

**Fostering abused women's safety through  
financial independence:  
the empowering role that services and agencies can play**

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# Clearinghouse study aims

To:

- investigate how domestic violence undermines women's financial circumstances
- investigate how financial hardship impacts on women's safety
- investigate strategies that support positive economic outcomes for women and promote these

# Clearinghouse study methods

- international literature review
- worked with eight specialist and generalist services – Qld, SA, Vic
- 57 clients and 50 workers – qualitative interviews and focus groups
- analysis
  - ways in which the abusive partner and service/agency responses impacted on women's financial security
  - strategies that assisted women

# How does abuse affect women's finances?

During relationship:

- financial abuse
- preventing women from working
- relying on women to support them
- running up debts
- damaging property

# How does abuse affect women's finances?

Following separation:

- accommodation costs
- property damage
- legal costs
- health costs
- employment difficulties
- abuser's failure to meet financial obligations –  
e.g. child support, bills, debts, mortgage repayments, etc

Broad impacts – poverty, bad credit rating, insolvency or bankruptcy

# Financial insecurity impacts directly on women's safety and recovery

For many women in the study, financial insecurity:

- prevented them from ending the relationship sooner
- impacted on their capacity to improve their safety
- limited their access to support that would help with their recovery
- felt like an extension of the abuse

# Victim's emotional state – impacts on help seeking

- Fear of further abuse
- Anxiety resulting from the abuse
- Confusion
- Lack of memory and focus
- Worry about the future
- Doubt about their decision

Not in the best state to **navigate** bureaucratic systems or **negotiate** with agencies, services, employers, courts or other entities

# Agencies/services - barriers created

- lack of information and misinformation about victims' rights and entitlements
- no assistance to navigate bureaucracies and systems
- poor responses –
  - having to retell their story, disbelieving attitudes, rudeness, lack of recognition of abuser's contribution to women's hardship
- fragmented support, different eligibility criteria, short claim times
- insufficient financial and material support to meet needs
- lack of perpetrator accountability

# Agencies/services - responses that did help

- identification of victims
- accurate and timely provision of information
- assistance to access support
- assistance to deal with trauma
- sufficient targeted support
- specialised financial products
- compensation for women's abuse experience
- justice responses

# What do women want in terms of financial security?

Women expressed modest financial goals

Deeper desire:

- Having control over their own finances
- Informed choices
- Freedom to make their own decisions
- Financial independence

**Economic empowerment** seen as central to women's recovery from abuse and rebuilding their lives

# How can we do better in supporting victims?

An empowering approach:

- acknowledges the domestic violence context for financial hardship
- recognises women's strengths and capabilities
- builds women's economic capacity
- creates economic opportunities
- makes abusive men accountable

**To access the report online, go to:**

**Australian Domestic and Family Violence Clearinghouse**

**<http://www.adfvc.unsw.edu.au/projects.htm>**