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THE PURSE PROJECT 3

Evaluation report

Dr. Nilmini Fernando

Acknowledgement of Country

WIRE acknowledges the Wurundjeri and Bunwurrung peoples of the Kulin Nation as the traditional custodians of the land and waters throughout where we live and work. We pay our respects to their Elders past, present and future. In particular, we acknowledge the Aunties, Grandmothers, Mothers, Daughters and Sisters who have maintained culture through genocide, dispossession and colonisation. This land is Aboriginal land; it has never been ceded.

Thank you

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WIRE Purse Project 3

Training community services practitioners in the family violence context to:

- Identify and Respond to Financial Abuse
- Build Financial Capability
- Bring an Intersectional Lens to Everyday Practice.

About the project

Victim-survivors of family violence have poorer financial outcomes than the rest of the community and are made increasingly more vulnerable to unemployment, homelessness and poverty in retirement.

Australian society is diverse; victim-survivors of family violence face societal and cultural barriers due to race, ethnicity, religion, and so on, that hinder their access to services and information that assist them to address their financial wellbeing.

- A staggering 99% of women seeking help for family violence experience financial abuse.[1]
- 15.7% of all Australian women experience financial abuse in their lifetime.[2]
- Financial abuse erodes victim-survivors' confidence to make financial decisions, access financial information and resources, and their ability to earn income.[3]

Building on the success of the Purse Project 1 and 2, Purse Project 3 adapted and delivered half-day training workshops for community services professionals. The training aimed to improve participants' knowledge, skills and confidence to identify financial abuse and provide a timely and effective response to disclosures of financial abuse. The training emphasised the use targeted resources and timely referrals that can disrupt or mitigate the impacts of financial abuse, and techniques to build financial capability/wellbeing for victim-survivors at any phase in their family violence journey.

The project developed an Intersectional Practice Framework and co-delivered training workshops in 'Bringing an Intersectional Lens to Everyday Practice' for practitioners working with people from marginalised groups.

The project addressed a gap in training courses for community services. Degree or certificate level training for community services does not include information regarding the identification of financial abuse or having financial conversations with clients to build ongoing lasting financial wellbeing.

Expected key outcomes

The expected key outcomes of the project are:

- Deliver training to 435 participants
- Participants gain knowledge and skills to recognise financial abuse, confidence to have money conversations with service users, and make timely, targeted referrals to intervene early to address financial safety.

[1] Christy, K & Valandra (2017) A Multi-Systems Life Course Perspective of Economic Abuse, *Trauma-Informed Practice*, 18 (1): 80-102.
[2] Kutin J, Russell R & Reid, M (2017) Economic abuse between intimate partners in Australia: Prevalence, health status, disability and financial stress, *Australian and New Zealand Journal of Public Health*, (41): 269-274.
[3] Landvogt K (2008) *Money, Dignity and Inclusion: The role of financial capability Research Report*, Melbourne: Good Shepherd Youth and Family Service.

- Participants learn to apply an intersectional approach to their practice to provide equitable, safe access to services and resources for women from diverse backgrounds.

Information and data

Data used to inform this report were gathered from:

- Pre-and Post-Session Evaluation Forms (n=125)
- Online Post-Evaluation Surveys (n=31)
- Interviews with key informants and training participants (n=6)
- Most significant change in practice over time (3 months, 6 months, 12 months) (n=6)

Implementation

Key project activities

Development of training materials

Training materials from Purse Project 2 were updated, scaled and adapted and into 2 half-day modules for non-family violence specialist community services workers in Purse Project 3 (PP3):

- *PART 1. Recognising and responding to financial abuse*
- *PART 2. Building financial capabilities and wellbeing for women affected by family violence*

Workshop manuals were designed and printed and given to participants at workshops.

Full and half-day Intersectionality workshops titled *Bringing an Intersectional Lens to Everyday Practice* were co-designed to integrate theoretical and practice knowledge, and training was co-facilitated by a member of a marginalised community.

Delivery of training

13 Purse Training and 12 Intersectionality workshops were delivered between May 2019 and March 2020.

Face-to-face workshops ceased in March 2020 due to the advent of COVID-19. The training was adapted to an online format, and 10 Purse Project 3 workshops and Intersectionality trainings were delivered via Zoom in July and August 2020.

Participation

Number of participants per training program

Purse Project Part 1 & 2	215 participants
Online	95 participants
Intersectionality	125 participants
Total	435 participants

Range of participants and their roles

Participants represented over 20 community sectors and a variety of roles including: financial counsellors, financial capability coaches, housing managers, family Violence case managers, social workers, representatives from the Energy and Water Ombudsman, mental health workers, hardship staff from major banks, people with lived experience, tertiary students, early childhood workers, family support services and workers from multicultural women's organisations, including WIRE staff.

Range of organisations

Over 35 organisations were represented at the trainings, including: Brotherhood of St Laurence, VincentCare, Uniting, Good Shephard, Jesuit Social Services, Indigenous Consumer Action Network, Sacred Heart Mission, CoHealth, Victorian Alcohol and Other Drugs, Banks, EDVOS Eastern Domestic Violence Service, AMES Migrant settlement, Gambler Help, inTouch, Launch Housing, St Vincent's Social Work, Project Respect, and members of a survivor-advocate group from the Women Transforming Justice Project.

Promotion and recruitment

Workshops were promoted through the WIRE newsletter and website flyers were circulated by email via new and established financial capability and family violence networks. The registration process was adapted to include confirmation of attendance closer to the date to avoid non-attendance and late cancellations. The training facilitator called registrants with lived experience prior to the workshop to discuss their safety needs and to put appropriate support strategies in place.

Due to COVID-19 restrictions in March 2020, the training was modified to online delivery via Zoom. There was great interest in the online training; however, several registrants failed to cancel. This is not uncommon with free training.

Key achievements/outcomes

1. Participants have increased knowledge and skills to recognise and respond to financial abuse

Pre- and post-training evaluation data showed that 86% of participants (n=70) felt their ability to recognise and respond to financial abuse had increased by 1-4 points on a 5-point scale, with 0 being the lowest rating and 5 the highest. Participant comments indicated their understanding of the broader context in which money matters in family violence and the prevalence of family violence.

Participant comments:

"I realise how important it is to discuss this matter and the reality of it taking place in many family violence relationships."

"I feel I now have a broader understanding of what financial abuse in family violence is."

"I believe I now have the tools to identify financial abuse."

At the start of the workshops, participants were invited to 'check in' by sharing on a post-it note any hopes, fears and concerns they had when working with financial abuse. Practitioners reported feeling overwhelmed and daunted by the structural economic barriers that victim-survivors face and the multiple, fragmented services and systems that practitioners need to navigate.

Participants wanted to engage with clients in ways that give hope. At the end of the training, when invited to 'check out' with a word expressing how they felt, participants reported their awareness had been heightened, and they felt educated, informed, satisfied, confident, and inspired. This is an important outcome, indicative of the clarity gained on the way working with strengths to re-dress power imbalances and empower victim-survivors can establish the ground for on-going engagement. The training also emphasises focusing on what practitioners *can* do within the scope of their role.

"The facilitated discussion about the fears/concerns we all have at the start of the session was really helpful." (Part 1)

Participants found the pre-readings of research summaries, statistical evidence and citation of the evidence base throughout the training beneficial in building their knowledge about financial abuse (Part 1).

The comment below encapsulates the importance of grounding the training in a holistic feminist framework that contextualises the complexities of women's relationships with money in order to understand financial abuse.

Most useful: "Acknowledging and making connection between the emotions that arise from talking about money. Discussions around gender and finance. Being able to address financial abuse on its own, as well as within the broader framework of family violence. Intersection between gender, economic security and family and domestic violence."

Responses from the 3-month follow up surveys (4 surveys) demonstrates some significant changes that participants have made in their practice.

"I looked for more subtle signs of financial abuse and confidently named financial abuse when I saw it e.g. not paying child support."

A high proportion of participants reported using and applying the knowledge gained in training. Participants used the learnings for themselves (75%), in direct support with clients (75%) and shared learnings with colleagues (100%). Half of the participants indicated that they refer to information or resources in the Manual/Workbook in their day-to-day practice.

"I thought about how I will tackle money in future relationships. This course related to my personal life and gave me some confidence to talk about money."

"I got a fuller understanding of what financial abuse looks like and therefore might be able to stop it."

