

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

Dr Rochelle Braaf

Australian Domestic and Family Violence Clearinghouse



Clearinghouse study aims

To:

- investigate how domestic violence undermines women's financial circumstances
- investigate how financial hardship undermines victims' safety
- investigate strategies that support positive economic outcomes for victims
- develop and promote the implementation of these strategies

Clearinghouse study

Funded by FaHCSIA during 2009 and 2010

Methods:

- international literature review
- worked with eight specialist and generalist services – Qld, SA, Vic
- 57 clients and 50 workers – qualitative interviews and focus groups
- thematic analysis
 - ways in which abuse and agency/organisation/service response 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.

Financial insecurity impacts on women's safety and well-being

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

What victims experience

- Fear of further abuse
- Anxiety about 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

What role do government agencies, organisations and services play?

They sometimes:

- can significantly hinder women's pursuit of financial security
- can greatly assist women's pursuit of financial security

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 women's needs
 - lack of perpetrator accountability

Responses that did help

- identification of victims
- accurate and timely provision of information
- assistance to access support:- importance of advocacy
- protections offered by criminal justice system, others
- assistance to deal with the trauma
- targeted support
 - e.g. accommodation, material and financial support

consistency and integration as key

Examples of positive responses

- advocacy to access rights and entitlements
- support to remain in the family home/ long term accommodation to migrant women
- employers' support for women to remain in work
- legal advice and representation to access justice and safety
- justice responses requiring abusers to meet financial obligations
- victim compensation payouts
- financial institutions and utilities responding positively to victims' hardship situations
- low or no interest loans

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>