that came through and I pushed on getting my boys back with me. (Survey)

Steps towards disclosure, if not met with positive responses, can make survivors 'give up' trying, as Jane's narrative illustrates.

I started a martial arts class and connected with six women and one guy and we're still very close. They were great, but I couldn't reveal my situation to them. They knew that things weren't great. I sort of tried to tell and they didn't get it. They knew my ex so there was no point.

The contrasting experiences of Zaria, Leesa, and Hope, who gained valuable practical and emotional support, show a more positive side of disclosing to family, friends and workmates at crisis phase.

## HELPFUL RESPONSES AT CRISIS PHASE

Initial disclosure to a friend led to counselling and a final exit for Zaria, for whom financial abuse was a 'nightmare' that controlled her to the extent that she 'couldn't even breathe'.

I was not allowed to socialise much but I had one friend. I met her when I went to the library with my son and she advised me to go to a counsellor. My husband didn't know that I started going. She supported me a lot. She told me, 'For how long you can stay like that?'

8 Social capital is a durable network of institutionalised relationships of mutual acquaintance and recognition – or in other words, membership in a group — which provides each of its members with the backing of the collectivity-owned capital, a 'credential' which entitles them to credit, in the various senses of the word. (Bourdieu 1986).

## ‘IT WAS A BLESSING’

Leesa, a 38-year-old working mother of two experienced two financially and physically abusive relationships over 20 years. Her parents were very supportive but were unaware of family violence services until three years ago when she sat with her father in the court to seek an intervention order against her second perpetrator.

*I was there with my dad and he had no idea. This is nothing that he could have ever imagined for his daughter so he had no idea what to do. We hadn't been at the courts before. The domestic violence service at the courts were great; it was a blessing. I went into [suburban Magistrates' Court]. You get put in a separate waiting room for your safety. You have to sit there for quite a few hours and workers came up to me and asked me my name and basically signed me up and told me what I needed to do. I remember dad saying 'OK, you take that, you've got the list, right just keep the list. Hold on to the list. So we know what to do. You've got their number'. I was in shock still.*

The excellent family violence services and family support Leesa got strengthened the informal support she was receiving from her father. Nevertheless, it stopped short of addressing her financial needs. Leesa stayed with her parents for several weeks until moving to a new rental home. She had a job but struggled to meet associated costs such as transport, rent, care of pets, settling her children into new schools, purchasing new uniforms and paying for psychological services for them. Moreover, she was left with a \$20 000 'sexually transmitted' debt which she diligently, and with considerable sacrifice and burden, paid off over four years. She also owed money to her parents and Centrelink. Awareness of, and access to financial advocacy through consumer legal services and/or financial counselling would have likely resulted in that debt being waived due to circumstances of family violence, freeing up finances for her own and her children's resettlement. Thinking back, Leesa expressed what many other victim-survivors felt — that greater awareness in the general community and family violence services about the financial consequences of family violence is badly needed.

*I'm never, ever disappointed in my dad. But when I left my first ex, I remember sitting at the mediation and it was just so excruciating. I knew I was just going to walk out with nothing and my dad, at one point he was just like 'you've just gotta cut your losses and just move on' ... I was pregnant at the time. I was thinking, 'I've got a child in my belly and you're just telling me to cut my losses and move on, so I'll walk away with a debt? Well, like,*

*that's not really going to help my future.' But I followed his advice.*

Hope, who we met earlier, was also working full time and had used up her whole salary to pay off the mortgage on the home she shared with her financially abusive ex-partner (see Section 3, p 5). At the crisis phase, she disclosed her situation to friends who helped her make a safety plan for exiting, organised and paid for a 'family violence friendly' removalist to pick up her possessions when her partner was at work, and gave her and her son a safe place to stay.

*The domestic violence service gave me a little bit of information about what I needed to get paperwork-wise and stuff, but they really didn't put me onto any financial support, so I was really screwed financially. I survived on like \$5 or \$10 for a month.*

She was ineligible for emergency relief because her earnings were slightly above the threshold, and she continued to pay the mortgage for 'my ex-partner and new girlfriend living in the house'. This was also the case for some survey respondents who continued to pay mortgages or rent while their ex-partners lived in the home.

*I was pregnant and paying rent for him to remain in the rental whilst I sought refuge in my car. (Survey)*

*I'm still paying the mortgage on the house he lives in and my rent and he won't settle or buy me out. I can't afford it. He's still playing games; it's tiring. (Survey)*

In line with earlier studies, this study found that women felt that few in their informal networks could grasp the complexity of their situations and focused only on the violence without attention to other aspects of the abuse. As a result, the women felt that they were placed in a subordinate position, similar to the one they occupied with their abusers, in that they needed to accept someone else's definition of the situation to receive support and assistance. The mental health consequences of such responses can be devastating. Kocot and Goodman (2003) found that women's coping mechanisms were worsened and statistically associated with PTSD and depression if they received mixed advice from their closest friends and relatives.

These survey respondents found it overwhelming having to take in new information and/or manage money on their own when dealing with depression and anxiety. They wanted specialist support.

*I couldn't think straight. I was full of terror. I escaped. I left the state even. I eventually went home and just about managed to save my little flat. But I was doubled up in the*



foetal position with no TV on a mattress on the floor in fear and worry trying to work out how I'd pay the body corporate. I would go on cleaning jobs, then come home and curl up on that mattress. I couldn't tell anyone about the sexual abuse, the domination I'd just been through. So having a family violence support worker help with increasing financial budgeting and confidence at *that* time would have been wonderful, because they would've known that I couldn't just absorb info like another person. (Survey)

I'd go to a financial counsellor and the sickness and stress and shame in me meant I needed things told more than once, and to hide the fear. Also, her advice would have suited someone who could carry it through normally — whereas I could not. And of course, I couldn't tell her all this. She was kind but not seeing the complexity of the situation. She was just looking at money problems. [Survey]

They did offer me a ... community services type person ... I'd hit rock bottom at that point so to get the help before that would be great because I needed somebody to physically pick me up and show me things. To read pamphlets would be to read the same sentence over and over again. [Survey]

Services need to understand the emotional effect of handling money when depression and other mental issues are present and to have a reliable and trustworthy advocate to assist in dealing with money and other financial activities or difficulties. It's difficult to think straight on how to deal with finances even if you had a lot of access to money you feel out of control and just spend or gamble or make more debts. [Survey]

Over the past decade, several women's organisations and family violence services (e.g. Women's Health Goulburn North East, WIRE, Women's Health in the North) have produced online and printed information to help women identify financial abuse and other forms of family violence, including checklists of important documents to gather prior to leaving and where to get further financial support and material welfare. Outreach services co-located in the Family Courts, safe rooms for victim-survivors to wait in, and court accompaniment services (where available) have vastly improved women's experiences in court at crisis phase. Latterly, wider awareness of financial ramifications and post-separation financial abuse flexible funding packages and brokerage (available in Victoria since 2017) have significantly

improved women's exit processes. However, information about these services is not uniformly available; women in some regional areas were not connected with family violence services at all and so did not know about these services. Working women and women who owned property or whose assets were not settled were rendered ineligible for legal aid, rent assistance and emergency payments, as financial abuse is not considered.

For families and supporters of the perpetrators of family violence, the stigma they might feel (e.g. how could this happen in our family) is an area worthy of more research. Families and friends may not know how to strike a balance between offering support while not encouraging their harmful behaviours and information about how they might do this could be useful.<sup>9</sup>

## Accommodation options at crisis phase

Women in this study reported a range of experiences regarding housing and accommodation at crisis phase, with the majority leaving the family home. Women with jobs and social networks who could help stayed with friends, family or moved to rental properties. Many of these women did not think of their situation as family violence or had mixed levels of awareness about the existence or whereabouts of family violence services. Women who remained in their homes (the perpetrator left or was court ordered to leave, or 'separated under the same roof' at least initially) availed themselves of security measures to increase their safety. Even so, in many cases they were driven out by continued harassment, stalking, break-ins and, in one case, arson. All the women faced financial stress to afford housing costs, whether paying rent or mortgages.

Delia, aged 46, who lives with a degenerative spine disease, initially 'separated under the same roof' but found it difficult to rent a property without a rental record, as she had been buying her house. She had paid all the bills and mortgage from her family payment from Centrelink during the relationship but she had trouble finding a rental house.

*You'd have no money for six weeks cause it's like a six-week backlog before you get your first payment. But it took me nearly 12 weeks to find a house. Because I'd been paying a mortgage for 10 years I didn't have a rental history. In the end I'm on the phone to the real-estate agent in tears, saying 'If you don't give me a house, I'm homeless and I'm going to come and camp in the shop literally because I have nowhere to go cause I've got no family here.'* (Delia)

<sup>9</sup> For example, information on 'What you can do to be more than a bystander' available on a Canadian website, Ending Violence



She eventually found a house, which was substandard, costly and difficult to maintain especially with her disability. Lack of rental records were also problematic for women in the survey.

*I even gave them a mortgage history to see we'd never missed a payment but see my rent is more than my mortgage was. (Survey)*

*If you haven't had a history of paying rent for two years, they then say it's irrelevant what you were able to do before that. (Survey)*

Research has found that women with children, those with little work history, who were Aboriginal or Torres Strait Islander, had no financial referees, or had no rental history in their own name (if partners had been on the lease) face the most prejudice from real estate agents when seeking rental properties (NSSRN 2018).

Jan is a 28-year-old woman living in Regional Victoria who separated 12 months prior to the study and faced a unique set of circumstances that left her in poverty, debt and near homelessness. Directly after leaving, she did not accept the help she was offered by a financial counsellor to deal with debts as she didn't feel like she deserved it. Jan reported that she did agree to receive a flexible support package but that 'fell through'. She never found out why, but her guess is that she may have exhausted her allocated funds by relocating multiple times to escape separation violence. The fact that Jan used the safety measures for tenants experiencing family violence to break her lease through VCAT made her 'look bad' to real estate agents.

*I had to up and move my lease and deal with VCAT. There was damage done to the house and I had bills owing from my old house then. They did offer to pay that but when you first go through abuse you feel you don't deserve things so I was like 'no I'm happy to arrange a payment plan and do it all myself'. My [family violence] worker did a budget in regards to where they pay the first \$2000 rent. But I never got that. It fell through. And I don't know why. Probably because I said no to refuge, and I was getting put up in the caravan parks and motels and things. I'd already used all my money that I'm eligible for. When the intervention order ran out, he was at my front door step the next day wanting to see his son, so I let him into my home. But it wasn't about seeing him at all. The family violence kept occurring, with police involved. I had to move again and found it hard getting a house because no one knows you. You've got no rapport with people. I had to deal with VCAT and that automatically looks bad even though VCAT judgement said you can forgo*

*your lease. If a real-estate agent hears you've had a VCAT hearing you have to explain that whole thing again.*

Women in Jan's situation, with no income or social networks, who sought formal help (e.g. reported to police or family violence services) were often initially placed in crisis accommodation (hostels, motels, B&Bs) and relocated to a different part of the state. The longer-term financial impacts of relocation, and the intersectional barriers of disability, social isolation and regional location are illustrated in Shelley's case below. In her early 40s, living in a regional area and sole parent of two children aged 15 and 10, Shelley's struggle was compounded by her size and her disability, which made her a target for prejudicial treatment and neglect by police as well as others in the community who 'judged [her] on her size'. In her case, the loss of social and cultural capital through intersecting barriers of disability, social isolation, regional location and multiple relocations compounded her financial losses. Shelley turned to a friend of the perpetrator for help after the assault, but this man abused her young daughter, and so she initiated a separate criminal case and was placed in crisis accommodation for her safety. To meet the costs of the criminal case, she sold many of her possessions and got into debt to travel to the city for hearings.

*You were put in a B&B with a whole bunch of people with drug and alcohol problems. When you don't understand why this has just happened to you, you have to deal with their issues on top of your own. We sat in a room with the door locked. There was no support, there was no-one saying 'it's OK'. I had to tell my kids it was going to be OK. It was just the uncertainty of 'when's the next move, where are we going to go? We've moved everywhere.' Then they took us up to a women's shelter in [another country town] ... it was Christmas and there was no furniture and we were all alone ... no presents for the kids ... Then we were moved to a high security place in [capital city, to attend court]. We were there for three days and you get kicked out on the weekend. You go back there on the Monday if they allow you back in. So, where was I supposed to go? We slept in a big concrete drainage pipe in the park. (Shelley)*

Women affected by domestic violence are the fastest growing group of homeless people (AIFW 2018); Shelley's comment that 'You don't get help until you're homeless but when you're homeless you don't get help either,' speaks to the lack of understanding of the continuum of events through which women affected by family violence arrive at that place, and lack of recognition that they don't 'fit' one specific category of disadvantage when meeting eligibility for homelessness services.

*I don't have a drug problem, I don't have a drinking problem, I don't have a gambling problem, I don't have a mental problem. All I am is a mum trying to do the best with the way I am [with my disability]. It's not fair. (Shelley)*

Ruby, 37, left a 16-year relationship where she faced multiple forms of family violence. Previously the primary breadwinner with a professional career, her earlier attempts to leave failed due to financial sabotage during the relationship, which also went on to impact her future access to financial and housing supports when she finally exited, 'pretty much with the clothes on my back, no money, no clothes, homeless'.

*He had told Centrelink I no longer had my children, so I lost all my payments. They contacted me by phone and they asked, 'Have you or have you not got your kids?' He was threatening me with a knife at my throat. I said I haven't got my kids. Because I said that, I got no Centrelink payments. I left but in the end I couldn't financially support my kids. I was getting food packages, but there's only so many times I could go to the Salvos and do all those things. The other difficulty was my son was over the age where you could have him in a refuge. So I end up going back and that continued like that for some time. He's very manipulative. One time he put the phone on speaker rang the police, had it on speaker, so that they could hear me screaming in the background, and he's like, 'She's turned up here, she's off her head, she's gone nuts, you need to come and get her. The kids are here, she needs to go to a mental home.' So I took off and then he put in a missing person's report. When I was found, he beat me again. (Ruby)*

The day she finally left, she had already exhausted the maximum housing and counselling support service funds available over a 12-month period because she had been homeless so many times that year.

*I was at my end, I had nothing and I thought this was 'it' I had to go. I was starving, I had nothing, spent the whole day walking round to all the services, from place to place, and [support service] was the last place and I just broke down. The woman came out with a \$1200 cheque and said, 'take this to the real-estate agent, we're going to support you to get a home.' She got me a house and fully furnished it, beds for the kids, fridge, the whole works, then another support agency gave me \$100 worth of vouchers for the Op Shop. They brought food. It was just amazing.*

*But he found out where I was living, came trashed it all [so] I lost the lot. But I had to pay that money back for the cheque — it was a loan and it comes out of my Centrelink every fortnight.*

Although grateful for any help to exit violence, women who moved to refuge and then transitional housing and/or relocated to other parts of the state or country did not have sufficient time or the right combination of financial and practical supports in place to make the break long-term. Many were forced to return to violence even when they felt ready internally to make the break.