A small number of participants (10 of 70) indicated that the training did not change their level of knowledge. Qualitative feedback from these participants confirms that they already had a high level of expertise in identifying financial abuse/family violence and felt they would have benefitted from more time, case studies and discussion around the issues identified. This may indicate that financial abuse is better understood among practitioners than expected and that developing training at a higher level would be useful. Several participants indicated a need for more hands-on practice, refreshers, and online webinars as a 'next step' and indicated preferred formats (e.g. communities of practice) to address issues at a deeper level than is possible in a workshop.

2. Participants have increased skills and confidence to have <u>open money conversations</u>

By far, the most useful component of the training reported in evaluation forms was the use of the WIRE Model of Service Delivery to create a safe space to talk about money. This skill is crucial when responding to disclosures of financial abuse as well as when working to build financial capability. Participants benefitted from the role-play demonstration of how to open money conversations through a scripted conversation format and opportunities to practice and integrate knowledge and skills via case studies. COVID-19 has significantly increased the relevance of safe, empowering money conversations.

"The WIRE MODEL was a very useful tool. It helped me to find useful phrases to use to encourage further disclosure to then support if the client wants." (Part 1)

Participant responses in the 3-month follow up surveys further demonstrates these components of the WIRE Model have a strong practical application and left a lasting impression.

"Creating safe spaces to having money conversations with clients, using the WIRE Model with scripted questions to ask the money question, and examples and roleplays to build skills in asking open questions and validating clients.""

Online Training:

Most useful: "Money conversation video, case studies, financial abuse wheel and looking at

the barriers. Also loved how it was connected to capitalism/class and liberal pro-capitalist feminism was part of the story. Would have felt frustrated if that was left out of the picture." (Project Manager, WIRE)

"The training was so highly valuable. As a phone support team, we are [since the Purse Training] regularly heard saying 'I am going to ask the Money question.' And in calls, 'What was your relationship with money like when you were together? What happened when you talked about money? Do you have access to money? When you say you can't talk about money, what do you mean?' And specifically, just yesterday, I spoke to a caller who had separated 15 years ago but was suddenly having issues with the parenting orders of their one child; the conversation went like this:

'Oh he ruined me!! He left me with a debt of $200,000. I lived in poverty to pay it off. He has always earnt a high salary of around $200,000 and refused to pay any child support.'" (Phone Support Team Leader, WIRE)

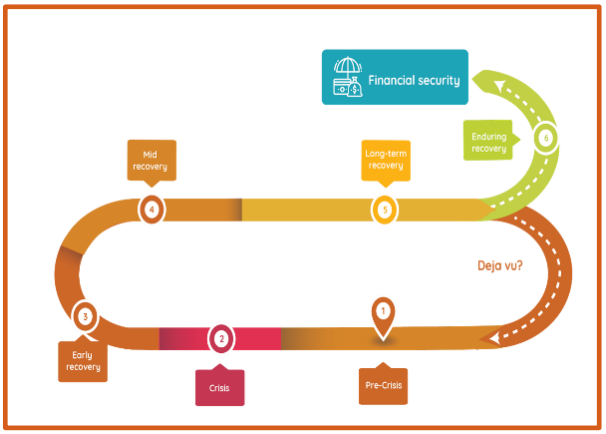
3. Participants have the knowledge, skills and confidence to promote financial wellbeing

Financial capability/wellbeing applied to the family violence context is an emerging field of practice. Increasing knowledge was an important training need, upon which skills and confidence may then be built.

Pre- and post –evaluation data showed that of participants (n=55) who attended Part 2 - Building Financial Capability, 85% reported an increase of their ability to build financial capability for victim-survivors by one and two points on a 5 point scale (see Table 5).

The provision of an evidence-informed framework synthesising the key elements of what financial capability is in this context, and terms and concepts to understand it, was useful. Visual elements such as the model of phases of the family violence journey helped to capture the 'moving parts' of a timely and targeted response.

"I found it useful having a clear framework to work from. I liked the visual diagram of the phases of recovery from family violence." (Part 2).



Most useful: "References to social work theory, comments about trauma (such as how they may not take on things straight away if they are not healed), comments about how intersectionality impacts different groups of women, providing so many resources for us to look at in our own time, very engaging presenter I really enjoyed it and got a lot out of it!" (Part 2, Online)

A deeper understanding of the gendered structural barriers and norms that victim-survivors face provided participants with insights into what can inhibit individual victim-survivors' progress. Validating experiences by naming these hurdles can help keep people on track rather than giving up. Perpetration of financial abuse (and re-building individual financial capability skills) do not happen in a vacuum. Broader gendered socio-economic norms and structures set the stage for financial abuse, and also present psychological set-backs to victim-survivors as they navigate numerous services once exiting family violence. The training highlighted the relevance of pointing out gendered structures and norms and provision of emotional support and encouragement for victim-survivors at all stages of their journeys.

"I liked the pointing out of gendered structures and norms that enable financial abuse and limit women's ability to regain control of their finances." (Part 1)

"Being able to link interpersonal violence to broader structural violence was really helpful too." (Part 2)

Most useful: *"Asking the 'money question,' linking financial abuse to the structural issues, the statistics and learning how common it is." (3-month survey)*

Participants were able to re-frame the specific strategies of financial wellbeing and capability for the family violence context, which are absent in mainstream financial education programs.

"I hope that a new relationship to money that is healthier can be created. I hope that victim-survivors can feel a sense of agency and empowerment through financial knowledge and that this knowledge will improve and provide financial stability." (Part 2)

An important outcome was that practitioners gained clarity about the boundaries of their roles. A particularly useful insight was that they didn't have to 'fix it' all, but work from within their role to shift the financial capability response frame to include supportive/exploratory strategies and information that can support victim-survivors on their journey.

"I appreciated [the facilitator] naming that workers do not need to be all things to everyone." (Part 1, Online)

Practitioners new to the field made important links in learning that, for a group of women whose financial decision-making power had been taken away in their relationships, it was crucial to provide a positive empowering experience that fosters their clients' agency.

"I came from a legal and financial standpoint …moving to a community environment I am still grappling with leaving space rather than being prescriptive." (Part 2)

A few participants felt they would have liked more emphasis on response strategies to build financial capability post-crisis and in longer-term recovery, addressed through more case studies. This reflects the compromises made to balance knowledge, skills and reflective practice into a half-day training.

Least useful: "Sometimes heavy with facts and fancy words with not enough time to read properly e.g: the stages of the Family Violence Journey or the fact sheet" (WIRE staff member, Online)

4. Participants know where to refer clients that are seeking to build their financial wellbeing.

The training increased participants' awareness of existing services such as Financial Counselling and the Consumer Action Law Centre. Very few participants were aware of these important and targeted services. These agencies provide neutral, trusted and free services that can assist victim-survivors (and workers who support them) to intervene, mitigate serious debts, and tackle consumer issues before they become intractable. People also wanted to know more about what banks can do to assist, and also what their limits were.

"I found useful the understanding of how financial abuse intersects with family law and how consumer law can help." (Part 2, Online)

Most useful: "The referral pathways, credit law, role of banks." (Part 2, Online)

Targeted resources and agencies were also provided that serve people from marginalised groups (e.g. First Nations groups, migrant and culturally diverse

groups, people who identity as LGBTIQ, and women with disabilities).

Participants were provided with tips on how to make strategic and effective referrals that were timely and targeted to take into consideration which phase of the family violence journey clients were in.

"I feel confident that I can make the right referral suggestions and that my understanding of what is out there is sound, based on discussions today." (Part 2)

5. Intersectionality Training is developed through integrating theoretical and community knowledge and cross-exchange of skills

Outcomes were met to build a practice framework from the ground up, co-designed and co-facilitated by a member of a marginalised group. Currently, intersectionality is being mainstreamed in family violence services; however, models for how to bring theory into practice and 'do' intersectionality are scarce. The project applied an innovative praxis model[4] to embed theory in practice applicable to the Australian social context. The input of WIRE staff and volunteers over an 18-month period contributed to the most important topics to include, and iterative refinement of content. The project enhanced intersectional practice at several levels of the organisation, offering a valuable case study that is detailed below on page 13.

6. Participants understand how to apply an intersectional lens to understand barriers to victim-survivors' access to resources and services

In total, 125 participants from over 15 community groups attended the 13 training sessions. Participants included: WIRE staff and volunteers, managers and practitioner sessions with VAADA (Victorian Alcohol and other Drugs), Co Health, inTouch multicultural family violence service, and sessions with survivors/advocates from a special project for women in the justice system.

