

FAIR WORK COMMISSION

Fair Work Act

s.156 - 4 Yearly Review of Modern Awards

Family and Domestic Violence Leave (AM2015/1)

Statement of Dr Natasha Cortis

I, Dr Natasha Cortis, of Kensington Campus, University of New South Wales in the state of New South Wales, state:

1. I am a Research Fellow at the Social Policy Research Centre at the University of New South Wales.
2. I have a PhD in Economics (Social Science) from the University of Sydney awarded in 2006. I have been employed at the University of New South Wales since 2005 where I have conducted research across a range of social policy areas.
3. A copy of my curriculum vitae is attached to this Statement and marked Annexure **NC-1**. This sets out my credentials and expertise in relation to the issues covered in the report.
4. Since December 2014 I have led a research project about women's economic security following violence. The project is titled 'Building effective policies and services to promote women's economic security following domestic and family violence'. It was commissioned by the Australia's National Research Organisation for Women's Safety (ANROWS) as part of the ANROWS Research Program 2014-2016. ANROWS research program supports the *National Plan to Reduce Violence against Women and their Children 2010-2022*.
5. Two colleagues from the Social Policy Research Centre are co-investigators on the project: Dr Jane Bullen and Dr Trish Hill. However, this statement and report reflects my opinions. Neither co-investigator has directly contributed to the statement or report.
6. A copy of published research co-authored with Dr Bullen and titled '*Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper*' was posted on the ANROWS website in August 2015 and is available at <http://anrows.org.au/sites/default/files/4.6%20Cortis%20&%20Bullen%20150821.pdf>. A copy of that report is attached to this statement and marked Annexure **NC-4**.

7. A copy of the yet to be published research co-authored with Dr Bullen '*Domestic violence and women's economic security: Building Australia's capacity for prevention and redress*' is due for release in mid-2016 and currently under embargo.
8. In addition to my ANROWS-funded project, I also worked on a significant piece of relevant work with Ludo McFerran in 2012-13. This involved conducting and analysing a survey to monitor the implementation of domestic violence clauses in three large workplaces. This was part of the *Safe at Home, Safe at Work* project managed through the Australian Domestic and Family Violence Clearinghouse, in the Centre for Gender Related Violence Studies at the University of New South Wales.
9. I was requested by the Australian Council of Trade Unions to prepare a report for the purpose of the Fair Work Commission proceedings relating to the ACTU's application for Family and Domestic Violence Leave. Attached to this Statement and marked Annexure **NC-2** is a copy of the letter of instructions from the Australian Council of Trade Unions.
10. I subsequently prepared a report in accordance with the letter of instructions, a copy of which is attached to this Statement and marked Annexure **NC-3** and dated 26 May 2016.
11. I have been provided with, read, understood and complied with Federal Court of Australia Practice Note CM-7 - Expert witnesses in proceedings in the Federal Court of Australia in the preparation of the Report.
12. The Report reflects my specialised knowledge gained through training, study, research and experience as outlined in this Statement and attachment NC-1.

Signed,

A handwritten signature in black ink, appearing to read 'Natasha Cortis', written in a cursive style.

Natasha Cortis

26 May 2016



Never Stand Still

Faculty of Arts & Social Sciences

Social Policy Research Centre

Women's economic security and domestic violence: the role of employment, employment support and employment protection

Prepared for:

AM2015/1 Four Yearly Review of Modern Awards conducted by the Fair Work Commission

26 May 2016

Dr Natasha Cortis

Research Fellow, Social Policy Research Centre

UNSW Australia

SPRC
Social Policy Research Centre

Contents

- 1. Scope of this report.....3
- 2. The economic dimensions of violence, including tactics and financial impact of domestic violence on women’s economic security4
- 3. Estimating the prevalence of economic abuse.....7
- 4. The relationship between violence and paid work, including the impact of violence on paid work..9
- 5. Analysis of the economic impact of domestic violence on women on low incomes.....11
 - Exposure to violence and employment: key findings from Journeys Home.....12
 - Exposure to violence and financial hardship: findings from Journeys Home.....15
- 6. Strategies and ways to promote women’s economic security during and following violence, with a focus on employment support services and industrial strategies.....22
- 7. Conclusions24
- References.....26