*Four days you can stay in a crisis unit. Now after a few times it was like [workers ask] 'Have you got somewhere to live?' I'm like 'I've told you, I've left with what's on my back, I've got no money, I've got debt. I'm in a bloody mess'. In those four days, I'm expected to go out, feed myself, get my clothes and find a house, somewhere to live. You just can't do it. It was impossible. There was just no way of doing it. So even though it was great at that point in time, I felt like I had a roof over my head, it wasn't a long-term thing. I had to go back. I was not able to feel like I'm strong enough now to get out, I've got all the supports in place, financially I'm OK. I didn't have any other choice. (Ruby)*

*I was completely isolated from everyone. I fled to another part of the country, where they had pressure on its emergency services. With no money, what was I supposed to do? How was I supposed to find a roof? All right on top of reeling from the situation? I spent two weeks in the car because everything was closed for Christmas, then three weeks on lists for emergency accommodation that never came through. (Survey)*

Centrelink policy and practices dismally fail to address the unique and complex impacts of family violence at the crisis phase and result in insurmountable barriers and grossly inadequate financial safety nets for women to get out and stay out of violent relationships beyond refuge.

At the crisis phase, women are unable to afford relocation, food, healthcare and everyday needs and housing, whether renting, paying mortgages or 'separating under the same roof'. There is also an overall lack of understanding of perpetrators' financial abuse, as in the cases above, and its impacts post-crisis.

The dire financial circumstances and healthcare needs of women and their children who have been financially abused are spelt out by these survey respondents currently living in refuge accommodation.

*I need money for relocating, rent, medications. My son needs dental work, a lot of other things. He [perpetrator] has pawned everything I ever worked for or smashed it. I owe nearly every payday advance company [fringe lender]. The few teeth I have left are all going. It just doesn't stop. I try not to leave [the] refuge so he does not find me. (Survey)*

*I have tried to leave and left many times, gone to other states ... he is still hunting me like a wild animal. I owe soooo much money to everyone and everything, cannot even get a phone on a plan, owe government \$15 000, he has taken everything there is to take. (Survey)*

## Material welfare and maintenance of victim-survivors' dignity

Although grateful for any help, women found conditions in crisis accommodation homes and the bureaucratic processes of accessing clothes and food intensified their stress, abjection and sense of unworthiness and exposed them to judgmental attitudes at a point when they were at 'their lowest'.

*'I was put into a house and the carpet was so filthy your dog wouldn't sit on it. Awful. I could stay for 13 weeks but then after that where? Where did I go? I went right back home. (Peach)*

*The crisis houses, they've got a wardrobe and the clothes are friggin' hideous, like the knickers are a size my nanna wouldn't even wear ... they're huge ... You're feeling shit anyway and you want to be able to go have a shower put on something a bit nice. They're gross. Nothing there for kids. There needs to be a little pampering pack. Something nice. I mean even being able to get into your crisis unit and brush your teeth with some nice toothpaste and be able to wash your face. Being able to brush your hair. At least a hair brush without having to walk down to the Salvation Army, sit with them, do an interview with the people down there at certain times of the day when you've had to walk there cause you can't get there any other way and be approved to get a package that then you've got to try and cart back all the way from there. It's stressful. It's really stressful and degrading. (Ruby)*

*The food [exchanged for vouchers] was stale, with use by dates from two years ago. Or some pasta without meat and sauce. I think there was a lot of stuff like that. Couldn't use it. Couldn't cook it. I threw a lot of stuff out. (Jan)*

*All this food that you get given that you can't eat. Especially there was times where I was out in my car [homeless] and you can't really have much. (Survey)*

*It's humiliating to go and get a food voucher because I feel I've let down my children and I cry all night long knowing that my fridge is full of items with dots marked on them. It's so degrading. It's great when you get your voucher food from Coles but when you have to go to the food voucher shop you have to try and get as much quantity as possible and if you ask for an extra loaf of bread they say ... 'Oh no, you don't have enough points. (Shelley)*

Diane, 47, couldn't survive financially when she left, and although it appeared to Centrelink that she was being paid a salary from the family business, she had never received it.

*Centrelink just said: 'Well, on paper you're getting a wage and there's nothing we can do so go to the Salvos and get food stamps.' I said, 'I can't survive on food stamps with my kids, I can't even put petrol in my car, I have to just drop the kids for the consent orders or else they'll take the kids off me.' I was crying in their office, and he patronised me, said 'I understand'. I said 'No, you don't. You're not living in my shoes. I have no money to feed my kids and he's trying to take them off me — you are part of the problem not the solution'. I picked up my six-month old and walked out in tears. It was Ramadan, and my Muslim girlfriend couldn't give me money, but she and her sister brought me food. That's how we lived for two months. Every cent I used for petrol to get the kids to access. (Diane)*

The accounts above show that women leaving an abusive relationship rely initially on sources of external support but often don't have access to the required level of support that can ensure ongoing safety, protection and social support as the support services they turn to are not always resourced, or in some cases, are unwilling to provide it (Meyer 2015, p 9). Partly to blame are dominant constructions of family violence as being 'serious' only when physical, of misunderstanding victim-survivors' behaviours as passive and helpless, and stubborn victim-blaming stances among the general public as well as informal and formal supports. Together with the sexist stereotypes at the root of these beliefs, these constructions of women affected by family violence do not fit the 'ideal' or innocent victim in the same way as other victims of crime. Victim-survivors are forced to prove themselves worthy of empathy and support. Their behaviours are scrutinised above those of perpetrators, and failure to

cooperate with police, fighting back to defend themselves from the perpetrator, or returning to abusive relationships, renders them unworthy of sympathy and help (Meyer 2015).

## FEMINIST ANALYSIS AND THERAPEUTIC FRAMEWORKS

One of the best ways to dismantle these constructions is for victim-survivors to speak for themselves, but this can only be effective if we are willing to hear what they are telling us and allow them to lead the change.

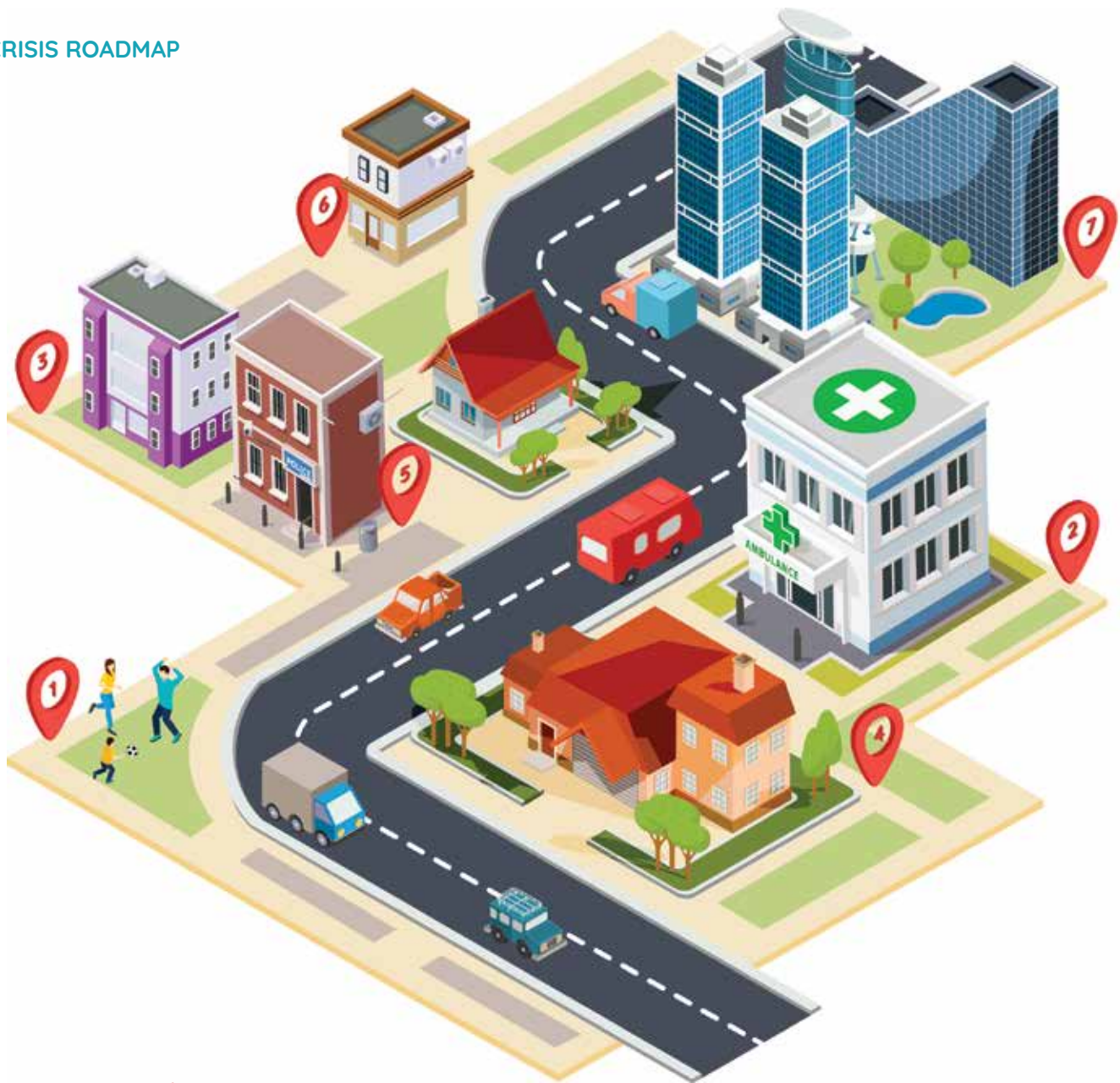
This study has highlighted the problems caused by a police and criminal justice system that too often looks for specific instances of abuse, usually physical assault, rather than systemic, ongoing forms of abuse, such as financial abuse. This, when combined with social, legal and political structures underpinned by notions about the 'natural' dominance of men as financial decision-makers, means that victim-survivors have difficulty being seen as deserving of sympathy. There is a shift in thinking required, one in which sustained, chronic non-violent abuse is considered as harmful as physical violence.

*I'm not scared of anything! No way! I was the toughest person in the world to stay in that situation, so I always say to women who stay in that situation — you're amazing! You're tough! You're not weak, you're the opposite: you're tough. (Peach)*

*No one will push me down again because I know I can leave. I showed everyone I'm stronger, I'm a good mum for my kids, I'm good for myself. (Tina)*

*The biggest thing in life is believing and getting through your hard times and then, thinking 'look what I've achieved'. I've never given up in a fight but there's a lot of emotional baggage. It's about knowing that you can do it, but there are bumps along the way. (Shelley)*





## FRIENDS, FAMILY, WORKMATES

- » Women typically first disclose to and seek help from friends and family, not formal services. Each attempt to disclose and seek help 'tests' the availability of support and is an act of agency and protection.
- » Helpful and supportive responses can assist women to seek formal services, and plan a final exit if they wish to, when it is safe to.
- » Inform and educate community about tactics of financial abuse as a form of family violence, 'red flags' to identify it and where the victim-survivor can get specialist support.
- » Educate and inform friends and families of perpetrators to support perpetrators while not condoning or becoming complicit in their violence.



## HEALTHCARE

- » Identify red flags of family violence, especially financial abuse, as many women seek support for depression, stress and

anxiety from GPs, psychologists and counsellors.

- » Violence escalates around pregnancy and childbirth, so screening is needed in maternal health and emergency room services for early response.



## CENTRELINK

- » Centrelink income is grossly inadequate to exit and remain out of violent relationships
- » Training is needed for staff at all levels on how family violence impacts intersects with eligibility and rate of social security entitlement across a broad range of payments (e.g. Parenting, Family Tax Benefit, Newstart, Disability Support, Crisis payments).
- » Change social security law and policy, along with presumptions in 'member of a couple' rules in complex dynamics of family violence, particularly financial.
- » Increase crisis payments and allow more per year.
- » Lengthy preclusion times for women awarded compensation payments, which



perpetrators may have accessed through abuse should be waived.

- » Debts accrued for incorrect payments due to family violence and financial abuse cases should be waived.
- » Women need face-to-face social work interviews in a safe place to explain the complex financial situations they are in.
- » Original decisions are often incorrect the first time. Onerous, drawn out appeals cause severe stress and fatigue to traumatised women and many give up trying.
- » Working women, women who own property or whose assets are not settled fall through eligibility gaps rent assistance and emergency payments.
- » Misleading claims about child residence by perpetrators are not acknowledged.
- » More care needs to be taken in establishing residence of children.



### CRISIS ACCOMMODATION/HOUSING

- » Provide safe affordable long-term housing rather than short term.
- » Better understanding by homelessness services of the continuum of violence and impacts of family violence for women who arrive at that place is needed.
- » Better recognition that they don't 'fit' one specific category of disadvantage when meeting eligibility is needed,
- » Advocacy for women facing prejudice from Real Estate agents when seeking rental property is needed.



### SPECIALIST FAMILY VIOLENCE SERVICES

- » Victim-survivors need a 'sanctuary' where they can rest and have time to think and process.
- » Responses must not separate financial safety from physical safety. Early access to integrated legal/financial protection is needed.
- » Provide or refer to long term financial capability response beyond crisis.
- » Make transparent the perpetrator's use of strategies and tactics of economic and financial abuse.
- » Take strength-based empowerment approaches to rebuild self-esteem in financial decision-making work with victim-survivors' goals, not pre-determined targets.
- » Give women several options to evaluate and choose from.



### POLICE

- » Women approach police when they have reached a critical point — disbelief,

minimisation, gender and/or race bias, focus only on 'seriousness' of physical violence puts them off seeking help again.

- » Recognise the heightened dangers when women separate, and that emotional and financial abuse are perpetrated alongside physical violence.
- » Understand that a single-incident physical violence approach to risk assessment does not capture the dynamic of family violence as coercive control.
- » Family violence victim-survivors do not fit the 'ideal' or innocent victim type. Dismantle victim-blaming stances, and sexist stereotypes.
- » Strengthen perpetrator accountability by more strenuous use of existing legal mechanisms.



### JUSTICE

- » Better education and understanding of family violence and financial abuse tactics is needed.
- » Increase provision of affordable legal representation for women in family law cases (e.g. through Women's Legal Services)
- » Strengthen perpetrator accountability by more strenuous use of existing legal mechanisms.

### COMMUNITY MATERIAL WELFARE SERVICES

- » Provide non-judgmental services that uplift women, and retain dignity.
- » Support pathways for women falling through eligibility gaps for legal aid, rent assistance and emergency payments.



### FINANCIAL COUNSELLORS

- » Increase capacity and reduce waiting times.
- » Provide specialised family violence training.