A formal evaluation of a full-day external training showed all 15 participants rated the usefulness of the content in meeting their learning needs at between 8 and 10 on a scale of 10 (see Table 6).

Almost half the participants rated three topics as the most useful, scoring them 10 out of 10: understanding the differences between 'identity' categories, the ability to address their own social locations of privilege/power/marginality, and developing gender/race/class literacy to 'read' bodies and situations in ways that addressed 'difference differently'. The next most useful topics were: naming whiteness: why race matters, and understanding/applying the difference between identity and social location (43% of people rated these items 10 out of 10).

Pre- and post-evaluation indicated that all participants – including advanced practitioners and managers – shifted in their learning a minimum of 3 points out of 10, and a maximum of 8 points. The training suited a wide range of knowledge levels, with the most significant shifts made by those who knew less at the start.

"As a trainer steeped in this kind of work/analysis over a long time, I think this was an outstanding training and I will be reflecting [on] the material for a long time to come."

[4] Adapted from an innovated model by Fernando, N. (2016) 'On our way': Identities and Representation, PhD Thesis, University College Cork, Ireland.

"Harnessing current academic research and theory to frame intersectionality, using experience and compassion to highlight how this can impact individuals and using a solution focused, practical tool to identify and minimise these impacts ensures participants leave knowing how they can take action to address structural inequalities on a personal, team and systems level.""
(Workforce Development Manager)

"The conversation was invaluable, drilling down beyond the facts was what made the connection for the group." (Survivor-Advocate participant)

Sustainability

Evidence from 3- and 12-month post-training surveys (n=6) shows that participants made longer-term changes that had an enduring impact on practice.

Indeed, the advent of COVID-19 has significantly increased the relevance of safe, empowering money conversations. One participant from a National Financial Capability organisation found the training invaluable and implemented welfare check-ins after attending the training.

"We conducted several thousand welfare check-ins with our participants immediately after the training due to COVID and the conversation strategies taken from the workshops were invaluable." (Participant, National Organisation)

The information influenced another participant from the same organisation to adapt their existing programs to address the family violence context.

"Working in the financial education space, this information has aided our program to adapt and develop its delivery in reference to building financial capability in a Family Violence context." (Part 2)

Other examples of the enduring impact of the training and longer-term practice change for WIRE staff and volunteers are illustrated on page 13: "Doing' Intersectionality: WIRE staff and volunteer practice changes arising from responses to Purse and Intersectionality Training'.

Other positive outcomes

At the trainings, cross-learning and networks were formed between participants across sectors and organisations.

"It was also great how we were able to share the different experiences and understandings that we have." (Part 2, Online)

Participants from partners in a separate WIRE project were invited to attend, which built stronger links and reciprocity.

The training, grounded in feminist praxis, successfully translated theoretical knowledge to a practice lens.

"It's clear that [project lead] sees frontline workers as experts and purposely breaks [knowledge] down so it's relevant to service users through us, not just showing off of her research as too many academics do!" (Part 2, Online)

For community workers, the training provided time-out to reflect and replenish their energies. The training explicitly acknowledged the gendered role of the frontline family violence and financial support workforce. This provided respect and validation for the essential frontline family violence workforce, made up of women dedicated to empowerment and support for women, who tend to feel invisible.

"Nilmini telling me (how) she sees our work as women – blew my mind… how moved I was hearing those words." (Part 2, Online)

Three training videos were produced for online delivery that are new resources suitable for future WIRE trainings (see appendices for links).

"The videos of the WIRE model were the best, they explained it so clearly and will be a great resource after the training if I forget anything." (Part 1, Online)

The project led to the development of a WIRE Financial Capability Practice Framework that is used for other financial capability projects.

The Purse Project lead made a submission to the Royal Commission into Mental Health. The training enabled her to draw together and speak with authority to both sides of the problem; the unique impacts of financial abuse on suicidality and depression, and complex trauma due to family violence, and also how practitioners might respond to identify financial abuse earlier, and provide financial capability information and referrals to address this.

Material developed through the Intersectionality Practice Framework was presented at a National 'Intersectionalities in Domestic Violence' Conference in Perth, 2019. Materials are available here. A seminar was held in Nov 2019 at WIRE that brought together gender, race, culture, money and Mental Health through an Intersectional lens.

The Purse Project lead engaged in a mentoring session with a Perth organisation who were establishing a Women's Financial Capability Program.

Two WIRE projects, developed in response to COVID-19 in 2020, have been influenced by the Purse training materials.

Separate funding was granted by Melbourne City Council for the development of software platforms for online training that are available for other projects.

Project enablers and challenges

Enablers

There was strong interest in this training within the community sector for the specialised work WIRE is doing in this area.

Networks built through previous Purse Projects were helpful in promoting the training and recruiting participants.

Evidence from WIRE's new research (When's a good time to talk about Money)[5] was incorporated into the training such: as targeting responses to the phases of family violence, data demonstrating the most useful times, formats of information victim-survivors asked for, and how services can be more supportive.

The growth in WIRE's financial capability team provided excellent cross-learnings and support to assist the development of the materials.

Challenges

Training content

Some participants felt there was too much information and not enough time for group discussion at the training. To down-scale specialist theoretical content initially developed for specialised family violence practitioners to suit community services proved challenging. It was also challenging to balance the need for background and conceptual tools with the time needed for reflection, practice and discussion, particularly when participants were at various levels of experience.

[5] Fernando, N, (2018) When's the right time to talk about money? Financial Teachable Moments for women affected by Family Violence. Melbourne: WIRE.

Attrition rate

Despite the high interest and bookings made for both the face-to-face and online training, a number of registrants failed to attend or cancel, despite reminder emails. This is not uncommon when training is provided free of charge. Also, evaluations surveys were not completed by all attendees post-training. Data from these 31 evaluations are provided separately in the appendices, as results were difficult to integrate due to trimmed training content and altered survey questions.

COVID-19

Lockdown and the shift to online delivery meant that the training was cut down to 3-hour sessions, losing important time for informal networking and also participation and reflection. However, some innovations emerging from this have proved useful and moving the training online made it accessible to people interstate, including Indigenous financial capability practitioners. For example, a series of professionally edited videos were produced that demonstrate the application of the WIRE Model of Service Delivery to have money conversations. Two pre-learning videos were also produced, which outline gendered structures and norms that create fertile ground for the perpetration of financial abuse, and also key definitions and a financial capability framework in the family violence context. These provide useful information that can be used in other WIRE trainings, public education and promotions. For links to these videos, see p.28.

Key lessons and reflections

Content

Delivery of the training illustrated that greater awareness and information about financial abuse has been built in the community sector. Also, more information is published about financial abuse in the media. Some experienced practitioners expressed a desire for more in-depth training and more practice time to embed knowledge. Now in the third year of this project, offering the trainings free of charge has been crucial in bringing the issue to attention. That now being the case, it may be judicious to provide and tailor training to organisations that request it. However, the positive impact of cross-sectoral learning ought not be sacrificed.

Format

The webinar format was found to be successful, provided sufficient time is made for chat room groups and discussion. Participants found that videos are useful also for pre-learning purposes. However, many participants of the online training indicated that they would prefer face-to-face workshops over the online format, if available.

What is very clear is that for knowledge and information to flow into practical applications, participants were unequivocal in their need for more practice sessions and refreshers. The preferred method would be communities of practice. Moving forward, training that caters for both cross-sectoral learnings, and also organisation-specific learning are indicated, as well as diversifying the formats to provide both face-to-face and online modes to add to WIRE's suite of profit-for-purpose training.

‘Doing’ Intersectionality: WIRE staff and volunteer practice changes arising from Intersectionality training

Intersectionality is a concept and theory that has ‘travelled’ to the Australian context from the USA and is currently widespread in smaller, grassroots and migrant women’s services and activist circles. Its entrance into mainstream family violence policy has not been accompanied by practice models, which are rare across the globe. Indigenous women in Australia are often subject to unconscionable rates of interpersonal and state violence. Other marginalised groups of women and nonbinary people face multiple barriers through intersectional impacts of gender, race, class and ability. Such nuances, while possible in academic research, are more difficult to grasp in practice. It is important that intersectionality practice is attuned to the specificities of white settler-colonial structures in Australia.

The project created an opportunity, time and space to draw from expertise within WIRE and external community members and partners to extend the work in intersectionality already started and develop a service model that ‘does’ intersectionality better. It provided time and space to apply new knowledge and shift attitudes and perspectives in a context-based approach.

