

Seeking security:

promoting financial security for women affected by domestic violence

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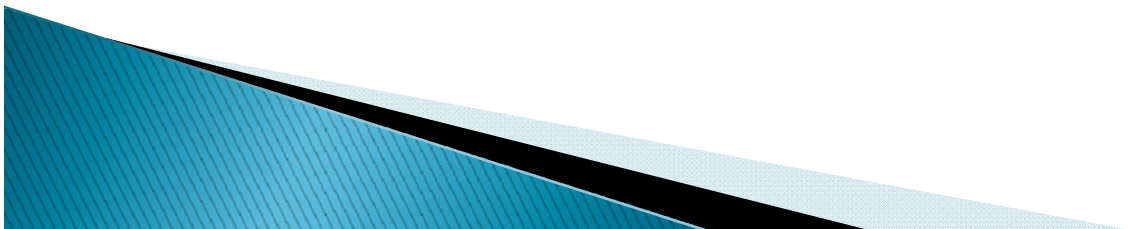
Australian Domestic & Family Violence Clearinghouse

‘Leaving a domestic violence situation isn’t that much different to leaving a bushfire residence.

Everyone that was in the [Victorian Black Saturday] bushfire lost everything and the whole of the country went ‘Oh my god’ and there was beds and clothes and money and whatever.

A person that has to flee domestic violence is in the same boat and they might never get those things back.’

[Service 2 Client 4]



ADFV Clearinghouse study

- ▶ Investigating women's financial security during and following violent relationships
- ▶ Deeper understanding of the relationship between financial security and domestic violence
- ▶ Funded through FaHCSIA
- ▶ Data collection 2009
- ▶ Qualitative interviews and focus groups with 57 clients & 50 workers across Qld, SA and Vic
- ▶ Thematic analysis of that data



DOMESTIC
VIOLENCE

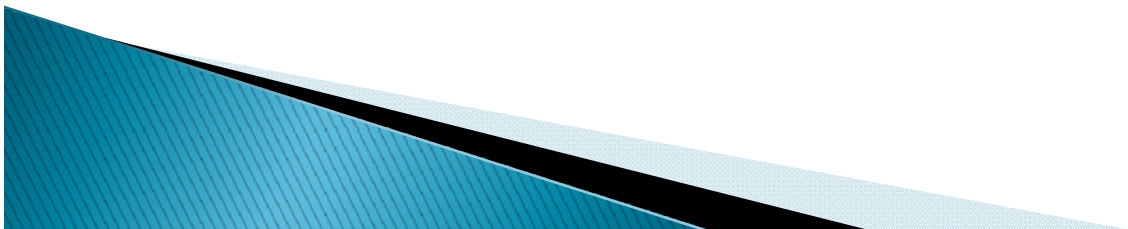
DEBTS

HOMELESSNESS

UNEMPLOYMENT

Longevity of impacts

- ▶ Can experience financial impacts for many years after separation
- ▶ May be unable to find a stable base, particularly if:
 - can't find secure accommodation
 - they have children
 - can't work
 - have ongoing legal issues
 - are declared bankrupt

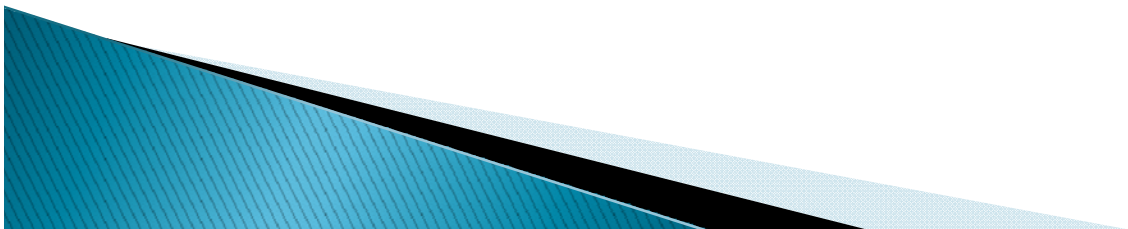


‘I actually feel financially ruined...