### BANKS/FINANCIAL SERVICES

- » Financial stress is an indicator of financial abuse.
- » Disclosure of relationship stress or abuse are indicators of family violence.
- » Beware of unconscious gender bias — separate joint loans

### FINANCIAL CAPABILITY EDUCATION/ PROVIDERS

- » Switch focus from crisis management to longer term 'security'.
- » Provide generalist and specialist services for women from all income segments.
- » Provide information in plain English, diverse languages and interpreters including Aboriginal English as a specific language.

# 5. Post-Crisis Phases

This section of the report addresses financial impacts and barriers victim-survivors experienced in the post-crisis phase. Exiting from family violence does not translate to safety or freedom from abuse. Victim-survivors face the onerous task of navigating multiple legal, justice, welfare, and financial services and, at the same time, have to fight post-separation financial abuse — often deployed through the very services and systems they turn to for protection. At this phase, women need to heal, regain their footing and get their lives back on track, but may not be able to access the internal and external resources they need. The data in this chapter compels us to understand that women’s emotional, psychological and physical recovery are not separable from financial recovery, but rather are directly and indirectly related to it.

In the vast majority of cases, victim-survivors of family violence cannot recover the money they have lost or the income they have forgone; they can only try to gain or regain financial well-being. The term ‘financial recovery’ refers to returning to a state of minimal financial well-being.

The first part of this section provides a statistical picture of the major financial worries and barriers to financial security reported in the survey. The second part concentrates on how the obstacles women faced at early/mid- and long-term/enduring phases of post-separation recovery derail their financial recovery through unsuccessful interactions with services, financial agencies and courts and post-separation abuse. The chapter ends with a summary of financial teachable moments at the post-crisis stages of recovery, and recommendations to enable and maximise women’s financial well-being. Despite unconscionable injustices, victim-survivors in the study demonstrate incredible courage, power, intelligence and persistence in surviving, and are deeply committed to transforming their suffering into better conditions for other women through advocacy.

Nearly all (93%) of the women in the study had exited violent relationships between one year and more than 20 years ago, the largest group comprising women who left 5-10 years previously. This points to the importance of taking a long-term

vision of financial capability and well-being. The study found that the lack of, or poor financial and legal information and protections at the early post-crisis phase prolonged financial (and emotional/physical recovery) well beyond three years, with many women suffering the financial impacts into the long term (five to ten years). The ‘enduring’ category contains stories from women for whom adverse financial impacts were felt for 10- 20 years and more after their exit from violent relationships.

## Macro-level socio-economic barriers

Australia has the 14th highest poverty rate of 36 OECD countries according to ACOSS (2016).

- » 13.3% of the Australian population (almost 3 million people, more than half women) live below the poverty line.
- » 17.4% of all children in Australia live below the poverty line.
- » 47.9% of people living below the poverty line are aged between 25 and 64 years.
- » People who are single, with or without children, generally experience a higher rate of poverty than couples.
- » 32.2% of lone parents live well below the poverty line, as do 24.6% of those without children.
- » 57.3% of Australian people under the poverty line rely upon social security as their main income but, worryingly, 32.1% rely upon wages as their main income.

The above socio-economic macro-factors disproportionately affect women, and all the groups considered at highest risk of poverty (lone parents, single women, those receiving Newstart, and those renting privately) are represented in the survey data collected for this study. Fifty-seven per cent (of 219 respondents) received some form of income support benefits (including family tax benefit, health care card, parenting payment, Newstart, childcare benefit).

### MAIN MONEY WORRIES

The main money worries for victim-survivors were meeting healthcare costs (mental and physical), debts, and essential everyday living costs (utilities, children’s expenses, food, transport, phone and internet). Legal expenses are not part of most people’s everyday lives, but this is not so for this group, of whom a staggering 24% experienced money worries associated with legal costs.

▼ FIG 5.1 Post-Crisis Phase

PHASE	TIME AFTER EXIT	NUMBER
Early	1-2 years	52
Mid-term	2-5 years	60
Long-term	5-10 years	72
Enduring	10-20 years	50

### MAIN MONEY WORRIES (N= 216, Q 16)

Affording healthcare	56%
Debts	48%
Paying for utilities	42%
Children's expenses	41%
Affording food	41%
Affording transport	39%
Affording phone and/or internet	38%
Fitness	36%
Leisure	36%
Clothes	32%
Paying for larger household items (e.g. fridge, TV, cooker)	31%
Legal costs	24%
Paying for small household goods	22%

### MAIN FINANCIAL BARRIERS

In this study, 72% of women (across all income segments) unequivocally stated that the greatest financial barrier they faced was 'not enough money coming in'. Figure 5.3 shows the priority barriers to overcome to address this.

Ninety per cent of women indicated they found it hard to progress towards their financial goals, with 87% stating they had difficulty 'sticking to spending plans when unexpected expenses arise', and 64% stating that they had a hard time 'figuring out

a solution'. A useful strategy is financial coaching or counselling that assists women to gain more financial control and confidence.

Debt reduction and/or waivers and realistic payment plans across a range of institutions, including utilities and banking, would be useful strategies as debts were among respondents' top three money worries. The fact that 58% of respondents used credit to deal with unexpected expenses (including Afterpay and fringe lenders) suggests that more access to affordable and targeted credit (e.g. through microfinance, NILS, and interest-free loans for low-income working women) could help with one-off or annual expenses like large whitegoods. Goal-setting and creating a saving plan may also be useful.

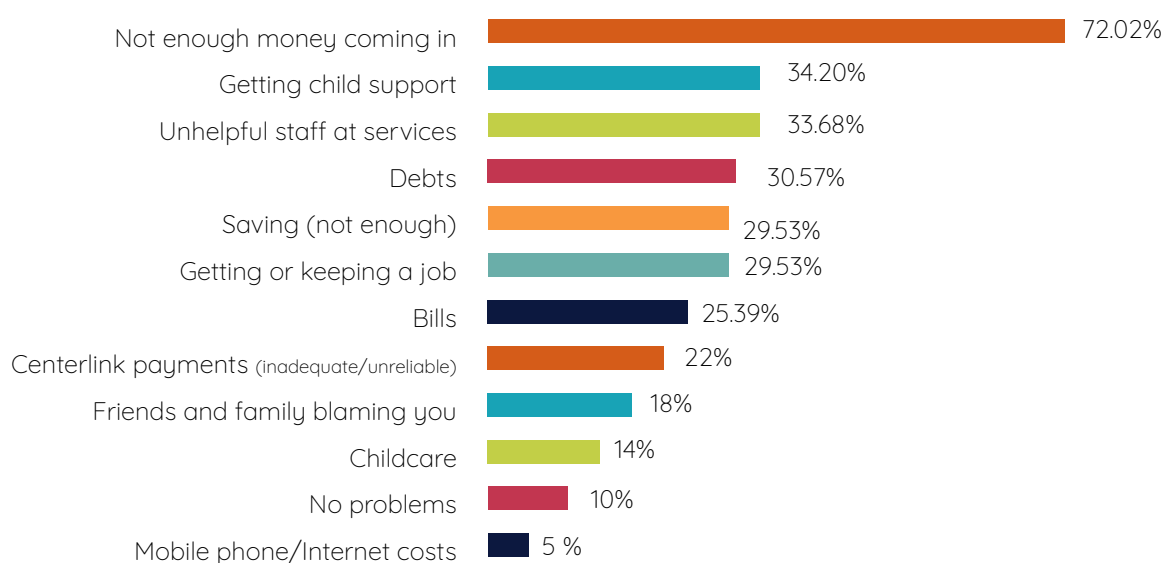
Encouragingly, 10% of 193 respondents said they had 'no problems' sorting out their money issues.

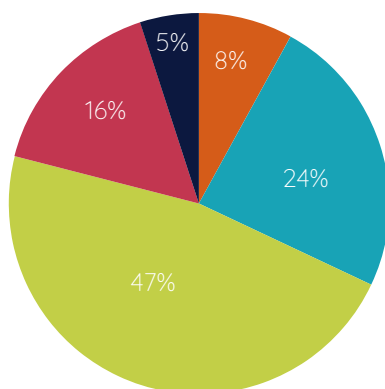
### POVERTY LINE

Single adult	\$426.30
Lone parent with two children	\$682.00
Couple with two children	\$895.22

- » 58% of respondents were receiving at least one form of welfare income.
- » 8% lived on \$0-\$175 pw, which is between \$400 and \$250 below the poverty line for a single adult.
- » 24% lived between \$176-\$350 pw which is between \$250-\$76 a week below the poverty line for a single adult.

FIG 5.3 MAIN BARRIERS TO 'SORTING OUT' MONEY ISSUES





^ Fig 5.4 Income per week below poverty line (n=281)

- » 32% of respondents lived at least \$75 and at most \$400 a week below the poverty line for an adult, and far below it if they supported children.
- » 47% reported an income of \$381–\$ 850 per week. At the lowest end, women lived \$45 below the poverty line and at maximum, reached the median income for an adult. However, a maximum income of \$850 a week is just \$168 a week over the poverty line for a single parent with two children.
- » Just 16% reported an income above \$850 per week, reaching median income for single adult.
- » 5% reported variable income (due to shift work, sporadic or casual employment, employment, unreliable child support payments, self-employment).<sup>1</sup>

## FRAGMENTED FINANCIAL INFORMATION, SILOED SERVICES

Many victim-survivors had little or no awareness of formal financial services that might have helped along the way to recovery, such as financial counselling, specialist family violence/financial abuse casework, consumer legal services, or hardship services. Some did not seek financial information or help, while others did seek it out but found it did not help their situation as it was not targeted to their needs or the assistance was either too early or too late. Being overwhelmed by their circumstances also was a barrier to seeking information, availing themselves of help or putting the advice and resources into practice for many.

*You can spend all day trying to get financial help, you go around in circles. It's not all collated in one spot. (Survey)*

*The only help that was available was the food help. I went and got food help and when I was there I was explaining what was going on and it opened up a whole lot of other issues. I was just paddling, paddling and I just sank in the end. (Survey)*

## FINANCIAL EDUCATION

Although financial education was not seen by victim-survivors as a panacea, women did feel that financial education and advice at all stages of their journeys was nevertheless crucial to their recovery. The data suggests that the financial capability needs for this group are unique. We need to re-conceptualise how we currently think about:

- » What targeted information we provide to victim-survivors
- » Which financial skills are critical (e.g. accessing information, practice, confidence in decision-making)
- » Where on the family violence journey losses can be prevented or mitigated, and gains maximised
- » How organisations let victim-survivors know what services can help, and how.

However, seeking financial literacy or financial services might seem irrelevant or unnecessary to victim-survivors who have 'very little money in general, or none sometimes' (Survey), perhaps as they are seen as primarily used by 'rich' people.

*You can't budget on what you're getting. (Survey)*

*Can't get much money help when you have none. (Survey)*

*Financially I know how to do it; I've done it for years on bugger-all. My problem is the finances just don't match the expenditure. (Delia)*

These comments demonstrate a marked sense of despair and hopelessness.

*Nobody has been able to help me or show me how I can fix my problem. (Survey)*

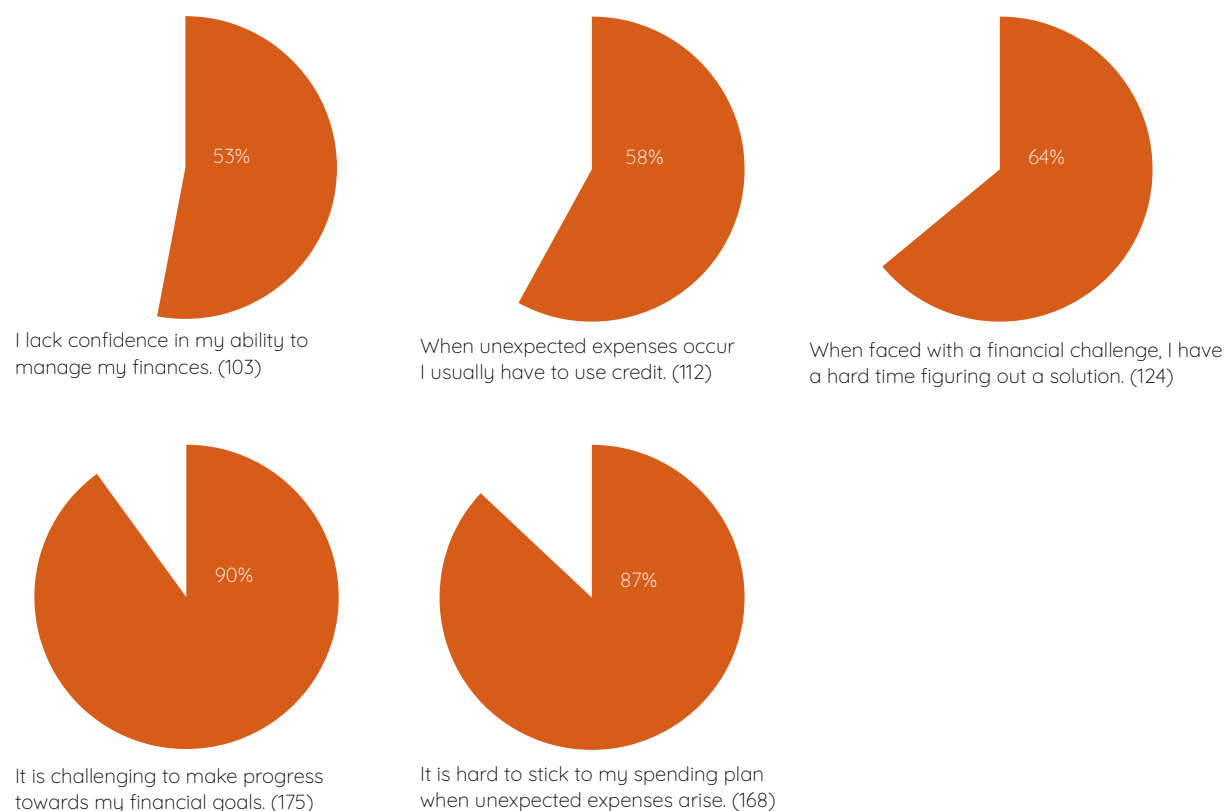
*I can barely survive, and most of the things that could help me cost me money I don't have. My problem isn't managing money — there isn't enough of it to manage. You are probably looking at the bigger picture, but I don't even know how to get to that bigger picture. (Survey)*

## LONG-TERM HOUSING BARRIERS

Victim-survivors lacked adequate information about housing options, waiting times for community housing, and information on government home loans. Whether renting or buying, women struggled to afford rent or a mortgage. Women buying homes were ineligible for rent allowance and couldn't afford house repairs and mainte-

<sup>1</sup> Poverty line figures taken from ACOSS 2016, p 8, before housing costs. Survey income calculations are based on a single person before housing.

## HOW I FEEL ABOUT MANAGING MONEY



nance; for some, body corporate fees were higher than rent costs. Some women were keeping up mortgage payments as well as paying rent when their ex-partners lived in the family home so that they could support children living there and to keep their credit rating up. Others couldn't meet the costs of essential healthcare for their children because their ex-partners were not contributing to mortgages. Still others lived in the family homes but their ex-partners refused to let them buy them out, and they couldn't afford lawyers' fees to contest them.