A series of 6 half-day sessions were provided to WIRE Management, Service Delivery and Project Staff on Intersectionality between March 2018 and November 2019, with a final session in August 2020. The early sessions were crucial in building a practice model from the ground up, where misapplications and shortcomings were identified and the key topics relevant to practice issues were filtered and refined.

The work was nurtured and influenced within WIRE as an organisation, as WIRE staff and volunteers expressed a strong commitment to increase their knowledge and practice in ways that are inclusionary, and cater to the shifting issues for our service users. Below are comments from participants from WIRE that reflect the most significant changes in their practice over time.

“[The Intersectionality Training] helped me to understand how Australian culture has been built upon racism and continues to rely on racism and white supremacy to function. It gave me the opportunity to decentre myself in the story which was very helpful for moving on from distress that had been a barrier to engaging in anti-racism work. As a result of the training, I am more able to communicate my understanding of an intersectional feminist framework to people using the service. I can use this to highlight oppressions that people are experiencing which are creating barriers to their safety, equity and justice. I can also use it to challenge peoples’ discriminatory attitudes in a way that deepens the conversation and maintains connection and rapport.” (WIRE participant)

“What stood out for me the most, and what I still remember, was the way [the facilitator] encapsulated the learnings into the case study which explored not only events around her death but how structures and culture of racism and sexism in Australia are constructed in a way that the death of First Nation people is not only more likely that are foreseeable and inevitable. It made a concept very concrete through the mapping and providing an example of how the systems operate in an interlocking and oppressive manner.” (WIRE participant)

“I remember doing this training and I was a [WIRE] volunteer at the time – it was really great that it was open to volunteers to join and I got a lot out of being able to participate in trainings whilst

also doing shifts in the phone room. The intersectional power analysis framework (of structural, cultural, disciplinary and interpersonal power) has given me a different way/tool for understanding the barriers that people face in accessing support. It helps me to contextualise the stories we hear in the phone room and to understand how power and control function more broadly to impact people's access to safety and support – beyond just seeing how it functions in their intimate relationships. The framework has helped me respond to callers when they share their experiences of navigating these systems, and [the training] has increased my ability to use the feminist framework aspect of the WIRE model in a more meaningful and informed way."
(WIRE volunteer and participant)

"I think in general what has stood out for me is the way (the facilitator) talked about privilege. A refocusing on the sites and situations of power and privilege rather than simply its impacts of oppression and marginalisation. In the process, re-centrering peoples experience within this broader system, without focusing on individual identities as being inherently anything. To me this articulation has been fundamental in how I explore and explain intersectionality to people in learning environments." (WIRE participant)

Appendices

Table 1: Purse Project Program Logic

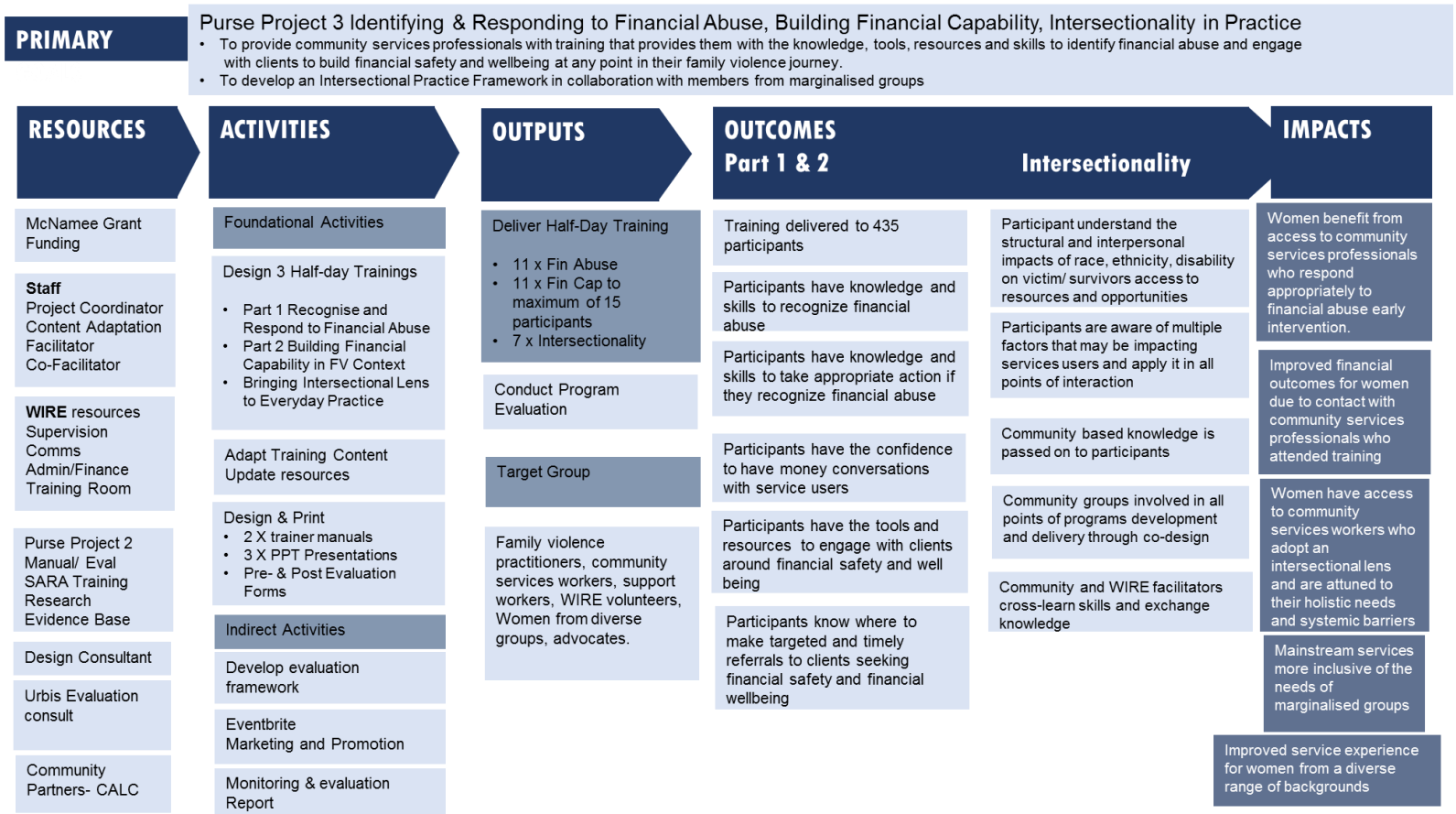


Table 2: Project Evaluation Framework

EVALUATION QUESTION	KEY INDICATOR(S)	DATA SOURCE(S) (DATA COLLECTION METHOD AND TOOL)	WHO WILL COLLECT THE DATA?	WHEN WILL THE DATA BE COLLECTED	HOW WILL IT BE ANALYSED?
What has been the **impact** of the program?	Session Evaluation forms Interview	Attendance Lists Pre-Workshop Post-Workshop Fears/Hopes Post-its Exit word	Facilitator Co-Facilitator	Pre- session Post Sessions 3 month survey Interview	Simple Statistical – Qual comments
What other outcomes were achieved?)	Session Evaluation forms Incidents that change risks along the life of project	Attendance Lists Pre-Workshop Post-Workshop Survey Stakeholder/Partners Interviews-purposive	Coordinator	Throughout	Thematic Story- interview
How well were program activities **implemented?**	Completion within timeframe and budget Workshops delivered Evaluation questions	Pilot feedback Debrief Rapid analysis Processes Evaluation questions	Coordinator Facilitator Co-Facilitator	Pilot Throughout Post	Statistical Comments
What are the **lessons** learnt for future programs?	Evaluation forms Interview Debrief	Evaluation forms	Coordinator	Throughout Iterative	Thematic Story