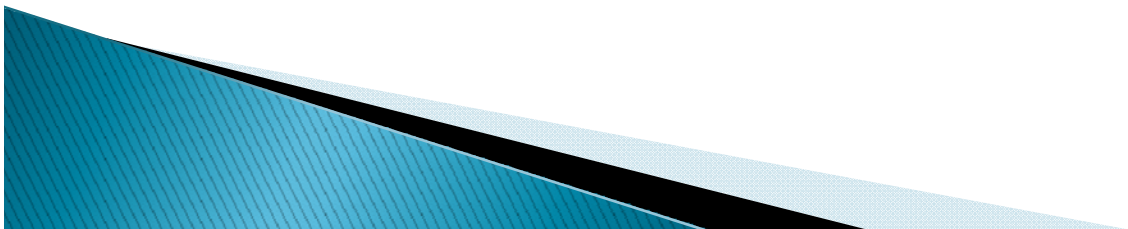
And that money was taken away from me because of the law of the family court and the way that they manipulated or he manipulated the situation, making me now a victim of financial hardship.

Whereas, ok I’ve got a job but I’m the working poor and no matter how much I will get, I will always be back... it’s like I’m back at day one, starting like a new graduate working with now three kids to take care of.’

[Service 7 Client focus group 2]



- ▶ Ongoing financial insecurity hinders recovery from trauma:
 1. Ongoing financial impacts of domestic violence feel like an extension of the abuse; may be prolonged by the perpetrator's actions
 2. Women cannot access the support they need for themselves or their children

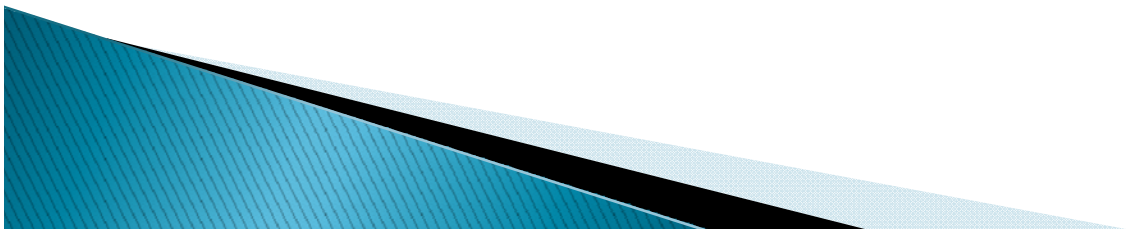


‘I had a fall last year during a panic attack and broke my ankle in two places.

I probably need an operation but won't know until I've had physio treatment, which I can't afford. I have an ankle brace on it until I can afford the physio.

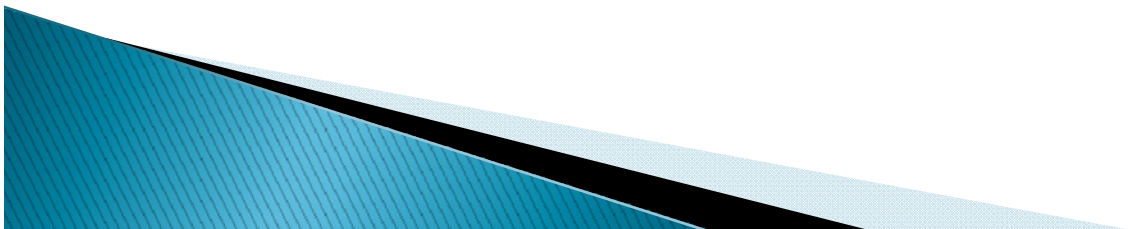
I also suffer from anxiety which gives me neck and shoulder pain, but I can't afford the treatment. I take a lot of pain killers.’