*I pay half mortgage and rent on top while he lives in the house. I am struggling financially to pay everything. It's very hard to manage finances with so much debt. (Survey)*

*I don't have any super as I've been a stay-at-home mum most of my life with intermittent casual work. I'm still paying off a mortgage and this creates difficulties in paying bills and trying to save for a rainy day. (Survey)*

The current crisis in housing affordability has meant fierce competition among low-income households for affordable rental properties, and a high demand for government and social housing stock by the most vulnerable at the lower end of the rental market, many of whom slide into homelessness. Family violence was the leading cause of homelessness for 72 000 women and 34 000 children who sought homelessness services in 2016–2017 (AIHW 2018).

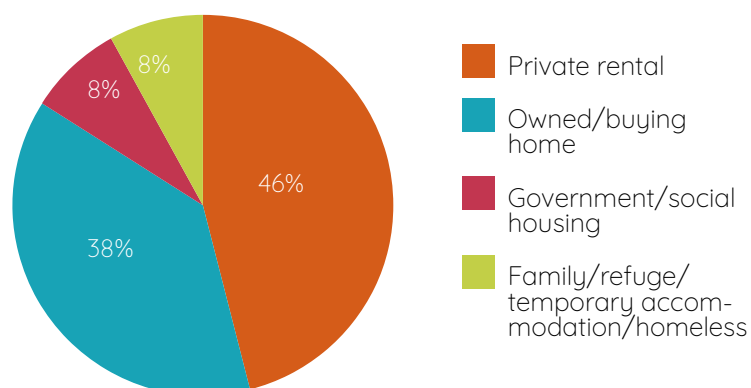
Buying a property adds security and stability for victim-survivors, but re-entering the housing market as a second-home owner through family violence is difficult. One woman felt that the government needs to recognise the 'difficult circumstances domestic violence puts women in' and offer concessions, as women end up using settlements to pay rent rather than securing stable housing.

## FINANCIAL SERVICE SECTOR AND INDUSTRY BARRIERS

*Due to separation from my partner I eventually had to sell my home. I tried to seek assistance, but I was not sent in the right direction. If I had obtained the right help I would still have my home and security today. (Survey)*

Victim-survivors echoed the views of financial service and legal professionals in the sector, who say that by the time help is accessed, it is too late.

Fig 5.6 Current Housing/ Accommodation n=281





Although some forms of protection are available for shared finances in relationships, they are not useful for all or are not strong enough.

*From a financial point of view, I think it's too late to be saved. You've been destroyed or cheated on or conned. (Eve)*

*You could get a pre-nuptial, but I was advised from a financial advisor and lawyer that it's not infallible when you go to the family court. The legislation would have to be stronger because to protect yourself, it has to be built on something defensible in court. (Kate)*

Depression and trauma in the post-crisis period, for the survey respondent below, negatively impacted her ability to make major money decisions and got her into debt. Her comment echoes the comments of many women who need financial support that recognises and caters to their specific needs, such as depression, which affects family violence survivors at significant rates.

*When I sold my house to pay out my ex-partner, I bought another house in dire need of renovation as it was the lowest mortgage loan I could get. I was in such a depressive state that I spent the left-over money meant for the renovations in a stupid and careless way and could not make clear decisions to organise the renovations and bills that I found myself deep in debt (Survey).*

## BANKS/FINANCIAL INFORMATION

Women faced unhelpful and frustrating responses when negotiating mortgage payments with banks, which largely did not seem equipped to understand power and control issues in family violence. Information about recently implemented targeted family violence hardship and debt-reduction programs in major banks was unevenly available. Knowledge of these programs had not filtered through to banking staff in all branches or the information contained in them did not address the specific needs of victim-survivors (e.g. how to manage joint loans in family violence situations).

*I was having trouble paying the mortgage. I was simply told I had to come up with the money by a certain time or sell the house. (Survey)*

*I asked the bank to reduce my mortgage to interest only. They refused to do this unless my ex signed an authority. I explained my situation, but they told me that they didn't care who paid the mortgage as long as it was paid. (Survey)*

*The bank wouldn't go into options, they just said no. Didn't want details. Wouldn't consider*

*me even though only I pay the mortgage and I can provide evidence. (Survey)*

Banks also repeatedly allowed ex-partners to make withdrawals from mortgage accounts without a second signature but refused to alter conditions when women requested such a change.

*The bank was [complicit] as they allowed him to withdraw money from our loan account that was serviced by the automatic depositing of my full salary by my employer. He withdrew so much that the loan was dangerously in arrears when I found out about it. The bank never contacted me personally. I probably had redress but didn't have the 'headspace' to think much, there was too much going on. (Survey)*

*I went to the bank to ask for a home loan, but they won't help even though I have a 30% deposit. It's because Centrelink income is not counted as income. I eventually got a loan with the help of my brother who became joint-owner though I was responsible for the mortgage payment myself. (Survey)*

Some incidents took place prior to the improved family violence response by major banks, however, women were still having major problems asking banks to take account of their family violence experiences, particularly when self-advocating or in regional branches.

Others commented that finding sources of financial information, particularly if they relocated to a new area or state, was extremely difficult, and that services were not uniform and harder to access in rural and regional areas. Specialist services for financially marginalised populations such as Aboriginal and Torres Strait Islander People, those living with disabilities, newly arrived and culturally and linguistically diverse people, and LGBTQI people can even be harder to find.

## NEGATIVE EXPERIENCES WITH SERVICES WHEN SEEKING FINANCIAL SUPPORT

In the survey, 47% of 193 women (Q 26) sought formal financial advice and services from accountants, banks, Centrelink, financial counsellors and lawyers, but either did not receive it, were given poor advice, or did not benefit from the advice. A range of reasons women believed to be at the root of their negative experiences are compiled below.

## UNIVERSAL LACK OF AWARENESS

- » There is a general lack of awareness of financial abuse and failure to understand dynamics of family violence among financial providers, accountants, banks, relationship counsellors, mediation, lawyers, and police.

- » Many employers are not supportive of sole parents seeking flexible hours or trying to buy more holidays, which makes it hard for victim-survivors to stay employed and re-establish themselves financially.

## COMMUNITY AND GOVERNMENT SERVICES

- » Ineffective, inappropriate or untimely referrals (e.g. long waiting lists for financial counselling)
- » Inflexible rules around income or possession of assets that result in being rendered ineligible for service or early release of super
- » Services being unable to handle the 'complexity' of their situation and removing or refusing support
- » Victim-survivors being deemed ineligible for free services because they were not receiving welfare income
- » Centrelink, CSA, job agencies, employment agencies were all seen by respondents to be condescending, indifferent, intrusive, inflexible, disrespectful or unprofessional, unsympathetic, and willing to cut off payments at perpetrators' behest
- » Lack of awareness among Centrelink staff of rules/exceptions for self-employed sole parents
- » Inability/inadequacy of state organisations to prevent or halt post-separation abuse, making them complicit
- » Difficulty in accessing services — long waiting times and phone calls not returned in a timely manner about service eligibility and availability all compound victim-survivor's anxiety, confusion and despair.

## FINANCE SECTOR/UTILITIES

- » Finance sector service staff were seen as self-serving and profit-motivated (financial planners, banks, utilities, accountants, lawyers)
- » Women felt they were being 'fobbed off' or told nothing could be done due to the complexity of their situation
- » Judgmental, biased gender attitudes (e.g. disbelief woman was primary earner, stigma of single motherhood)
- » Rude and antagonising lawyers applying for unrealistic amounts of money at settlement, losing interest, 'box ticking', or drawing out proceedings
- » Banks giving false hopes and poor advice and refusing to sever debts; bullying and disrespect from bank managers
- » Utilities refusing to sever accounts and making it difficult to prove hardship (e.g. no financial records, particularly if self-employed, and bookkeeping out of date due to trauma)

- » Poor financial advice from accountants (e.g. 'just declare bankruptcy, or 'just stop paying loan')

## TIMING OF SERVICE/INTERVENTION

- » Too early (could not make use of services offered as the victim-survivor had not yet identified their situation as financial abuse)
- » Too late to have made a difference (e.g. did not know about lengths of time for formal complaints, or paid debt back before finding out debt could have been waived)
- » Not being able to understand or act on advice due to trauma, shame or being overwhelmed.

## Impact of macro socio-economic barriers on women's financial recovery post-crisis

Many victim-survivors fit the description of the 'working poor' segment of Australian society through underemployment (working fewer hours than they want or are available for), the gig economy (short-term contracts), casual work, self-employment, inequality in wages, and concentration of job growth in lower paid industries (ACOSS 2016). What makes poverty different for this group is that some victim-survivors of family violence who own homes or are waiting for asset settlements are not entitled to welfare income, so don't meet eligibility criteria for health care cards, legal aid, material supports, and housing assistance at the post-crisis phase. Others fall through eligibility gaps for services targeting specific populations (e.g. gambling, alcohol and drugs, homelessness, NDIS). Their experiences mirror those of the 'working poor' who need support from government or community services but have no access to them.

Many women felt that they needed to 'become homeless' or 'be out on the street' or 'in the gutter' to get help. The sense of injustice and lack of recognition as victims of crime, gender oppression

▼ 5.7 Seeking Help from financial services n= 193 Q 26

	VERY HELPFUL	A BIT HELPFUL	NOT VERY HELPFUL	VERY NEGATIVE
BANK	6.93	8.41	21.21	16.52
CREDIT UNION	1.49	0.62	8.08	4.35
ACCOUNTANT	5.94	5.92	12.12	6.96
FINANCIAL COUNSELLOR	18.81	6.23	5.56	5.22
FINANCIAL PLANNER	3.37	1.56	3.47	7.83
LAWYER	3.47	6.54	3.54	14.78

and profound emotional and financial losses were difficult to swallow.

*We're just mums who were trying to do the right thing. Some women lose everything because of a man's violence. How do they start everything again? (Shelley)*

Women affected by family violence also fit into a 'precarious' class, which Sheppard & Biddle (2017) use to describe a contemporary Australian class comprising the most impoverished groups with the lowest mean household income who are unemployed or claiming government aid and who also score lowest on social and cultural capital. Family violence almost always creates these conditions.

**'I thought everybody understands what [non-physical abuse] is now.'**  
(Bec)

#### **FINANCIAL WELL-BEING RESPONSES NEED TO ADDRESS BOTH MACRO AND MICRO BARRIERS**

Understanding family violence through a gendered, macro-socio-economic lens helps us to better understand that financial capability education and support is far more than learning to manage money. The impacts of family violence by a single perpetrator are created by, and further compounded through structural and cultural barriers (Corrie 2016, Chung et al. 2000a) at the macro level (i.e. all of society), as well as barriers at the meso (middle) level as victim-survivors navigate multiple services and agencies in their post-crisis recovery journeys.

As victim-survivors navigate multiple agencies in the post-crisis recovery period (illustrated below), their comments illustrate how they are disempowered through the intersecting power dynamics (see Fig 2.2) of structural 'hard powers' (the law, police, courts, state welfare policy, child protection) and the 'soft power' of state welfare and community services (Centrelink, Child Support Agency, Legal Aid). These, at service delivery, act to 'manage' and discipline victim-survivors (Collins 2000). In the next section, each of those intersections will be examined to identify 'financial teachable moments' where a targeted response can be provided.

## **Early and mid-recovery phase: 'The control and financial abuse is never really over'**

The main financial barriers at the early and mid-recovery stage were identified as

- » Inadequate income for healthcare, housing, bills, food, clothes, transport, educational costs, debts and childcare
- » Multiple legal processes in multiple legal systems (Family Law, Criminal Law, Child Protection, Victim of Crime Assistance Tribunal)
- » Post-separation financial abuse through a suite of tactics (such as joint loans/debts, hiding assets in property settlement procedures, delaying property settlements, repeatedly breaching court orders, non-compliance with child support payments, frequent changes, disputing parenting arrangements).

Women at the early recovery phase felt forced into making life-changing legal and financial decisions at a time when material conditions were most unfavourable, their cognitive 'bandwidth' was low, and safety, space, time and emotional support were in short supply.

Victim-survivors were pulled in several directions by multiple agencies and struggled to maintain a roof over their heads and put food on the table while also caring for traumatised children, and managing physical injuries, PTSD, trauma, anxiety, and depression to name just a few things. Worryingly, many healthcare and material needs often went un-met<sup>2</sup> and accessing help was difficult. At the early recovery stage, women felt they would have benefited from empathetic, compassionate, and skilled support that balanced financial advice with emotional support so that victim-survivors could take in new information and make decisions. They also needed help identifying the abuse they had been experiencing as financial abuse within the context of family violence. Unfortunately, much of this support was not forthcoming.

*It's a number of things. It's from the split, it's the violence. It's the financial stress because by the time you're doing it [getting advice] you're out of the relationship anyway but you're still coping with the aftermath and trying to live. And you shouldn't even be expected to make a decision. Or be forced into it. (Survey)*

*[Money] is a very emotional topic for women coming from an abusive relationship.*

2 Examples of current pilot programs in Victoria working at this intersection include McAuley Works, Pathways Program, and Go Girls Foundation. See also Blaxland 2008, Braaf & Meyering 2011, Costello, Chung & Carson 2005.

Domestic violence needs to be addressed in a more personal manner. You are dealing with broken people with so much going on, messages can get lost through the phones or misinterpreted on the internet. One could feel so overwhelmed. A support worker would also check on one's welfare, offer assistance in areas they can best advise. And we get adult conversation, which many victim-survivors are usually isolated from. (Survey)

I'd be telling the lawyers or even the magistrates of the courts that have women make decisions on their settlement side of things that they're in stress!! (Survey)

Women commonly identify financial abuse in retrospect (Cameron 2014) and a safe space to talk about money and make sense of how

financial problems relate to family violence, preferably delivered though family violence specialist case-workers, would assist women.

Women don't realise family violence has happened until after the abusive relationship is broken. So emotional understanding of 'what now?' is crucial to get over the shock and to gain confidence. (Survey)

For women who have children with perpetrators, the 'control and financial abuse is never really over' (Survey) due to perpetrators using Centrelink, Child Support and legal systems repeatedly to maintain control over victim-survivors through the children.

Fig. 5.8: Agencies that victim-survivors navigate



## EARLY RECOVERY JUSTICE: 'IT'S A KICK IN THE GUTS'

The lack of justice women experience early in the post-crisis phase acts as a 'kick in the guts' which they feel gets in the way of returning to a sense of normalcy. Niki is 36, single and lives in a regional town where she is sole parent to two children aged 1 and 3. Niki left family violence 12 months ago when her then-partner burnt down the family home they were buying together. Formal help from the justice system brought her 'neither justice or protection' (Humphries & Thiara 2003).

