

Gendered Violence Research Network

**Financial inclusion for women
experiencing domestic and
family violence – the centrality of
housing security and employment**



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Acknowledgement of Country

- I would like to acknowledge and pay respect to Wallumedegal Peoples who are the Traditional Owners of the lands on which this presentation was written. I acknowledge that these lands were never ceded and thank traditional custodians for their ongoing care and custodianship
- I acknowledge the Bedegal (Kensington campus), Gadigal (City and Paddington Campuses) and Ngunnawal peoples (UNSW Canberra) who are the Traditional Owners of the lands where each campus of UNSW is situated

This Presentation

1. Safe At Home responses - (two case studies, different jurisdictions) – programs contributing to **housing stability**
2. Gendered Violence and Organisations - initiative designed to support people affected by DFV remain in their **employment** contributing to their **financial wellbeing and increasing choice**
3. **Financial Institutions responding to DFV** – what does the evidence tell us?

Economic and financial insecurity

Economic and financial insecurity post DFV is a gendered problem and women leaving a violent and abusive relationship may be unable to meet their material needs so they can live with dignity. This includes:

housing insecurity – particularly when forced to leave the family home

unemployment - a lack of access to appropriate and well-paid work

financial stress - managing on a lower household income, inadequate social protection, unreasonable costs of living

incapacity to absorb financial shocks - drawing on savings or go into debt in order to cover ordinary living expenses

Economic and Financial Abuse: the Evidence

In 2017 – 2018 (AIHW 2019)

- **16,500 people received a Centrelink crisis payment** on the grounds of family and domestic violence (14,900 women and 1,600 men).
- **Almost 9 in 10 (89% or 14,700) people** who received a crisis payment on the grounds of domestic violence **had left their home**.
- About 106,000 parents, caring for 149,000 children, were **exempt from the requirement to obtain child support** from their ex-partner on the grounds **that they feared domestic or family violence**.
- Of the people who presented to Specialist Homelessness Services (SHS), **more than 121,000 people were assisted by SHS due to family or domestic violence**. Of these 78% were women and 22% were men.

Economic and Financial Abuse: the Evidence

- From the individuals reporting emotional abuse from their most recent emotionally abusive partner, **almost 1 in 2 (48% or 812,000) women** and **1 in 3 (35% or 364,000) men** also reported experiencing financial abuse (PSS 2017)
- **Economic abuse is a core feature of coercive control** in DFV affecting wellbeing and limiting the choice to leave and remain separate from the perpetrator(s).
- Program and other administrative data confirm that economic abuse is significantly associated with other forms of IPV. **However it may not be recognised as DFV**
- A review of research on women who have sought help from domestic violence services and found that the **prevalence of economic abuse ranged from 78% to 99%** among this cohort

Why is Financial Inclusion important to consider?

- Many people affected by DFV experience **economic and financial abuse both during and after** they have left the relationship
- It is both a **tactic of coercive control as well as an effect** of DFV
- Women are often **not aware that the tactics are financial abuse or the effects** on their financial wellbeing including debts, credit rating
- Many women report **not being aware of any redress for financial and economic abuse** and how to access appropriate support

Addressing housing insecurity

What Do Safe at Home (SAH) Responses aim to do?

- Keep women and children housed in their home/home of choice and community/community of their choice
- Provide a tailored, integrated service response leveraging local partnerships
- Ensure ongoing safety and security - including enhancing financial wellbeing

Case Study 1

- Established SAH response
- Specialised DFV program targeting women who choose to remain in the family home or another home of their choice.
- Case-management model-needs based, integrated with key professional partnerships and flexible range of effective services are delivered to clients
- Housing focused but not housing constrained

What do we know about clients and housing?