[Service 7 Client focus group 2]



Perpetrators' contribution to women's financial insecurity

- ▶ Deliberate; e.g.
 - forbidding access to or knowledge of family finances
 - sabotage of work efforts
 - vexatious pursuit of legal matters
- ▶ Make use of systems to abuse – particularly child support and family law
- ▶ For many women, financial insecurity prevented them from leaving the relationship

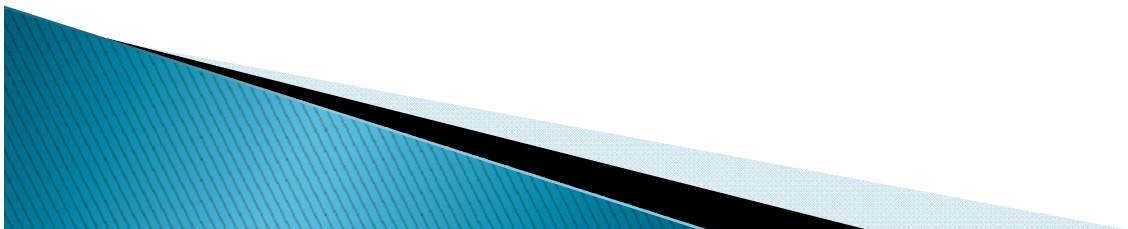


‘It was a big part of it... I thought, ‘How do I have all my needs – groceries, medications – met?’

I thought, ‘What am I going to do?’

It took two to three years for me to finally say, “What’s worse: doing without or doing this?””

[Service 4 Client 3]

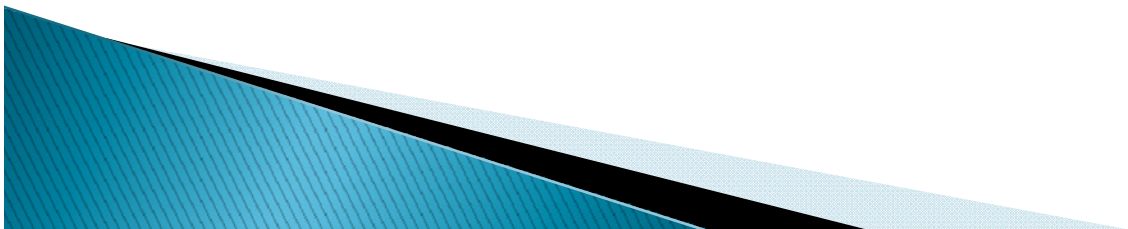


Services' contribution to women's financial insecurity

Service systems and processes:

- ▶ lack of knowledge about domestic violence
- ▶ rigidity in rules and processes
- ▶ failure to make abusive men accountable
- ▶ failure to understand ongoing nature of abuse post separation
- ▶ failure to appreciate effect of trauma & need for healing time

- ▶ Examples:
 - Banks and utilities
 - Centrelink
 - Child Support Agency

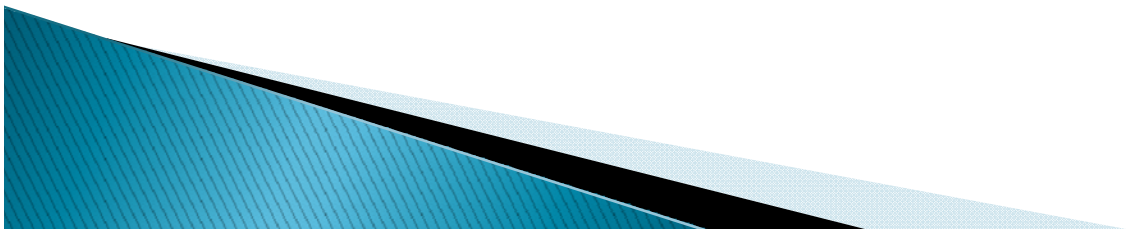


‘How hard is it to go, ‘\$12 000 [in rent arrears] – we’ll split that’?