*They care more about the arson than the family violence. There were 5 or 6 breaches of intervention orders including family violence and only one went through because apparently they're 'not serious enough' to be heard in the county court. He stalked me, broke in through the manhole through the roof, rang me from inside the house. The system is a joke. He was given [about two years] for what he's done to me and the kids, but he'll be out on a community correction order after 18 months. There's no parole order so the Victims of Crime Assistance Tribunal worker can't even write to the parole board to stop him entering where I live. It's a kick in the guts. I could not believe it. The County Court can do sentences for up to 15 years.*

Shelley, 46, was a joint business owner who became homeless and impoverished three years after her exit from family violence. Her early recovery period was disrupted through social and geographical isolation, multiple relocations, trauma, disability and inadequate police and judicial protections. She was not supported by police to charge her ex-husband for a severe beating that left her with broken ribs, but when she finally applied for an IVO, and in later court appearances, she was repeatedly asked why she hadn't charged him.

*It was just the most humiliating thing because I had that in my face every time I walked in front of a judge, to get IVOs and stuff. They'd they'd ask: 'Why didn't you get him charged?' and I said cause the police wouldn't allow it; even though I had doctor's evidence and stuff they said it was 'not enough evidence'.*

Soon after her family violence assault, she had to bring criminal charges against a man who sexually abused her young daughter, and she and her children were relocated by the authorities for safety reasons. Ineligible for legal aid (as a home owner), Shelley sold many of her possessions to meet the costs of moving and legal fees and got in debt to travel up and down to the city for hearings.

*I drove nine hours to sit in a court back and forth, loan after loan to hire a car at \$700 a*

*pop to get to the city on time. I didn't want to catch the train and be late — they cancel your hearing. I've done so many things on my own. Plus I was dealing with chemotherapy too at the time.*

Shelley successfully charged her daughter's perpetrator and went through the VOCT processes.

*The judges give you such a hard time. It is disgusting. When my daughter turns 18, she will receive \$3000 compensation for being raped. How do you put a price on that? I was horrified. I had solicitors that were not there for me. I asked myself 'Where is somebody who's been through what we've been through? Who understands what it's like?' Instead you're judged by people who are high society in life, have never had anything happen to them.*

Attempts to seek justice failed for Shelley and others like Niki as the multiple court systems (Criminal, Family, Civil, Child Protection) they engage with operate separately, and pursue differing goals (Neilsen 2013). The common complaint is that the Criminal and Civil courts do not fully use the existing protections available to them in sentencing for crimes, leaving women unprotected and under threat when the perpetrators are released. Meanwhile, family courts do not take family violence 'seriously' enough. For women already deprived of power and autonomy by perpetrators, seeking help seems to cost them a further loss of power. Niki felt 'lucky' that police referred her to family violence supports, who got her crisis accommodation and referred her to financial counselling but, through the process, she felt she lost control as a decision-making mother and was robbed of autonomy over key decisions in her life.

*Even though there is help, I still feel I don't have control over my kids' lives. Going through family court as well, you just feel like your life is in the hands of workers and the judicial system. The Judges rule whether he can have access to the children, property settlement. I should be able to have a say over time with the kids or phone calls. It shouldn't be in their hands. How would they like if it was their daughter, their grandchild that went through what my family's gone through?*

Economic dependency is often cited as the major reason women do not leave violence, but ranked second is feeling unprotected by the criminal justice system (Bartnett 2000 in Kim and Gray 2008). Given research on post-separation abuse, Niki's troubles are far from over; Humphries and Thiara (2003) find legal routes to protection and civil protection orders ineffective where they intersect with child contact orders in the family law. Weak sentencing in the civil court diminishes



## RUBY: INTERSECTING SERVICES

Perpetrators use a variety of tools to abuse their partners and ex-partners. One such tool is systems abuse, where judicial and welfare systems are used to continue the tactics of power and control and wreak ongoing harm. When these systems, policies, procedures and practices lack a family violence and gender lens, they easily become a location of abuse by perpetrators. This, coupled with the disempowering impact of engaging with systems in the first instance, further inhibits the financial and emotional recovery of victim-survivors.

Respondents on higher incomes and with reasonable asset pools were financially debilitated through post-separation financial abuse tactics like being dragged through the family courts (leaving them with large legal bills), emptying or freezing of joint bank accounts, redrawing on mortgages, refusing to sell joint assets of value, and non-payment of child support.<sup>1</sup> Respondents on lower incomes and/or dependent on welfare were financially debilitated through Centrelink debts, bad credit records, incomplete employment histories, and compromised rental histories. For Ruby, post-separation abuse was played out through Centrelink and child protection services at the early recovery stage and the impacts were continuing at the time of this study, three years after exit. Her violent partner of 16 years had earlier forced her to tell Centrelink she no longer had her children, which meant she could not access any Centrelink payments and did not meet eligibility criteria for family violence brokerage funds to help her to leave. When she finally left, she was forced to leave her children behind.

“He contacted child protection and played the whole martyr father you know, ‘Ruby’s mentally unwell, she’s unstable, she’s homeless she’s doing this she’s doing that’ — which I was at the time; I was all over the shop. I didn’t have my kids, I had nowhere to live. Child protection actually wrote a letter to Centrelink to confirm that. I was absolutely disgusted. I lost all payments so I was back at square one and it wasn’t until recently I started getting it again.”

Not long after she left, child protection services removed her children from her perpetrator, as he was abusing his new partner and drugs were being used, but they were not returned to her.

“They didn’t place them back in my care though. They put them in and out of home-care placements. I’ve been fighting the system since last year to get my children back. I do have them now, finally. But it took a lot of work. [Centrelink] didn’t back-pay me, and I also got a debt because of when I said the kids were in his care — with a knife at my throat.”

A fairer Centrelink outcome would be one that acknowledged how the perpetrator deceived them through

violence and used the children. Rather than saddling Ruby with a debt for ‘overpayment’ of welfare payments she received for her children, Centrelink might have back-paid her and/or waived the debt, with legal advocacy. Later, when Ruby sought the return of her children, child protection services did not believe she had experienced family violence, because when they visited her (during the relationship, with the perpetrator present) she had denied there was violence.

Ruby fell through the gaps of a broken system, which broke her further. The perpetrator was able to say that she was ‘mentally unwell, unstable’ and be believed, but she wasn’t believed. She needed specialist family violence services to leave the perpetrator, but lost her entitlement to welfare payments (through financial abuse), making her ineligible for many of the financial supports and services available to assist women to leave. Profound lack of family violence-informed perspectives in Centrelink and child protection practices intersected to increase the harm to adult and child survivors and made it harder for them to access support (PATRICIA Project<sup>2</sup>) while ‘missing important opportunities to partner with the non-offending parent’ (Safe and Together Case-Reading Summary, 2017).

Ruby would have benefitted from parenting support at the crisis and post-crisis phases, rather than having to fight these battles alone. It is hard to imagine that Ruby possessed the emotional and mental bandwidth, let alone the time to deal with her financial recovery from family violence. Sadly, the toxic financial cycle did not end there. Finally reunited with her children, three years on, she is deeply in debt. Now re-partnered and expecting a new baby, she lives in his home, and feels ‘lucky’ she doesn’t have to rent; however, her family-violence-related debts reproduce the exact financial precarity, dependency and vulnerability that entrapped her in the first relationship.

“I’ve never been given money for nothing. Debt is a huge thing. I can’t even begin to try to even get myself out of debt. I can’t do it. I have that much money coming out of my Centrelink it’s not funny. I’m black-listed because of him trashing the rentals that I’ve lived in. I’d move from house to house to house to house and not be able to pay rent. I couldn’t even get a phone. My credit rating is gone. I can’t access after-school care, child care, school holiday programs, any of those things because of the debts. I’m just really lucky that I’ve met a new partner who has his own home so I don’t have to rent. [The perpetrator] again gets to just take my things, ruins my life, it just never stops.”

Ruby’s case points clearly to the crucial need for affordable, targeted, early-enough financial/legal interventions to prevent those accumulated but preventable losses. Women’s Legal Services across Australia and WEstjustice in Victoria have developed such models but they are not widely available. Such help is also needed later in the recovery cycle.

1 Australian statistics indicate that 30% of separating couples used lawyers and courts when there were larger asset pools; of those, 45% resolved matters at separation or in less than 12 months, 25% resolved 1–2 years after separation, and 30% took two years or more to settle (Qu et al. 2014). In this study, women mentioned cases taking as long as nine years to settle.

2 Pathways and Research in Collaborative Inter-Agency Working.

the life-threatening nature of family violence, while the family court devalues women's roles as mothers and providers and deflates the agency they need to move forward and recover. This injustice was the most difficult for victim-survivors to swallow. Disempowerment through the courts and by professionals, most of whom are from higher socio-economic classes and are predominantly male, injure women's dignity and invalidate and devalue their suffering as women, as partners, and as mothers. A family violence response cannot aim to 'empower women' in one aspect of their recovery but disempower them in others. How we empower victim-survivors and move to a strength-based model of support is a vital consideration when looking at family violence response in general and thus pertinent when examining best practice response to financial abuse.

### MID-RECOVERY: OPENING THE 'PERPETRATOR BLACK BOX' IN THE FAMILY COURT

Embroidment in family court cases left many women unable to move on after the early recovery period, due to prolonged asset/property settlements and unrelenting emotional trauma through custody battles and alienation from children. The suite of unmitigated and often invisible tactics of post-separation financial abuse played through judicial structures was aptly named by a victim-survivor as 'the perpetrator black box' (Diana). A 'black box' is a complex system or process which produces a particular set of results (in this context, poor financial outcomes for women affected by family violence in the Family Courts) but whose internal workings are a mystery; it also refers to a flight box recorder that captures the incidents and events leading up to a disaster used to investigate and explain what went wrong (which are the women's lived experiences and testimony). In a system in which money talks, the male-privileged assumptions and priorities within systems and services set up to protect women felt to this study's respondents like 'just more abuse' that reproduced the male power, dominance, and control they hoped to escape. It felt exhausting, draining and interminable.

*I knew how I was being screwed over and what needed to be done to protect us, but we were just obstructed at every step by the systems that were supposed to help us. (Survey)*

*Then came further abuse in the legal system ... He staged [dragged] out court proceedings for five years!!! Now with final orders, he still won't stop, still abuses me. He's isolated me from friends and family who choose to believe him and his lies. (Survey)*

*He dragged me through family court for nine years. I am still working to get his name off*

*my mortgage so that he stops monitoring my life. (Survey)*

If we open the 'perpetrator black box' in Bec's case, we see how 'interlocking parts' of court systems (for example lawyers, court report writers, experts, judges, mediators) were complicit with the perpetrator in the post-separation abuse she suffered. Bec, a professional employed part-time in a higher income segment initially lived 'under the same roof' as her ex-partner but she began formal proceedings when he removed her children from their home. She moved into a rental property and adhered to an interim order for 50/50 care of the children. Her then-husband denigrated her in front of the children at handovers, saying she was 'dangerous and unwell'. He brought 'two men, like security guards' to handovers, to lend credibility to his accusations. Then, soon after, he sued to be the primary carer on the grounds of her 'mental illness'. This set the case on an altogether different trajectory.

*There is a good understanding of non-physical abuse — until you get to court. You get to court and all those things are not acknowledged ... there's a HUGE GAP. Initially you feel 'It's going to be OK.' I thought everybody understands what this is now. I remember thinking about a year ago that he would get a conviction for hiding money and papers. It's laughable, now looking back on it.*

A court 'expert' report writer was appointed to assess their parenting; her then-husband's habit of stalking and his monitoring her internet use, which she had documented, were not considered instances of family violence in the report. In contradiction of the court expert's recommendation of 50/50 custody, major care was awarded to the father. Bec had to obtain a second court expert family report to appeal, and because her husband refused to give permission, she had to pay for it herself.

While awaiting her family court trial, Bec discovered that her ex-husband had arranged a 'mortgage holiday' with the bank without her signature and wasn't paying the water bill (which was in her name) which ran into thousands of dollars. She couldn't have her name removed as she was listed on the title of the house. She was given targeted information to self-advocate directly with the hardship team for family violence and cite the ABA Industry Guidelines for family violence. Initially, her self-advocacy seemed fruitful and the bank agreed to stop any further transactions without two signatures, but they later said she would have to permanently authorise lowered mortgage repayments before they did that.

*At first, I was feeling positive about the bank's response but it appears they are only paying lip service to their domestic violence policy. (Bec)*

## ‘THE COURT ACTUALLY IS THE FINANCIAL ABUSE’

Hannah also believed that the Family Court would protect her but, like many others who had been in Family Court, found it the ‘dead opposite’.

*The abuse in my opinion was that I even had to go court in the first place ... I offered 50/50 time with the child. I’m trying to make it easier, I’m actually concerned with the child’s emotions. I wanted to make it easy ... no fuss, no fights, no throwing away the little bit of money we have but if someone else takes me to court I’ve got no options. I find it quite ironic you’re asked in court whether there’s financial abuse ... but I think the court actually is the financial abuse. I had this dumb feeling that ‘Oh I’m married, I’ve been living with him for a couple of decades, the Government just wouldn’t let anything bad happen. I’m just going to be honest and tell the truth and I’ve done nothing wrong. He’s the abuser’ ... but it’s dead opposite. That’s why I’m still in shock.*

Hannah’s main concern was for her child’s emotional well-being, while her ex focused on finances; she felt his manipulation in Family Court was abetted by ‘slack’ legal representation by her own lawyer, complicity of the perpetrator’s lawyer, and ‘untrained’ court-appointed report writers who did not recognise family violence or parental dynamics. In the first instance, the family law judge had not ordered a parenting/family report and her first lawyer had failed to advise her to get one. She switched lawyers, and the case was adjourned for nine months. Her ex also breached a binding financial agreement made soon after separation and lost joint funds that had been agreed would be kept in trust with his solicitor but were released to him. During the long wait for the trial, her ex breached contact orders and she was being increasingly alienated from her son, who was also missing school. She provided information and a diagnostic checklist of signs of parental alienation to the court report writer but ‘he obviously didn’t look at it’.

*I get a report done and it was the most pathetically disgusting biased thing in my ex’s favour. Abominable. Every adjective that is positive was towards him and every one that’s negative toward me. I said to him at the time, ‘Did you read that I was choked three times?’ I was upset, missing my kid because [ex] is breaking orders and I haven’t seen him for ages.*

Her lawyer put his affidavit in just five days before the trial, (instead of 21 days) and she couldn’t make sense of the legal language and had to ‘get together’ evidence to challenge the child report,

and also breach of a financial agreement by her ex. Two and a half years post-separation, the solicitors settled the case ‘in the hallway’ and she never got to speak.