- **1,373 clients**
- **Mean age 36.8 yrs**
- **Aboriginal or Torres Strait Islander 14.4%**
- **Women with disability 13.3%**



Housing at service entry

- 19.3% lived in their own unit/house
- 23.0% lived in public housing
- 36.9% lived in a private rental home
- 4.1% were homeless

Living situation at service entry

- 31.5% still living in home where DV occurred
- 32.9% had left their home and were in other long-term accommodation
- 2.9% living in temporary accommodation

(in)Secure Housing affects other outcomes

During their involvement with the SHLV service, **only one in five (20.5%) women** needed to be rehoused

At exit **significantly higher overall wellbeing** scores for:

- clients who were not homeless at the time of the DFV
- clients who were **living in long term accommodation at service entry**

All women experienced **significant improvements in risk assessment scores** over time, except for women who had disability, who had a child at risk, and who were residing in short-term accommodation

Case Study 2

- Domestic violence services in this state are part of the homelessness sector
- SAH service originally offered only to those in private housing (mortgage and private rental)
- Commonwealth funding expanded these services to clients living in public housing properties and:
 - extended the provisions of security upgrade items
 - expanded available technology options

What do we know about clients and housing?

- 2,540 clients
- Mean age 36.9 yrs
- Aboriginal &/or Torres Strait Islander 15.5%
- Women with disability 2.6%
- Older women 23%



Most clients were renting at the time of intake (66.9%) & exit (64.3%)

A smaller proportion were homeowners at intake (18.1%) & exit (16.6%)

The data indicate that most women in the SAH program were in stable housing after leaving DFV

Stable Housing Does Matter

Being in long-term accommodation (including home-ownership & rental accommodation) is associated with positive SAH client outcomes, including financial security

Clients were more likely to have improved safety at case closure and remain separate from the perpetrator if they:

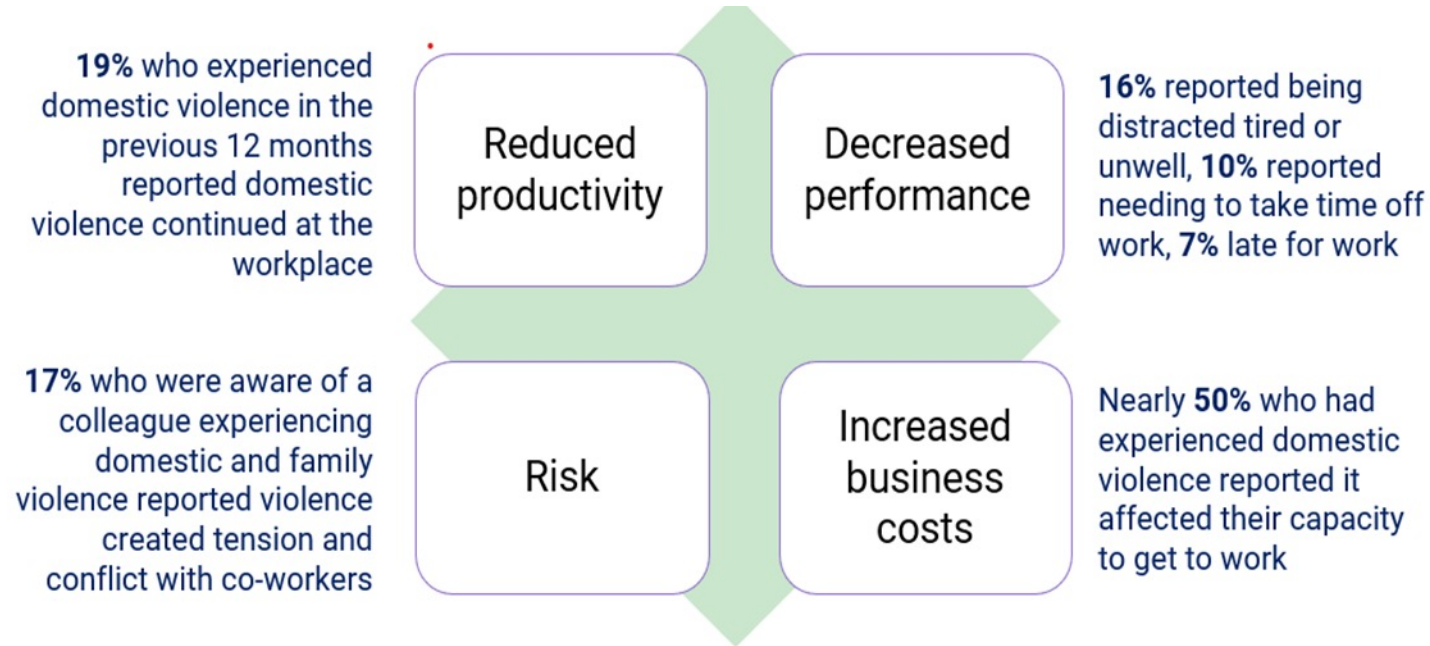
- **resided in their own home or a rental house** at the time of the DFV
- **resided in long term stable accommodation at service entry**