Table 3: Participants' Ratings of Workshops Overall n= 134

Table 4: Pre-Post Evaluation Data Part 1: Recognising and Responding to Financial Abuse

n= 70

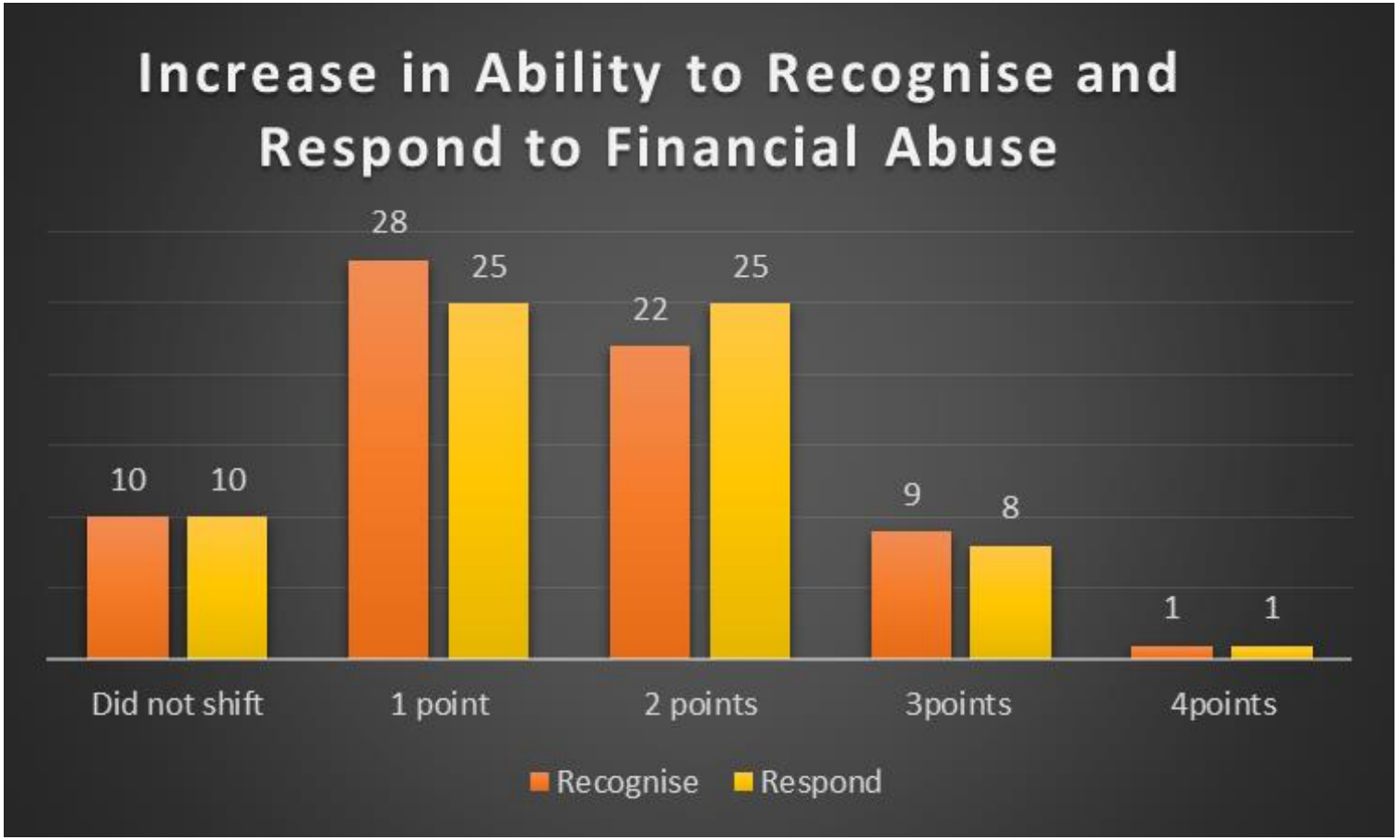


Table 5: Pre-Post Evaluation Data. Part 2: Building Financial Capability in the Family Violence Context
n=55