*I was literally up all night the night before [trial] trying to get it together. I had a letter from the psychologist who knew from the texts she’d seen from my son that it was parental alienation. That my son was emotionally and psychologically being abused, that he [the ex] was breaching contact orders. I never got that letter in to the judge. I never got to tell the judge about the binding agreement because I never got a trial... it was just a matter of going out into the hallway and I agreed to one day a week to see my son. Then they cut that off... I’m blocked... They work so hard on the kid psychologically my own son tells me how much he hates me now. I couldn’t take it anymore.*

Due to poor lawyering on her side, aggressive tactics on his, court report writers uneducated on the dynamics of family violence, and lack of funds to appeal the case, Hannah did not even get her day in court and is now homeless, broke and fully alienated from her son.

Stories like Hannah’s speak to the lack of justice for many victim-survivors. They hope that one day they will have their day in court and that one day they will be heard and justice will prevail. Unfortunately for far too many victim-survivors, this day never comes.

Legal bench books in many countries refer to tactics used to gain advantage, harass, intimidate, discredit or control the other party through courts as ‘malicious, frivolous, vexatious, querulous, or abuse of process’.<sup>3</sup> However, to arrive at just outcomes for women, the many moving parts of the process — lawyers, experts, judges, mediators — also need to be on the same page, and have a strong understanding of the socio-psychological dynamics of terror and coercive control present in family violence. The process ought not to rely on ‘Judge-lotto’.

In Diane’s case, settlement orders made six years ago were not fulfilled as her ex-husband repeatedly obstructed the sale of their house. From the crisis phase, Diane had strong feminist counselling, targeted information, and the right supports ‘wrapped around her.’ Since then, she returned to study, qualified, and gained professional work. This further empowered her and built confidence in her decisions, so she was well prepared to advocate for herself at her final trial.

3 See the Australian National Domestic and Family Violence Benchbook, Australasian Institute of Judicial Administration, in partnership with the University of Queensland.

*They were trying to reduce the original \$350 000 settlement. I had secured it back in 2012, but he still hadn't paid six years later. My barrister didn't understand the orders and tried to get me to accept less. I didn't stay strong for six years for me to be more ripped off now. I lost it and said 'No!! I want to go into court now.' I went in and the judge was on my side, challenged him. 'You blew out the overdraft, it's not her debt.' Everything he threatened me with, the judge just razored him. After, I told my [female] lawyer I wasn't happy with her. I paid her to be my advocate. I told her 'You've internalised the value system here'.*

## WHAT ABOUT THE CHILDREN?

Many mothers experiencing family violence have to fight child protection as well as their perpetrators. Ironically, mothers are expected to 'actively protect their children from abuse,' and yet in divorce cases mothers who bring up problems related to men's violence are likely to be considered 'uncooperative' and fear losing custody of children (Eriksson and Hester, in Kaye et al. 2003). In Hannah's case above, she did not report post-separation violence at the time to maintain a positive relationship with her child, who lived with the perpetrator.

*When the perpetrator's still got your kids, actually reporting them is a really big deal — the kid might be led to think you made his father lose his job or whatever.*

Intimate partner violence and child abuse frequently co-occur within the same families; one Australian study reported child abuse co-occurred in 55% of intimate partner violence cases, and 40% of child sexual/physical cases (Bedi and Goddard, 2007). Despite these deeply disturbing statistics, domestic and family violence services and child protection services have only recently begun to seriously look at how they can work together better to develop services that have both a family violence and a child safety lens. This integrated approach is badly needed in Australian court systems and associated legislature across various legal jurisdictions, as this gap leads to poor outcomes for victim-survivors and children, and enables systems-abuse by perpetrators while running up extra costs for women as illustrated in the case below. Family court matters, for this respondent in NSW, appeared to be 'settled' at early recovery, but re-emerged at this intersection years later, re-evoking trauma and a new crisis that prolonged recovery and added financial threat.

*During the relationship he controlled the finances. After the relationship I asked Child Support to collect child support from him. He is on \$255 000 pa; I am on \$49 000. He is late*

*almost every month. In June 2017 [six months before the survey] my youngest daughter who I shared 50/50 care of with my ex, told me her father had been physically abusing her for the past two years. I have kept my daughter full time since then. I've been through criminal court and had an ADVO [domestic violence order] for four months. The charges were cancelled, so the ADVO was cancelled. We are now in Federal Circuit Court. Court-ordered supervised visits with a third party weekly for 4hrs. I have a private lawyer. I had to borrow money from my family. Everything I have is going to rent, living, and lawyers' fees. I will be financially destroyed. (Survey)*

## CENTRELINK AND CHILD SUPPORT

Many women experienced Centrelink as abusive. Of survey respondents, 58% were receiving at least one form of Centrelink income, and many women reported erratic, irregular and unreliable incomes at this interface. Access to Centrelink supports was thwarted by bureaucracy and red tape that hampered communication, which was made worse by manipulation of child support payments by the perpetrator. Women reported that they had encountered Centrelink workers with condescending, disrespectful or unprofessional attitudes, and they found processes to be intrusive, inflexible and punitive (such as cutting off payments at perpetrators' behest then taking several months to rectify). Respondents also highlighted 'ridiculous' waiting times on the telephone. Some Centrelink staff lacked knowledge of the rules and exceptions for self-employed women or sole parents, left women 'going around in circles,' and 'didn't return calls and 'fobbed them off'. Some women found specific Centrelink offices helpful 'in every way except financially'.

As this study's respondents highlight, the powers of Centrelink can be strikingly similar to the power and control their abusive partners and ex-partners exerted over them. This can make it harder for victim-survivors to interact with Centrelink and can be triggering and a source of and mental exhaustion, both of which can inhibit victim-survivors' financial recovery.

*Centrelink is a major perpetrator of financial abuse and family violence — if my ex-husband had said 'If you do as I tell you, I'm not giving you any money' — he would meet the Family Law Act 2011 Amendment definition of family violence (coercive and controlling behaviour and unreasonably withholding financial support when [the other] person is reliant on that support). When Centrelink/JobActive say 'If you don't meet your mutual obligations, we will stop your payment', it is exactly the same behaviour! (Survey)*



Centrelink is another form of financial abuse and the government need to do more to chase up child support debt. (Survey)

Having to negotiate Centrelink reinforced the abuse I had received. I was powerless, I was ignored and yet all I was trying to do was meet their requirements. Just like in my relationship, no matter how hard I tried, I couldn't achieve an appropriate outcome. I gave up at one point and lived off my meagre savings. (Survey)

Underpayment or erratic payments were problematic issues for women with more complex issues, such as disability or child support variation, which were remedied in ways that left women and children in poverty.

*I'm currently being underpaid by \$260 per fortnight due to child support issues and the family tax benefit being paid at minimum rate.*

*I receive a partial Disability Support Pension payment and Family Tax Benefit. Our Centrelink payments are reduced because I receive an invalidity payment from my super fund. As a result, each new child support assessment wreaks havoc on our lives because my [ex-husband] rarely pays and we don't get arrears when they eventually amend Centrelink's records to reflect this. They justify this by saying that if they eventually intercept a tax refund the debt against us will be slightly smaller because of the weeks/months we went without payment, waiting for them to fix it. This is true, but it certainly doesn't negate the struggle at the time.*

## CHILD SUPPORT

Obtaining child support was a prominent issue relating to income insufficiency for 34% of survey respondents. Perpetrators' post-separation financial abuse tactics, like withholding payments, repeatedly seeking re-assessments and hiding income, especially when combined with litigation, hold women to ransom and deplete the limited resources they have. Fear makes many women decide not to seek child support, accept low payments, and not report non-payment to avoid contact and sever ties (Cameron 2014, Fehlberg and Millward, 2014, Cortis and Bullen 2016b).

*I was put into financial crisis from my ex and settled for 30% settlement because I was destitute. He had frozen bank accounts after removing all money and refused to pay any child support for over three months. It was just more abuse from him.*

*My income is very low. I get very low child support payment despite his extremely high salary. Centrelink benefits are only applicable until my third child turns six. I can now choose how to spend the money I am entitled to. However, I am going through family court again for who knows how long. I rely on my elderly retired father to fund my legal battles — this arrangement is conditional, not sustainable, grossly unfair and a puts huge strain on my relationship with my father and siblings. My ex's earning capacity has improved post-separation as I have the children in my care almost 100% of the time.*

*Child support laws allow him to only pay when he's tracked down and forced to via garnishee orders. He knows each time he quits, they have to find him and begin the legal process anew. He also deliberately enters relationships with women who have established family businesses and has these new partners add him to the business as an owner rather than an employee, which prevents garnishing for the duration of those relationships. As a result, the kids and I go through months and years of no support whatsoever and we are constantly labouring under Centrelink debts. (Survey)*

The main money worries for victim-survivors were meeting healthcare costs (mental and physical) for themselves and their children; however, child support calculations are often the 'bare bones' that cannot cover specialist appointments for the many children who need counselling for trauma and have special needs and serious mental health problems. Eve, a focus group participant, paid for a \$400 specialist bill and attempted to get half back from her ex-husband through the Child Support Agency, but failed as they considered it a 'one-off' expense.

*Initially I was knocked back. I appealed, and won, then he went to the AAT<sup>4</sup> and they flipped the decision! He was on an income of \$120 000 and I was on parenting payment. That situation made me hesitate bothering trying to pursue anything ... It forced me to engage with him. I had to fill out these mountains of paperwork, sacrifice my privacy, and he used my bank account statement to determine where I was and what I did. You go through all this turmoil only to be told it's a 'one-off.' A \$400 payment on parenting payment is enormous. (Eve)*

Joy separated four years ago, and cannot afford rent on parenting payment, which puts her at risk of homelessness. Her ex-partner used child

4 The Administrative Appeals Tribunal (AAT) provides independent review of a wide range of administrative decisions made by Australian government.



support re-assessment to control her payments and to control her.

*He initially didn't pay for three months, but when Centrelink demanded, he started paying. At first, he was paying me \$400–\$500 a week, being really generous and he was earning a lot of money so he could. Child Support had estimated his income at \$40 000 but he was actually earning over \$150 000 at that time, which I couldn't prove. Then, to control me, he would tell me if I applied for a child support re-assessment he would only pay child support level (calculated on an income of \$40 000) and I would end up homeless. Every time there was birthday, Christmas, anything like that he would cut child support. If I'd organise a party for my son, say, he'd cut child support so I couldn't afford the party. (Joy)*

## We often hear the system is broken, but not that it is gendered, and that is why it breaks women.

### DEBTS

At the long-term recovery phase, women reported having had to sort out 'sexually transmitted debts' 'inherited' through financial abuse and exploitation, during and post-separation. Women are also forced to accumulate debt to survive at early recovery stages, which many either cannot pay, or are left paying off for ten years or more. Women indebted to Centrelink cannot access any more emergency funds should their situation worsen, and women currently reliant on Centrelink incomes cannot afford to pay back old debts and new bills at the same time. Shelley received financial counselling to help her manage her debts and relies on food vouchers to feed her children.

*After my Centrelink payment you're left with nothing again after your payment plan comes out. The power company's got to understand that we're going to pay the bill because we need power. I have to ring up for extensions every month. I went from Telstra to Dodo and Dodo is just hell. They just deactivate your account straight away so there's no internet and I can't talk to anyone, I can't do anything until I've paid them back that money. Telstra don't cut you off but then with Telstra they don't give you enough data so it's not fair. I cry myself to sleep because I know the next day is a bad day and I've got a birthday coming up and I can't give any presents.*

The financial stories of women from higher income segments show that their 'sexually transmitted debts' include debts their partners hid right from the start of the relationships and which for some only became exposed after separation. These debts ranged from \$20 000 to \$239 000. Abusers lied about their equity when buying joint property and refused to repay borrowed money. They exploited and drained women's savings by refusing to contribute, with the women only finding out when it was too late and they were 'ripped off' in property settlements, meaning they were struggling to pay their own expenses while also being responsible for paying off their ex-partners' accumulated debts. This financial exploitation fits what Kutin et al. (2018, forthcoming) call 'adverse economic entanglement', caused not through joint accounts or loans but indirectly through 'economic entanglement' stemming from trust, naivety and deceit during formative stages of relationships that resulted in inequitable asset settlements. This was compounded by further debt being accumulated through legal fees, and when family law cases were finally settled, women were awarded very low child-support payments in spite of their ex-partners' very high salaries.

*My income is much lower than my ex-husband's. When I moved out with rent to pay, my finances were very tight. I am now in a situation where our joint house has been sold, my mortgage is down to \$110 000, and with payments of \$350 per week my finances are still really tight. I put all extra funds from the house sale into the mortgage account, but he is still exerting financial control by refusing to agree to sell valuable art works we both own. I could possibly be mortgage-free but he will not agree on selling. There is nothing clear about my rights in regard to this and I have no wish to waste my money on lawyers again.*

*I am in significant financial debt due to my relationship and now court costs to separate. I'm not working currently, so money is tighter. Plus, having a child meant I couldn't work at times, plus I owe over \$150 000 of Family law debt thanks to the abuser.*

The women's analysis — that the intersection of State, the Courts, the laws and policies are forms of abuse in themselves — is gaining traction in recent academic studies that are naming 'State-facilitated economic abuse' (Natalier 2018) and 'Economic abuse perpetrated by the State' (Maury 2018). Victim-survivors are financially debilitated at this intersection through 'micro-aggressions' perpetrated through the bureaucratic (disciplinary) power of State agencies and harmful (cultural) responses of workers (see Fig). The harm at this intersection is directly inflicted on individual women and their children, but Natalier

argues that it extends far beyond reproducing and reinforcing men's social privileges to choose if they pay or not, report their income or not, and child support policies being gender-inequitable. Single mothers are subject to the fiscal violence of punitive welfare policies and are made poor through the Child Support Agency's weak enforcement of payments due to them by non-paying fathers, and do not challenge under-reporting of their income. Maury (2018, para. 4) echoes what the respondents have reported, that Centrelink/Job Active policies fit the definition of financial abuse: control of day-to-day financials and spending decisions, an inadequate budget for reasonable household expenses, denial of access to financial information and decision-making, and punishment through withholding income. 'It contradicts the government's own statements to [reduce family violence].'

Women in the survey also reported numerous tactics of 'state-sanctioned' post-separation financial abuse, in which the perpetrator would tell Centrelink they weren't really separated. Centrelink would believe the abuser rather than the woman in question, so payments would be cut off while they investigated. Women stated that 'Centrelink, Child Support and other Government staff need to understand that they are sometimes used as a financial weapon to 'force victims into submission' and apply what are extremely rigid policies with discretion. They also felt that 'major changes are desperately needed to child support enforcement and intercept earnings, especially given the rise of the gig economy'. These views are substantiated in the National Social Security Rights Network's (NSSRN) 2018 review of 93 Centrelink case decisions regarding women who had recently experienced family violence. The NSSRN found significant barriers to financial support that affirm what women felt presented obstacles for them, including:

- » Lack of face-to-face social-work services and a service environment non-conducive to disclosure of family violence
- » Not factoring in financial abuse and its impacts in assessments, eligibility criteria and waiting periods
- » Prohibitive rules around the amount and number of emergency payments available
- » Accumulation of social security debts through financial abuse
- » Mistaken case decisions.