How hard is it for a school to go, ‘We’ll send you the bill for \$140 and we’ll send him the bill for \$140’?

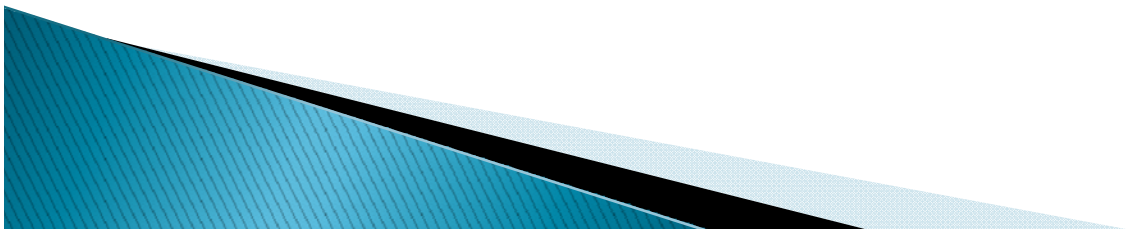
It does not happen. Nowhere is responsibility taken on board.’

[Service 2 Staff focus group]



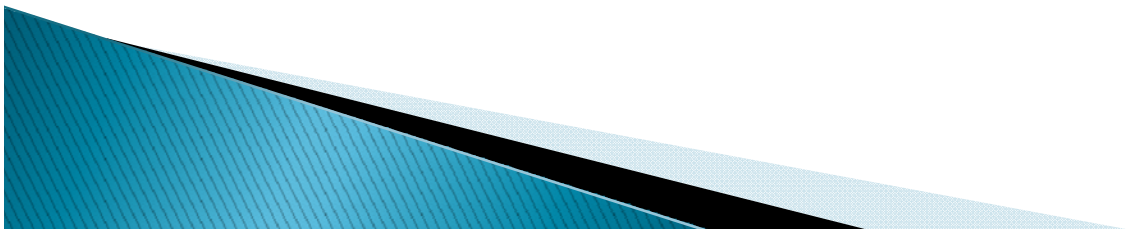
What can we do better?

- ▶ Appreciate the financial impact of domestic violence on women's lives
- ▶ Provide targeted short and longer term financial and material support
- ▶ Introduce and expand programs to build women's economic capacity; e.g. subsidised education and training



What can we do better?

- ▶ Create economic opportunities for women; e.g. affordable child care for women who work; tax credits
- ▶ Introduce financial counselling services to inform women's financial decisions and choices
- ▶ Recognise abusive men's contribution to negative economic outcomes for women, and make them accountable; e.g. through bill sharing

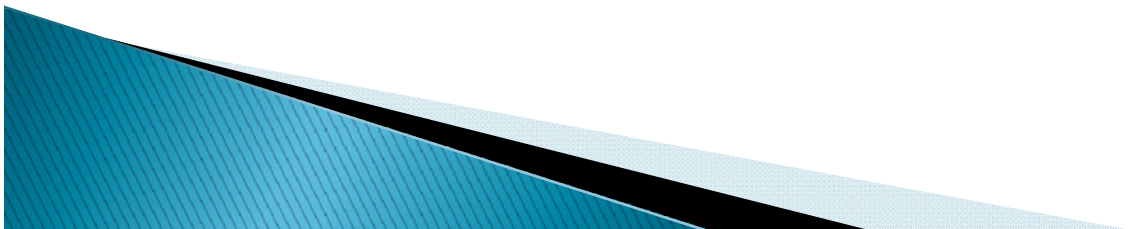


I feel like I'm independent ... being that I've had my own place, it's my name only on the lease ... So I feel secure in that I can maintain my own house and I can pay my bills and I can take my daughter to school and bring her home and I can cook food, some weeks better than others.

I can do all of that by myself and in that sense I feel very secure...

It's actually a really great feeling. It's been a lot of steps to get here... But each little step really does feel like you're increasing your security, financially and otherwise.

[Service 2 Client 5]



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