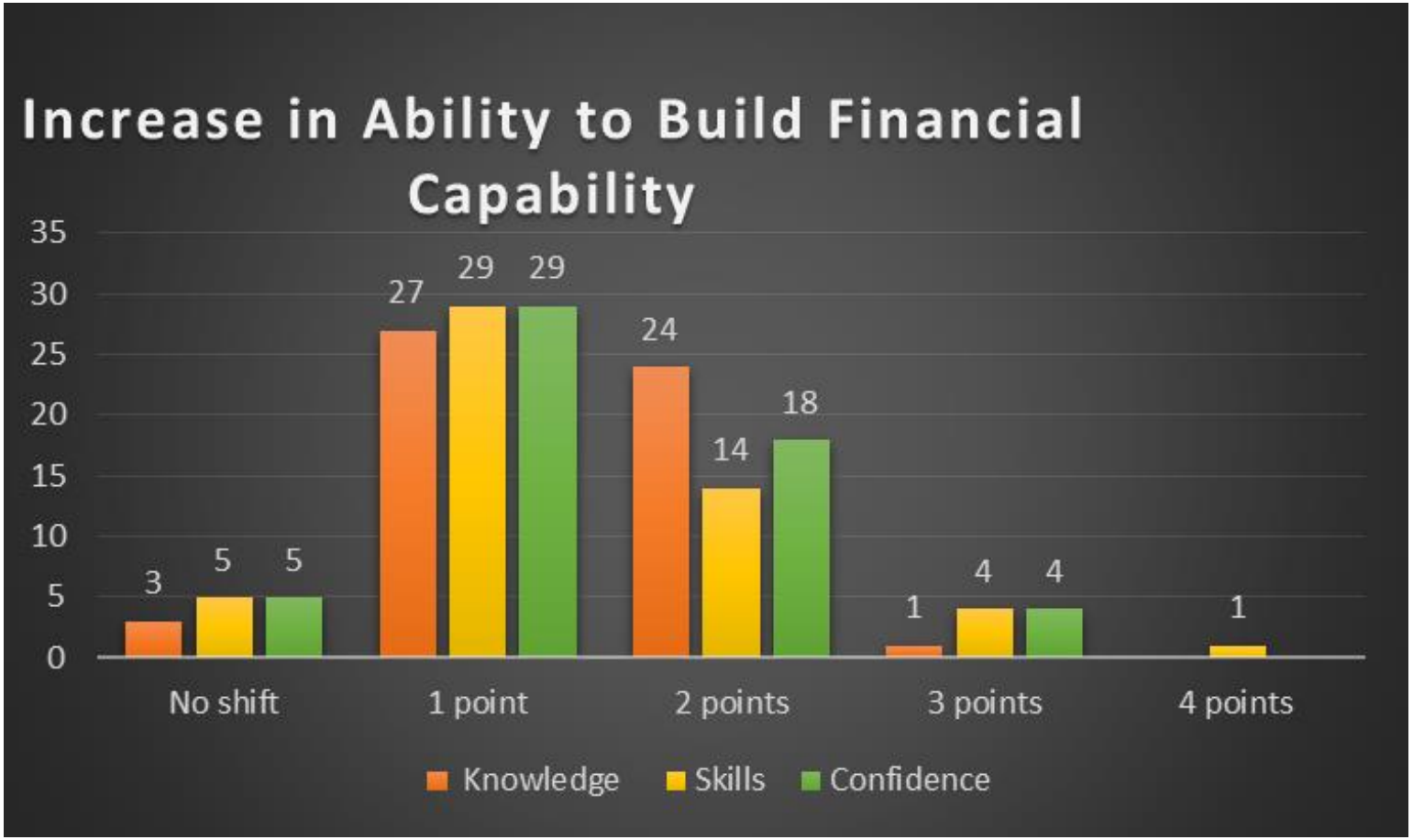


Figure 6: Intersectionality Evaluation Full-Day Training Feb 2019

n=14

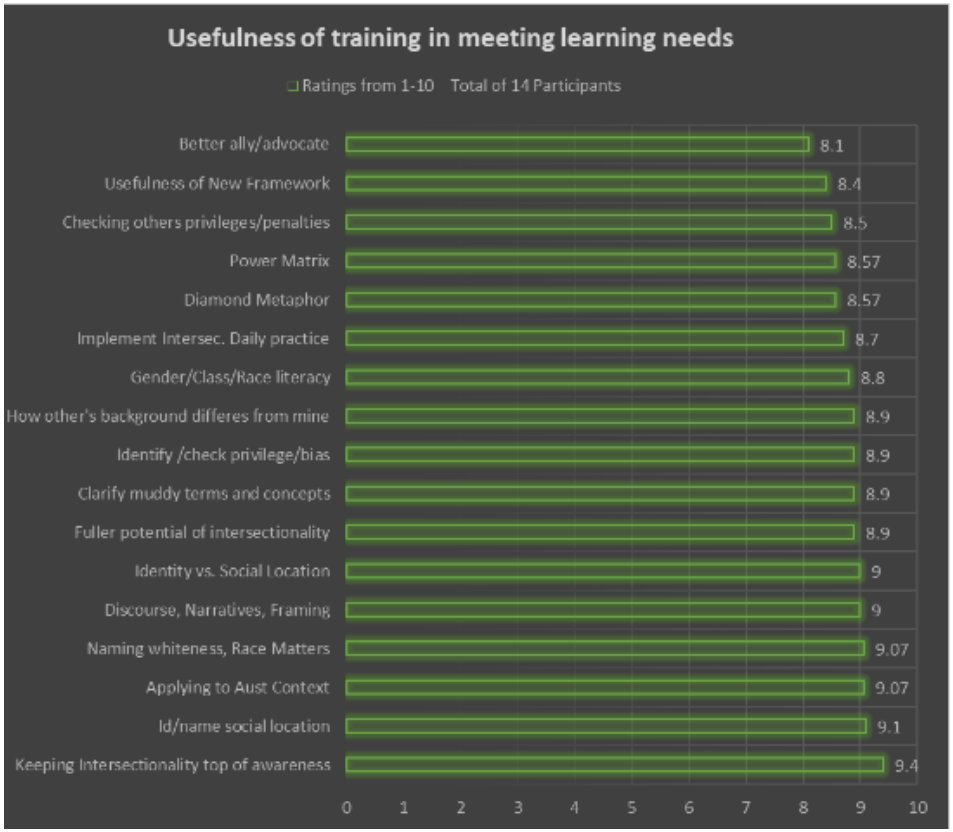


Table 7: Online PP3 Part 1: Overall Workshop

n=21

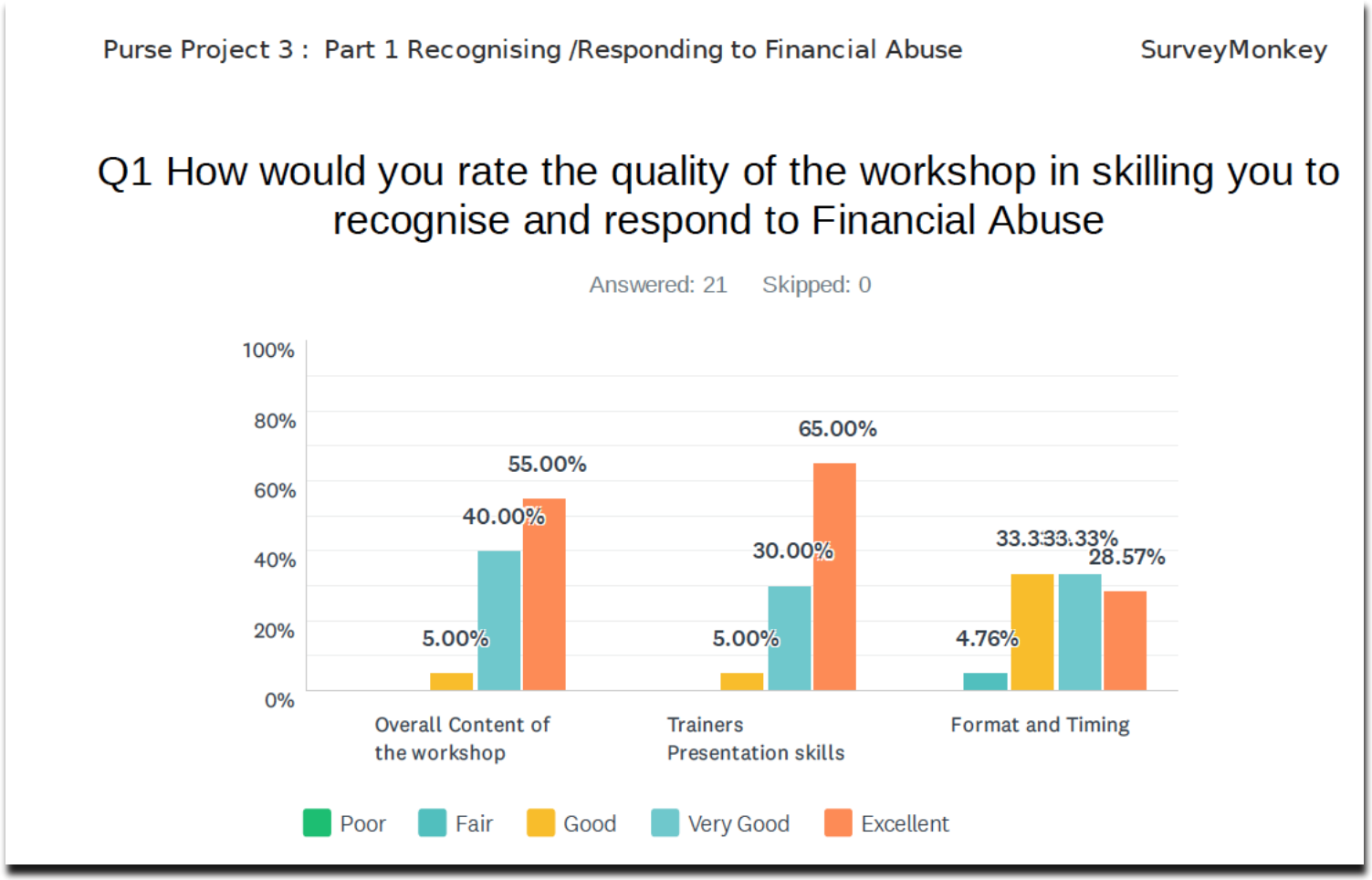


Table 8: Online PP3 Part 1: Confidence in recognising financial abuse

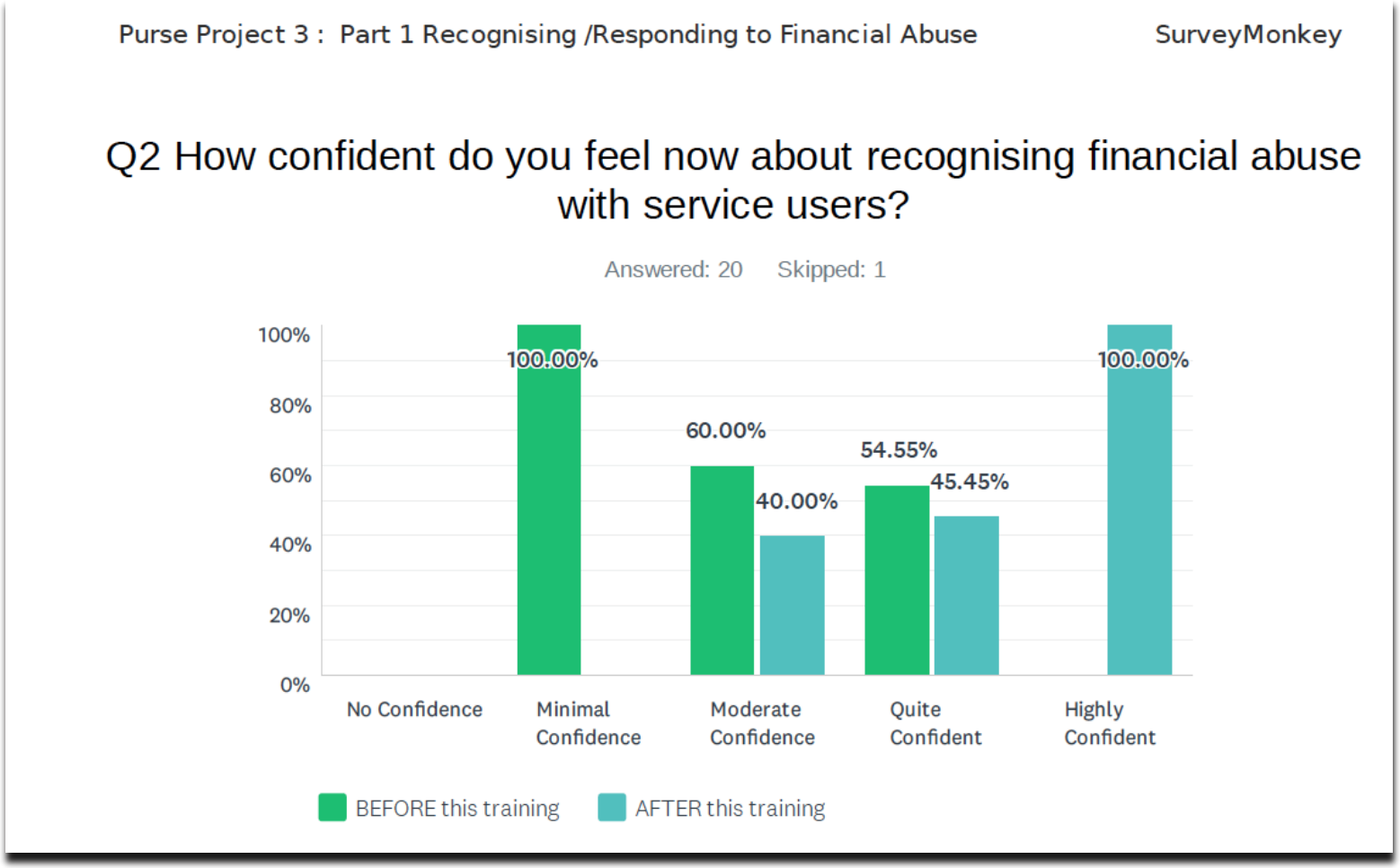
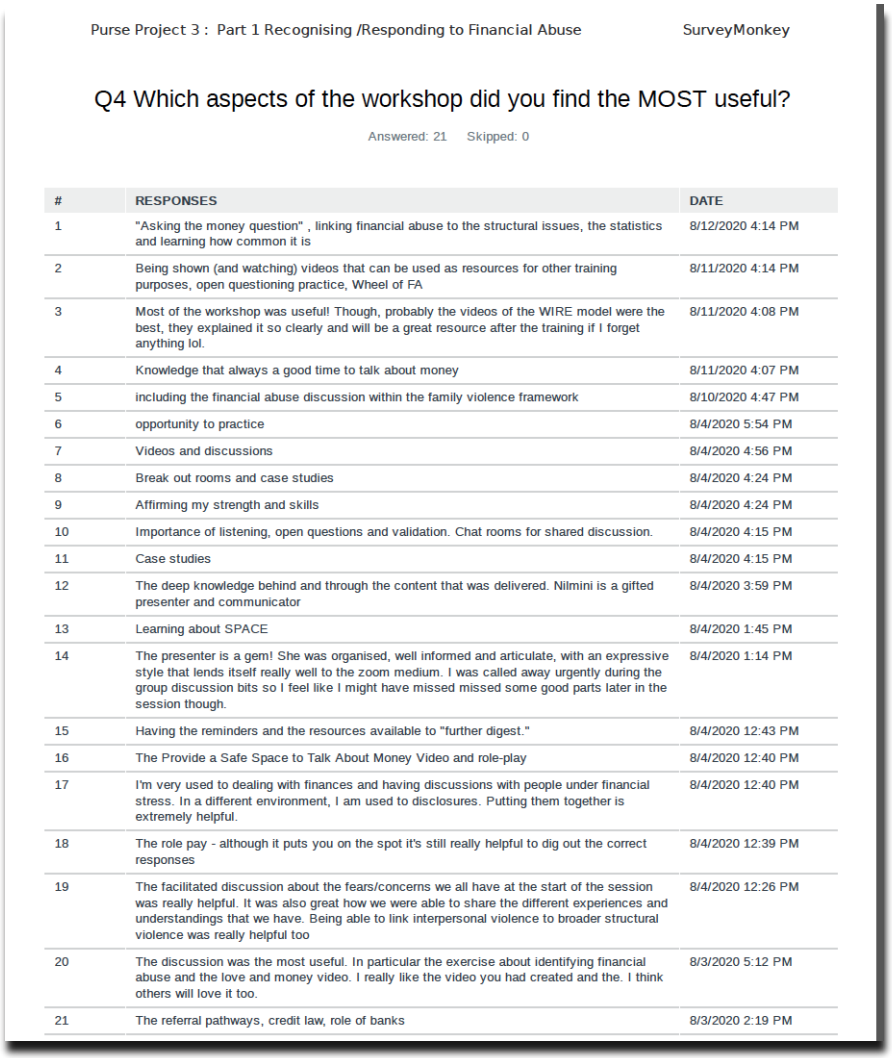


Table 9: Online PP3 Part 1: Found Most Useful



Purse Project 3 : Part 1 Recognising /Responding to Financial Abuse SurveyMonkey

Q4 Which aspects of the workshop did you find the MOST useful?

Answered: 21 Skipped: 0

#	RESPONSES	DATE
1	"Asking the money question" , linking financial abuse to the structural issues, the statistics and learning how common it is	8/12/2020 4:14 PM
2	Being shown (and watching) videos that can be used as resources for other training purposes, open questioning practice, Wheel of FA	8/11/2020 4:14 PM
3	Most of the workshop was useful! Though, probably the videos of the WIRE model were the best, they explained it so clearly and will be a great resource after the training if I forget anything lol.	8/11/2020 4:08 PM
4	Knowledge that always a good time to talk about money	8/11/2020 4:07 PM
5	including the financial abuse discussion within the family violence framework	8/10/2020 4:47 PM
6	opportunity to practice	8/4/2020 5:54 PM
7	Videos and discussions	8/4/2020 4:56 PM
8	Break out rooms and case studies	8/4/2020 4:24 PM
9	Affirming my strength and skills	8/4/2020 4:24 PM
10	Importance of listening, open questions and validation. Chat rooms for shared discussion.	8/4/2020 4:15 PM
11	Case studies	8/4/2020 4:15 PM