## Long-term and enduring recovery

Study respondents identified as being in the long-term and enduring recovery categories are victim-survivors who exited their abusive relationships 5–10 years ago and 10–20 years ago

(or more), respectively, and are still suffering the impact of financial abuse.

### LONG-TERM RECOVERY: 'THE JOURNEY I WENT ON ... IT WAS DISBELIEF AFTER DISBELIEF'

Family Court cases dragged on for five years or more in several cases and, even after settlement, women faced significant debts and ongoing post-separation financial abuse through child support non-payments and reassessments. These factors add to the burden of sole parenting while also finding (and keeping) enough work hours to afford rent/mortgage, food, and meet the everyday needs of children. In this phase, many women still fit into the 'working poor' income segment.

For Hannah, who had been separated for six years at the time of the study, financial loss was compounded by the loss of custody of her son, which shattered her faith in the legal system. Hers was not a journey of 'recovery' but of 'disbelief after disbelief' and loss after loss. Her story challenges the common assumptions that women get care of their children and that parental alienation happens mostly to fathers. It also highlights the profound loss and grief mothers often have to experience despite having prioritised their children's well-being and played fair. Hannah's ex-husband bought a house 'the day after ours sold as he had it all lined up'. Hannah now risks homelessness and had been couch-surfing for the past twelve months at the time of the study. She has been paying her husband child support from her meagre income, while he works full time.

### RECOVERY CAN FEEL LIKE ONE STEP FORWARD TWO STEPS BACK

Jane separated six years ago and worked part time. She fully supports her teenage children, receives no child support, and is ineligible for rent assistance. As she was just regaining some stability, a tax return triggered the discovery of an old business debt of her then-husband.

*I applied for my tax return and just got a letter from the ATO (Australian Tax Office) saying there's an issue because there's an unpaid debt ... something to do with the business. It's so frustrating! I feel like I'm trying to do the right thing, I've got 100% care of the kids, I'm paying the rent, I'm doing all of that to get absolutely no assistance from him. The way the government calculates the family tax benefit, your income and the way they work it — they shouldn't do it that way for a single parent.*

In the long term, women may re-partner and move on, however, as the comment below indicates, the impacts from previous abuse continue and can place women at high risk of re-victimisation if they

haven't accessed healthcare and specialist counselling.

*We separated in 2010 after seventeen years and five children together. Then things got really bad. It is just now I'm finally feeling better, but he still controls me by not paying child support. CSA can't catch him. My new partner doesn't want any financial responsibility for my five children, but I put all my money into paying in full for my half of our house. He pays the mortgage for his share. But he's often late with payments. I have epilepsy and an autoimmune disease and high anxiety/PTSD so don't 'work'. Centrelink is awful. I feel trapped again. (Survey)*

*I don't have income. I do some work with my new partner but don't get a wage. I get some money from Centrelink but it's not enough. I'm in a very weak position. I had to use my super to survive after I got away from my ex. I am screwed. (Survey)*

Val's story below illustrates how unhealed trauma can impact financial decision-making. It also shows that specialist support at an earlier stage can reduce the risks in new relationships, and that targeted financial/emotional responses can prevent re-victimisation.

*In my first (abusive relationship), I went 50/50 for settlement for the children's sake, thinking they would have a good life with him and with me. That was my first mistake — he ended up with another person who then abused my daughter psychologically and emotionally. I didn't think that [settlement] through; I was in PTSD because of abuse from my next partner. I had money in the bank from the first settlement; I didn't buy a house but had no debts. Until 2011 when my daughter started getting unwell [serious mental health, complex PTSD], and I felt 'I just don't care anymore.'*

*I started racking up debts. With everything else that was going on, I wanted to have some sort of life for us all while going through this hell. I met up with a friend who was a financial counsellor — she said the Universe puts people together — she helped me with one debt and I then linked in with [specialist family violence financial counsellor] who was great, experienced, only worked with women.*

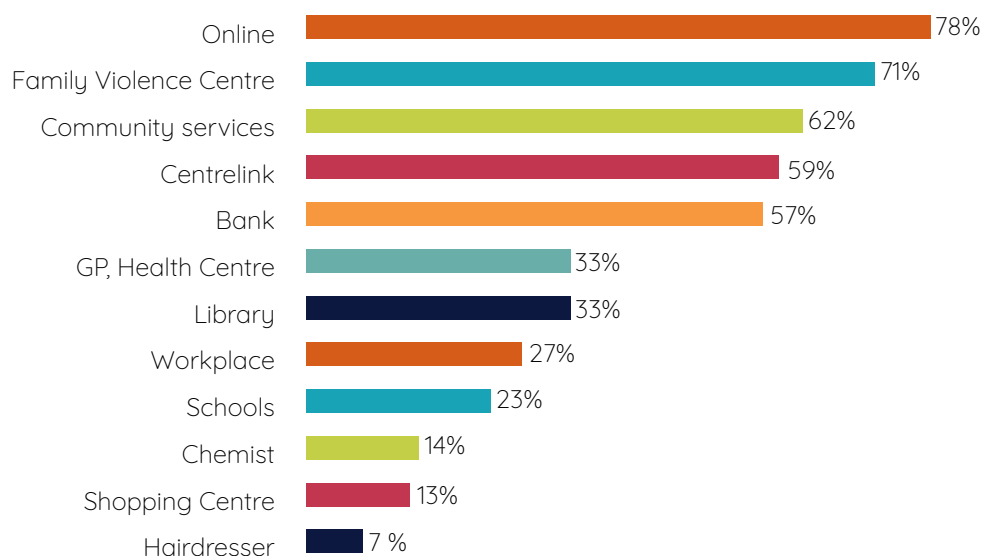
Whether from high- or low-income backgrounds, whether qualified professionals with robust careers and work histories or not, most women are thrown into poverty in the aftermath of family violence' (Moe 2007). The added labour they perform at the crisis and early recovery phases drain their time and energy and lead to gaps in employment that cause even further losses of cultural capital, such as their education, training, qualifications, work histories and credit histories.

## RE-ENTERING THE WORKFORCE

The sometimes insurmountable obstacles women face when trying to find or keep work, including the harsh realities of re-entering the workforce with PTSD, grossly inadequate employment services, and the challenges of living below the poverty line, are summed up in the comments below. However, although some women will feel the effects for the rest of their lives, not all are completely defeated. The quotes also point to an industrial system in which feminised labour such as child care is low paid and increasingly casualised. Women who have left the workforce to care for dependents are punished economically for this by having increased difficulty re-entering the workforce after a long absence, again making it far more difficult for victim-survivors to achieve financial well-being.

*I am intelligent, educated, loads of experience and was raising two children aged 6 and 9. In that space of time the workforce has changed massively, and my qualifications*

> FIG 5.9 Where are the best places to access financial information and supports? N=195, q 22



*and experience are counting for almost nothing. The 20-year-olds with certificates I can't afford to get (e.g. Aged Care, Community Care) are more employable in spite of my years of experience and know-how. (Survey, separated 15 years ago)*

*Most fortnights I've got about \$2 left for the last 10 days. How do I find a job with that? Get to interviews? Which I have to do, even though I know I'm not ready yet. I found a job, but they wanted me to pay \$82 for a Working with Children and Police Check and to use my car (petrol is expensive) which needs a service. I can't afford to look after it to get to the jobs. They want me to get an ABN and be contracted so they can dump sick leave, holiday and other expenses on me, and make me pay GST on top of personal tax. What choice do I have? Or I could pay out \$192 to make my qualifications valid here, or certificates from TAFE, or \$4500-courses, or special licenses ... I have no super, no savings. Work clothes are available through Communities@work, but they're far away. Meanwhile I'm still emotionally reeling from what's happened, so looking for work is beyond difficult. I can barely survive, and most of the things that could help me cost me money I don't have. (Survey)*

## **ENDURING RECOVERY: 'WE NEED TO BUILD UP SELF-ESTEEM, OUR RELATIONSHIP WITH OURSELVES IN THE WORLD'**

Fifty women in the study had left family violence between 10 and 20 years (or more) ago and for this group, the key issues were

- » Loss and grief
- » Poverty, isolation, being 'forgotten' and unvalued
- » Housing and employment insecurity
- » Lack of choice about retirement options
- » Loss of trust and faith in relationships
- » Feeling betrayed by systems they believed would protect them.

For women deprived of love, hope, trust, financial security and freedom during violent relationships, the strongest themes at the enduring recovery stage were loss and grief. For some victim-survivors, the losses related to material and financial loss, such as homes, household furniture, and possessions they could never replace, while for others, it was the loss of friends, family, work, and lifestyles they had invested in over years. Alienation from children and loss of meaning in their roles as mothers were extremely painful. Others remembered having to put down or give away pets. Several women suffered from physical and

mental illnesses. Some women addressed painful losses with a mix of humour and cynicism but others showed an unremitting and profound sense of injustice. Their scripts, however, were infused with pride at their courage, resilience and their strengths in overcoming such adversity, most often alone and unaided.

Overwhelmingly, the betrayal by the men in their lives — often the fathers of their children — still hurt the women, but they also felt betrayed by systems they had believed would protect them and deliver justice, if not through compensation then through recognition.

*Twenty years later, I have had a lot of breakdowns and mental health issues as a result of these crimes and no compensation for myself or children. All these years later and I still worry about the injustice and how I should [have] done things differently. (Survey)*

## **'WE'RE A FORGOTTEN ENVIRONMENT'**

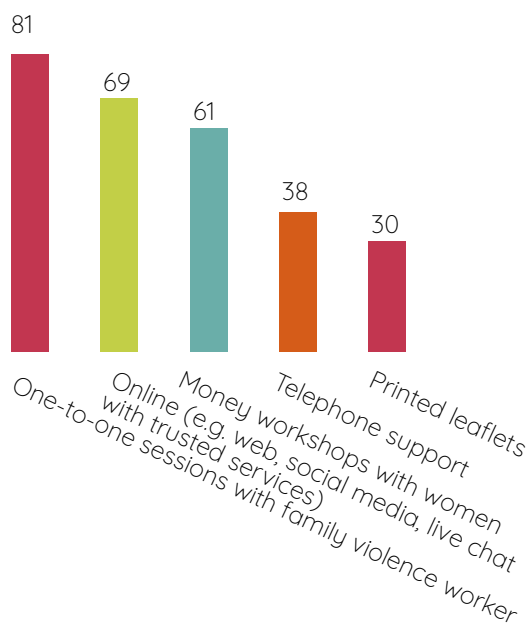
*I lived with my partner for 27 years. Even though I lived with him for so long, I thought I knew him, but I didn't. He gambled online, and he left me in a lot of debt. I lost everything. I own my own home, but I still have bills and buying food and everything's above me [out of reach] at the moment. When I sold off all the debts, all I could afford was a home in the commission area. My daughter said don't buy in the commission area but I'm quite happy there, but, like I said, I live from week to week. Living on a pension is hard especially in the country, you've got to go so far, even to Kmart. There's no transport. You get a bus a couple of times a day and if you miss that bus you've got a two-hour wait to get another bus. We're a forgotten environment. What I'd be saying to other women is, never put anything in both names. And also, it's important to be able to cry. If we can encourage people to actually get it out, it gives them strength to keep going. (Toni, 68)*

Shani, in her 60s, separated 18 years ago. She wanted to share that there was hope and that it meant a lot to be able to be there for her son, which, at the end of long and difficult road, gave some definition to her life.

*I got involved in a church, a Christian Cult and that's how I became gullible. He followed me to different churches that I had been to and befriended people that I had made friends with and manipulated them. At the time I did not recognise what I was going through was family violence. We separated 16 years into the marriage, and my oldest son went with him. He left home one night and never wanted*



> Fig 5.10 What are the ways to provide financial capability information and education for this group?  
Q 20 n=206



to see me again. I saw him because he lived nearby, but I didn't speak to him for two and half years. He eventually came back. I'd take him a lunch at school, salad and stuff, and he'd say, 'This is great. All I get to eat is frozen pasties and lollies.' I won him back. It cost me \$10 000 to get him back home because his dad wouldn't let him take anything. I said, 'Don't worry, I'll buy you a new computer, I'll buy you a guitar and we'll do up the bungalow.' I did really well with that 10K and today he's a musician, he has his Masters, his own recording studio. He'll be 31 in October. I was going through a lot of emotions, but I had to focus on him. I didn't want him suffering anymore, you know, he'd suffered enough and I wanted hope for him.

Adele, in her late 60s, was in a marriage for 30 years, during which she suffered ongoing financial and emotional abuse. She left her husband for 18 months during that time, when there were few supports for family violence, and returned to the relationship for the sake of her son's schooling. The marriage ended after her husband's death 10 years ago.

*Money for me is danger, incredible loss and, at a later age, not being able to recover is very big for me. I became obsessive of writing Excel budgets and tracking every cent and I'm still a little bit that way. I became an advocate to frame our own story in a way which reduced victim-blaming and [helped us be] able to inform services in government and the corporate sector about how they can improve their services. For me, it has been a life changing experience; instead of being angry and bitter about how I have been failed and let down, I can be part of informing*

*improvement so people don't have to have this same experience going forward.*

Chrissy, also in her 60s, left her financially abusive relationship nearly 20 years ago.

*I've actually had a lot of anger from that relationship. I went to legal aid and everything and no-one could help me because they said it was just too messy. They said all you can do is to go to the fraud squad, but I didn't do that because of the children so I let it go. When I separated from my partner he bribed my daughter to stay with him and he gave her \$50 every day. She was 15. And he was never home, and she started going out with the wrong people, got into drugs. I spent the next ten years trying to help her and I got her through it finally. She's doing amazingly well now. It was her who sent me the information about this research.*

Chrissy felt completely lost and didn't know where to go, what to do, at the time.

*I wished there was somewhere I could go like a sanctuary, where you could go in, even stay for a week or something and support people would be there if you needed to speak to someone. And no one pushed you. That type of place where you could get a lot of answers. People heal in different ways, and different types of meditation are also really useful.*

## How long can this go on for? Speaking out and advocacy

The most prominent factors that motivated survivors to attend the focus groups were to improve circumstances for other women, to not only talk about their suffering but to take the opportunity to feed their ideas and opinions up the chain in the hope of informing changes to better integrate the family violence responses and financial capability service providers. For many, advocacy was a part of their recovery from family violence. They refused to simply go away and disappear but instead wanted to keep fighting for justice, to keep speaking up and to keep learning.

Hannah, a family violence advocate and singer, has committed to 'to do whatever I can to change whatever I can.'

Hope, a community development worker set up her own service to respond to women with more dignity. Others who described significant levels of physical, emotional and financial abuse continue their processes of healing and recovery through working with others.