Employment, DFV and Financial Wellbeing

The number of employees potentially affected by DFV is significant

- In the latest Personal Safety Survey **1 in 4 women** (23% or 2.2 million) experienced violence by an intimate partner, compared to **1 in 13 men** (7.8% or 703,700) (ABS 2017)
- A review of research on women who sought help from DFV services found **the prevalence of economic abuse ranged from 78% to 99% among this cohort** (Breckenridge et. al. 2021)
- In 2015, PwC estimated that if no action taken, costs will accumulate to **\$323.4 billion over 30 years to 2044-45** ([KPMG](#), 2016, p.80)

DFV and Employment - What Are the Impacts for Employees Directly Affected?



Micromax (GVRN, 2011)

Gendered Violence & Organisations

a stream of the Gendered Violence Research Network (GVRN)

- Original response designed via the GVRN **Safe at Home Safe at Work** project in partnership with ACTU – **industrial clauses** specifying paid DFV leave and flexible work arrangements
- Australia's gender equality scorecard (WGEA 2022) found that **over half of employers (51%) now offer paid DFV leave** compared to 12% in 2015-16 – four fold increase
- GVRN projects in PNG demonstrated the potential of **organisations to offer flexible, innovative responses** to assist employees remain in employment
- **Leveraging evidence and corporate social responsibility** – GVRN have worked with over 50 government, corporate (esp. finance and insurance) and third sector organisations - key clients PM&C, CBA ongoing since 2015 and Allianz

What GV & Organisations do

- Provide **evidence-based consultancy on policies** for victims/perpetrators of DFV
- Design **fit for purpose response frameworks** and related guidelines
- Offer Executive briefings, face to face, online and e-learning **awareness and response training**
- Assist with **developing resources and web content** – internal/external facing
- Develop **Monitoring & Evaluation** framework and actual evaluation of effectiveness
- Partner with organisations including Champions of Change to **develop best practice guides**

Financial institutions responding to Economic Abuse – the evidence

Most common tactics are:

- **Financial abuse:** one partner withholding money, controlling the money in the relationship, failing to contribute to household expenses and childcare costs, making one partner liable for joint debt, appropriating their partner's income or finances, putting bills in one partner's name so the other partner avoids liability.
- **Economic abuse:** not allowing or sabotaging their partner's employment or not allowing or sabotaging study, not paying mortgage, property damage to void insurance or reduce future rental options
- **Post-separation tactics:** appropriating an ex-partner's money and assets through joint bank accounts, refusing to pay or paying child support erratically, and instigating vexatious legal proceedings such as legal proceedings in Family Court relating to property settlements and child custody

What can financial institutions do?

Survivors have identified banks as one of the best locations to receive information about financial abuse

Measures that financial services have implemented to respond to economic abuse include:

- **using screening protocols** to identify economic abuse, such as asking new customers if they are concerned about experiences of abuse
- offering **special financial products** to survivors of economic abuse
- the **use of hardship provisions** to avoid ongoing financial insecurity
- **specialist domestic violence training** for financial counsellors, hardship teams
- **communication plan** - good practice guides, website information and financial guides for customers

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