12	The deep knowledge behind and through the content that was delivered. Nilmini is a gifted presenter and communicator	8/4/2020 3:59 PM
13	Learning about SPACE	8/4/2020 1:45 PM
14	The presenter is a gem! She was organised, well informed and articulate, with an expressive style that lends itself really well to the zoom medium. I was called away urgently during the group discussion bits so I feel like I might have missed missed some good parts later in the session though.	8/4/2020 1:14 PM
15	Having the reminders and the resources available to "further digest."	8/4/2020 12:43 PM
16	The Provide a Safe Space to Talk About Money Video and role-play	8/4/2020 12:40 PM
17	I'm very used to dealing with finances and having discussions with people under financial stress. In a different environment, I am used to disclosures. Putting them together is extremely helpful.	8/4/2020 12:40 PM
18	The role pay - although it puts you on the spot it's still really helpful to dig out the correct responses	8/4/2020 12:39 PM
19	The facilitated discussion about the fears/concerns we all have at the start of the session was really helpful. It was also great how we were able to share the different experiences and understandings that we have. Being able to link interpersonal violence to broader structural violence was really helpful too	8/4/2020 12:26 PM
20	The discussion was the most useful. In particular the exercise about identifying financial abuse and the love and money video. I really like the video you had created and the. I think others will love it too.	8/3/2020 5:12 PM
21	The referral pathways, credit law, role of banks	8/3/2020 2:19 PM