Advocacy provides an opportunity for victim-survivors to be heard in a way that is constructive for them. The power imbalance of being the seeker of help (the diminished one) is removed. Instead they are the ones with knowledge and the power to help. Being an advocate may not be possible during crisis and early recovery, but if victim-survivors feel heard, feel that they are in control of choices regarding which recovery path they take and are treated as wise and the experts of their own situation in the crisis and early recovery stage, the feelings of empowerment and return of self-confidence may very well be hastened. For many victim-survivors, this would lead to improved emotional well-being outcomes as well as improved confidence to deal with financial matters and other issues that impact their long-term recovery. For these reasons, how we engage with victim-survivors is just as important as what services we offer.

### WHAT WILL HELP: IN WOMEN’S WORDS

Each woman’s situation will be different and there’s no one size fits all but many different ways to suit individual’s circumstances and needs and what is comfortable for them.

All are useful depending on the woman involved, and needs to be available in multiple languages

*“Integrated financial counselling, Family Violence and legal services”*

*“Facebook/social media/book groups and online communities are a great source of advice, counsel, support.”*

*“A funded financial education program co-developed by survivors & financial advisors/accountants then facilitated by survivors, held in council libraries, accessed by referral from Centrelink,community agencies, refuges, DV support lines, self referral.”*

*“One-to-one sessions with support worker: use standard checklist of questions so the worker asks you and explains each topic a bit so you can say, ‘yes, I need help with that.’”*

*“Online websites: with chat options to ask questions. 1:1 session via zoom or telephone, particularly if unable to leave house, or regional located women, or living with disability. Need to be with trusted websites like WIRE or EDVOS.”*

*“Money workshops with other women: need to be free or low cost, and accessible, with other survivors to share ideas. Could be run by FV services, banks.”*

*“Telephone helpline: VERY useful although some women may not be able to afford it, or feel confident to speak. Phone companies could provide vouchers for data and credit.”*

*“Printed Leaflets: left at mainstream locations.”*

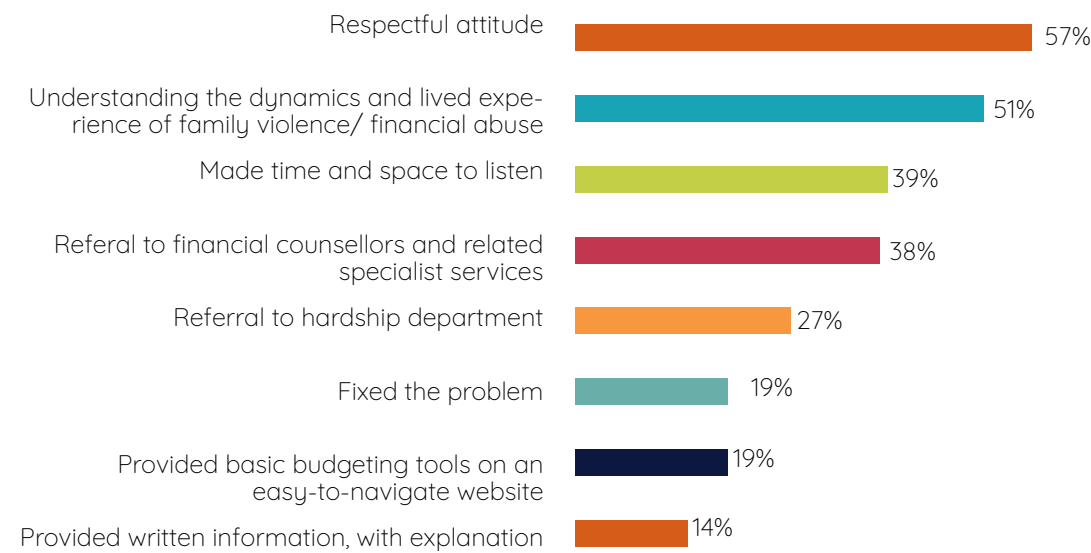
*“Money mentors, ‘money friends’, money ‘doulas’.”*

*“Free/cheap moving and storage to help women move out”*

*“Handling stress, apps for independent financial advice (eg penda), negotiating Centrelink, understanding the child support formula and your Centrelink entitlements and exemption, knowing what you are eligible for and how to get it.”*

*“Priority is to look for a job, an income and make yourself busy diverting your thinking from worrying and stress to moving on forward to have a free, happy, peaceful debt-free new life by indulging yourself to a paid work.”*

*“How to get off welfare for good.”*



< 5.11 What did victim-survivors find most helpful when seeking money advice from financial institutions and services? Q27, n=167

*“Understanding the emotional affect of handling money — depression and other mental issues; how to get back on your feet and start again.”*

*“How to manage joint accounts with an ex before settlement, what to do when he clears out all the money. How to minimise mortgage repayments until settlement.”*

*“Knowing your legal rights/having more legal rights in relation to finances and the best avenues to make progress without great cost.”*

*“It shouldn’t all be focused on money it should be holistic (aka accommodation once they leave, trauma counselling etc). However, sorting out debt would be essential. Had I have known I could get assistance with that because I was in a DV situation, it would have helped me significantly. I think these options are also too low level and basic.”*

## Post-crisis road map: intersectional barriers?

A range of reasons women believed to be at the root of their negative experiences are compiled below.

### UNIVERSAL LACK OF AWARENESS

- » There is a general lack of awareness of financial abuse and failure to understand dynamics of family violence among financial providers, accountants, banks, relationship counsellors, mediators, lawyers, and police.
- » Many employers are not supportive of sole parents seeking flexible hours or trying to buy more holidays, which makes it hard for victim-survivors to stay employed and re-establish themselves financially.

### COMMUNITY AND GOVERNMENT SERVICES

- » Ineffective, inappropriate or untimely referrals (e.g. long waiting lists for financial counselling)
- » Inflexible rules around income or possession of assets that result in being rendered ineligible for service or early release of super
- » Services being unable to handle the ‘complexity’ of their situation and removing or refusing support
- » Victim-survivors being deemed ineligible for free services because they are not receiving welfare income
- » Centrelink, CSA, job agencies, and employment agencies were all seen by respondents to be condescending,

indifferent, intrusive, inflexible, disrespectful or unprofessional, unsympathetic, and willing to cut off payments at perpetrators’ behest

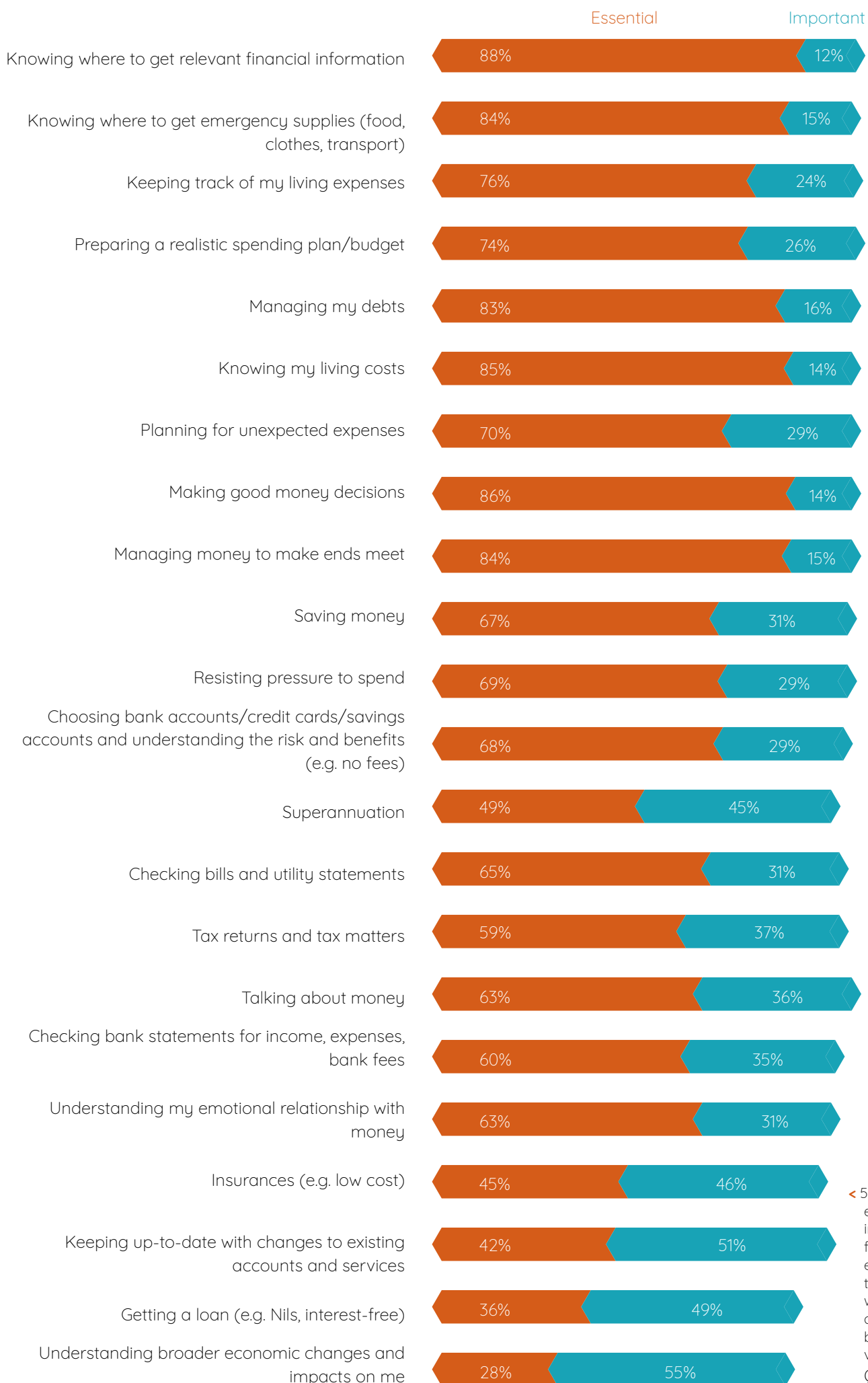
- » Lack of awareness among Centrelink staff of rules/exceptions for self-employed sole parents
- » Inability/inadequacy of state organisations to prevent or halt post-separation abuse, making them complicit
- » Difficulty in accessing services—long waiting times and phone calls not returned in a timely manner about service eligibility and availability all compound victim-survivor’s anxiety, confusion and despair.

### FINANCE SECTOR/UTILITIES

- » Finance sector service staff were seen as self-serving and profit-motivated (financial planners, banks, utilities, accountants, lawyers)
- » Women felt they were being ‘fobbed off’ or told nothing could be done due to the complexity of their situation
- » Judgmental, biased gender attitudes (e.g. disbelief woman was primary earner, stigma of single motherhood)
- » Rude and antagonising lawyers applying for unrealistic amounts of money at settlement, losing interest, ‘box ticking’, or drawing out proceedings
- » Banks giving false hopes and poor advice and refusing to sever debts; bullying and disrespect from bank managers
- » Utilities refusing to sever accounts and making it difficult to prove hardship (e.g. no financial records particularly if self-employed and bookkeeping out of date due to trauma)
- » Poor financial advice from accountants (e.g. ‘just declare bankruptcy, or ‘just stop paying loan’)

### TIMING OF SERVICE/INTERVENTION

- » Too early (could not make use of services offered as the victim-survivor had not yet identified their situation as financial abuse)
- » Too late to have made a difference (e.g. did not know about lengths of time for formal complaints, or paid debt back before finding out debt could have been waived)
- » Not being able to understand or act on advice due to trauma, shame or being overwhelmed.



< 5.12: What are essential or important financial education topics for women affected by family violence?  
Q19 n=206

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# Appendix 1: Survey questions

## BASIC INFORMATION ABOUT YOU

- Q1. What is your age? Please note, you need to be 18 years old or over to take part.
- Q2. In which Australian State or Territory do you live?
- Q3. Which kind of area do you live in? (Capital City, Rural Regional Town. etc.)
- Q4. What gender do you identify as?
- Q5. What language do you mainly speak at home?
- Q6. What is the highest level of school completed or highest degree you have received? Q7. Which of the following best describes your current relationship status? A partner can be a girlfriend or boyfriend of same or different sex
- Q8. Which of the following categories best describes your occupation or employment status?
- Q9. Please tell us about your current housing/ accommodation. You can pick more than one if it applies

## RELATIONSHIPS AND MONEY

Many women may have lived, or still live, in abusive or controlling relationships but find it hard to talk about love, relationships and money. The next 5 questions ask about the financial effects of relationships where you have experienced abuse or control from partners, family members or carers.

- Q10. When did your relationships where control or abuse took place begin?
- Q11. What was your occupation/work status at different stages of your "difficult relationship"? (Before/ During/After/Now)
- Q12. How confident did you feel about managing money at different stages of your relationship? (Before/During/After/Now)

## YOUR HOUSEHOLD MONEY

These five questions ask about your main money worries. This information helps us look for specific solutions that might help. Household income means the amount of money coming into the house after tax

- Q13. What is your approximate average household income per fortnight at the moment? Please tick one box, and explain if it varies.
- Q14. Do you currently receive Income Support benefits?
- Q15. Which of the following benefits do you receive, if any?
- Q16. What are your main money worries at the moment?

## SHARE YOUR IDEAS TO MAKE IT BETTER! WHAT DO WOMEN NEED? WHEN?

Sometimes, women may not get the right information they need at the right time. Often, they

find out too late about what they could have done differently to protect their money and assets, or get out of debt. These questions tell us when are important times to provide financial information, support and education at different stages of relationships with a controlling and abusive person.

Q17. As a victim-survivor of family violence, what supports would have helped with your financial wellbeing along the way?

Q18. If you could design a course to build money confidence and skills for women, what would you name it?

Q19. Which topics are helpful for women affected by family violence? Please rate 5 or more topics as "Essential/important/not important" by clicking on the drop down list.

Q20. Which are the best ways to provide information and education about managing money for women affected by domestic and family violence?

Q21. From your experience, when are the most important times to get financial education, information and support? Please choose 3 (or more) and let us know how important it is (Essential/ Quite/A bit/Not at all/NA)

Q22. Where do you think are the best places to find information about money? Select as many as you wish.

## FINANCIAL EMPOWERMENT

These questions will help us to focus on how services can respond in ways that empower women financially.

Q23. What does financial wellbeing mean for you?

Q24. What are the main barriers that stop you from being able to sort out your money issues? You can choose as many as you need.

Q25. There are 5 statements below that explain how you feel about the way you manage expenses. For each one please tick ONE BOX ONLY that is most true for you

Q26. Where have you gone before to get help or advice about money? How helpful did you find them? Please pick any that apply and tell us how they helped.

Q27. When you went to get money advice, what did they do that was helpful to you?

Q28. If you had a negative experience when seeking money advice/ help, please tell us about it.

## EXTRA INFORMATION ABOUT YOUR MONEY EXPERIENCES AND FINANCIAL ABUSE OR CONTROL (OPTIONAL)

Q29. Have you had a partner or partners or family member use money to control or threaten you in any of the following ways? Please choose as many as you need. This type of behavior, if it happens regularly, is known as 'financial abuse'.





# Notes