Table 10: Online PP3 Part 2: Overall Workshop

n=21

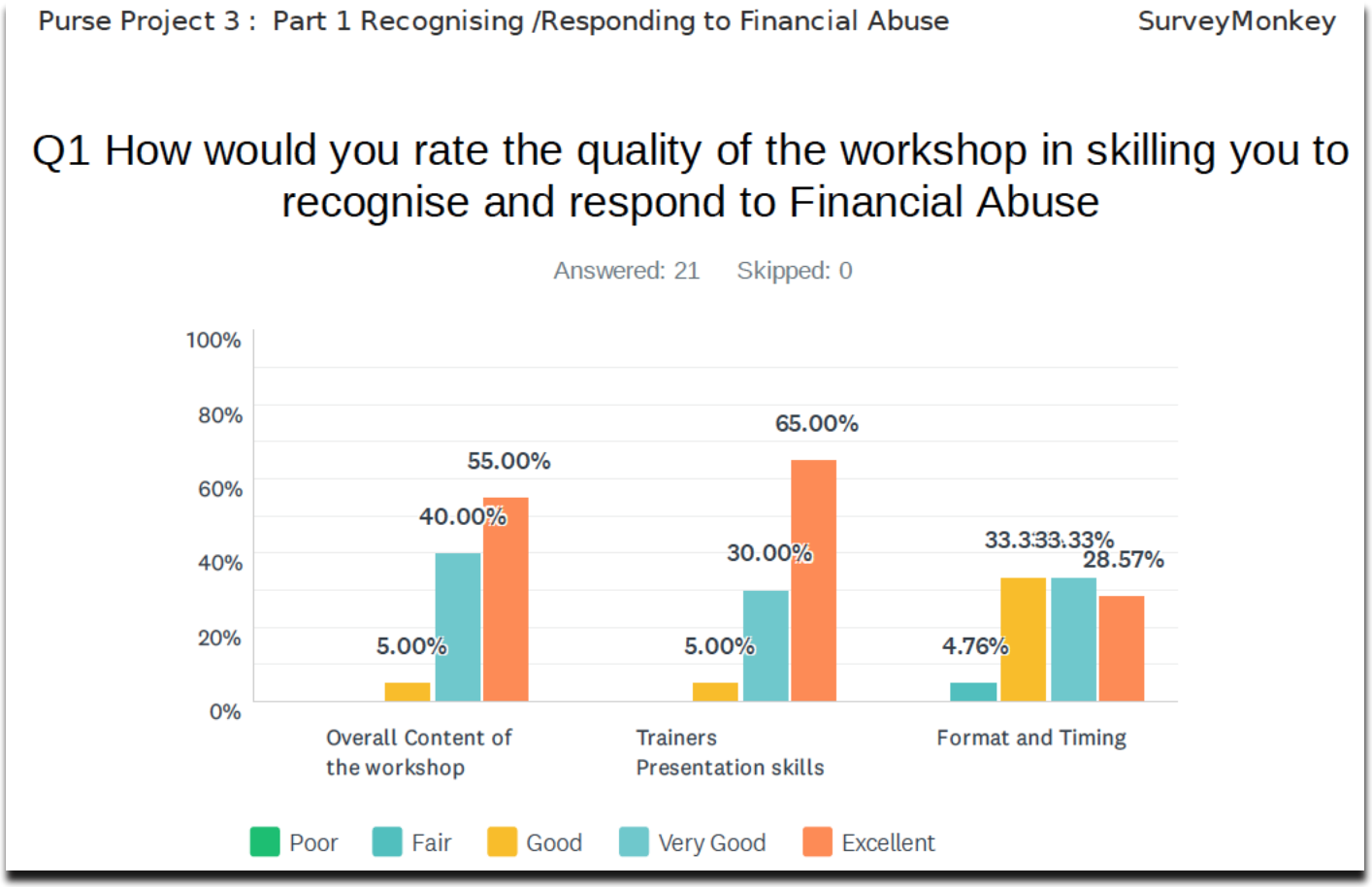


Table 11: Online PP3 Part 2: Confidence in knowledge in Financial Capability
n=10

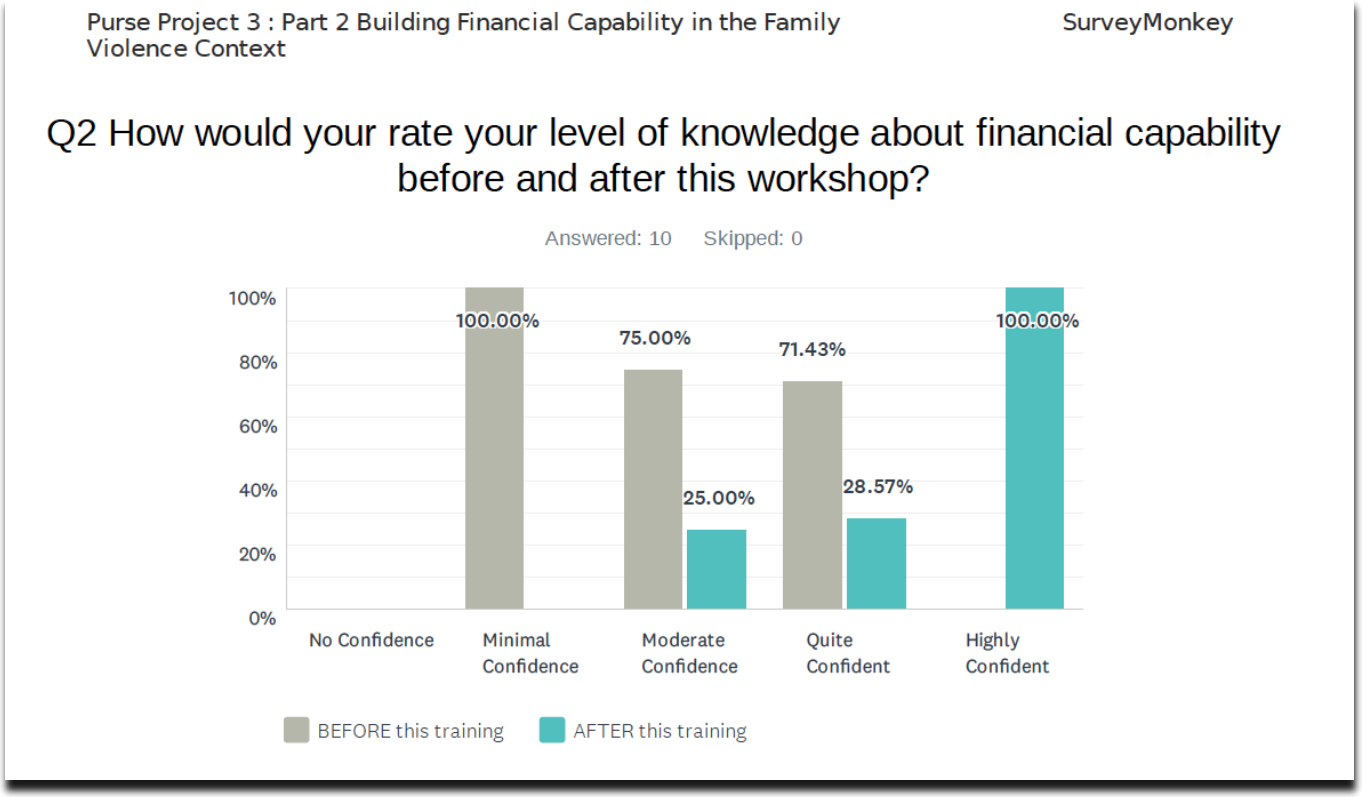


Table 12: Online PP3 Part 2: Found most useful

n=10

Q5 Which aspects of the workshop did you find the MOST useful?

Answered: 10 Skipped: 0

#	RESPONSES	DATE
1	really found the responses at phases chart and discussion to be very helpful	8/12/2020 3:22 PM
2	Understanding WIRE approach to communication, about empowerment and allowing narrative to flow	8/6/2020 4:07 PM
3	Nilmini telling me she sees our work as women - blew my mind how moved I was hearing those words Had a great small group where we were able to practice how we would handle the case study, especially as we are all in the same role, so could be quite specific	8/6/2020 4:06 PM
4	references to social work theory, comments about trauma (such as how they may not take on things strait away if they are not healed), comments about how intersectionality impacts different groups of women, providing so many resources for us to look at in our own time, very engaging presenter I really enjoyed it and got a lot out of it!	8/6/2020 4:06 PM
5	Case study, break out room	8/6/2020 4:04 PM
6	Financial capacity skills and WIRE approach in having conversations with victim survivors	8/6/2020 4:04 PM
7	information presented. case study and group discussions	8/6/2020 12:45 PM
8	Content and well selected slides / info	8/4/2020 4:02 PM
9	I really liked a number of aspects of this training including the CALC video as well as discussion regarding financial counselors and referrals. Video's on WIRE model	8/3/2020 5:21 PM
10	credit law, role of CAV,	8/3/2020 2:20 PM

Table 13: Online PP3 Part 2: Found least useful

n=10

Purse Project 3 : Part 2 Building Financial Capability in the Family Violence Context SurveyMonkey

Q6 Which aspects of the workshop did you find the LEAST useful?

Answered: 10 Skipped: 0

	RESPONSES	DATE
	Found the entire workshop to be helpful	8/12/2020 3:22 PM
	none	8/6/2020 4:07 PM
	all good	8/6/2020 4:06 PM
	none	8/6/2020 4:06 PM
	Nil	8/6/2020 4:04 PM
	A lot of power slides and not as interactive as I would have liked - learning more about each other's experiences and skills would have helped	8/6/2020 4:04 PM
	nothing	8/6/2020 12:45 PM
	n/a	8/4/2020 4:02 PM
	Can't think of anything really.	8/3/2020 5:21 PM
	n/a	8/3/2020 2:20 PM

Links to videos produced for online delivery

- Introduction to the WIRE Model of Service Delivery: https://youtu.be/EIA3E5jPHOA
- Phase 1 - https://youtu.be/_dtov6eRzfo
- Phase 2 - https://youtu.be/kek7CYvs9bY
- Phase 3 - https://youtu.be/9ZWigW9l_YA

Pre-learning videos

- Part 1: https://drive.google.com/file/d/1rgykmfxMEMobefyJSOg32PN7hUhOiuQ9/view?usp=sharing
- Part 2: https://drive.google.com/file/d/1w46E97E5wl1Nh74mUqbUx7lmsniLy-xm/view?usp=sharing