Figures

- Figure 1Proportion of women employed, by exposure to violence in Wave 1 (%).....13
- Figure 2 Employment at Wave 6, by exposure to violence in the survey period, women14
- Figure 3Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied).....16
- Figure 4At any time in last six months, could not pay electricity, gas or telephone bills (%).....16
- Figure 5Went hungry in last six months because of shortage of money (%).....17
- Figure 6Could not go out with friends due to shortage of money (%).....17
- Figure 7Asked a welfare agency for material assistance in last six months (%).....17
- Figure 8Mean financial satisfaction, employment and exposure to violence, Wave 6 (%)19
- Figure 9Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%).....20
- Figure 10.....Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%).....20
- Figure 11Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%).....20
- Figure 12.....Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)21

1. Scope of this report

1. I have been asked to provide my opinion on five issues:
 - (a) The economic dimensions of violence, including tactics and financial impact of domestic violence on women's economic security.
 - (b) An estimate of the prevalence of such forms of economic abuse and the difficulties of estimating such figures.
 - (c) Analysis of the economic impact of domestic violence on women on low incomes.
 - (d) The relationship between violence and paid work, including the impact of violence on paid work.
 - (e) Strategies and ways to promote women's economic security during and following violence, with a focus on employment support services and industrial strategies.

2. In providing my opinion in this report, I have drawn on two research reports, co-authored with Dr Jane Bullen, which were the main outputs of a project funded by Australia's National Research Organisation for Women's Safety (**ANROWS**). The reports are:
 - (a) "Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper", which was published by ANROWS in August 2015 (**Cortis & Bullen 2015**) [1].
 - (b) A Research Report provisionally titled "Domestic violence and women's economic security: Building Australia's capacity for prevention and redress". This is currently under embargo and due to be published in the ANROWS Horizons series of publications in 2016 (**Cortis & Bullen 2016**) [2].

3. This report is intended to assist the Fair Work Commission reflect on how working conditions and workplace practices could more effectively prevent the economic harms associated with domestic and family violence.

4. The research that Cortis & Bullen have done for ANROWS has focused on violence against women by a partner or former partner, as this is the most common form of domestic violence. Since the age of 15, around 2.2 million women in Australia (one in four) were estimated to have experienced violence by a male intimate partner, while fewer men (690,000) were estimated to have experienced violence perpetrated by a female partner [3]. The approach taken in the study recognises that domestic violence is highly gendered, not only because most partner violence is perpetrated by men against women, but also because women victims of violence incur greater harms than male victims [4]. Research by Cortis & Bullen (2015, 2016) also focuses on women to be consistent with the ANROWS Research Priority under which it was commissioned¹, and because the international research literature on the economic impacts of domestic violence has focused on the economic impact of partner violence on women.

2. The economic dimensions of violence, including tactics and financial impact of domestic violence on women’s economic security

5. On average, Australian women access and control smaller shares of resources than men, and have lower levels of economic power and security, across the course of their lives. Although the proportion of women participating in the labour force has increased over the last few decades, women’s ordinary time hourly cash earnings continue to be lower than men’s [5]. Women are also more likely to rely on government pensions and allowances than men, and have lower retirement savings than men, undermining economic security in later life [5]. Gendered patterns of responsibility for care for family members, especially children, along with high levels of part-time work (especially among mothers), and the undervaluation of types of work seen as typically female, remain key drivers of gender inequality.

6. Domestic violence exacerbates gendered patterns of disadvantage and raises the risks of poverty and extreme financial stress for women. Cortis & Bullen 2015 contributed evidence about the ways partner violence exacerbates women’s economic disadvantage in Australia, and outlines a range of responses required [1]. Based on a literature review, this report showed how domestic violence impacts on women’s economic wellbeing in two main ways:

¹ The research was commissioned under Research Priority 4.6 “The role of income support policies and employment and financial management services in building economic security for women who have experienced domestic and family violence” in ANROWS Research Priorities 2014-15 [5].

- (a) **Economic abuse**, which involves a wide range of tactics and behaviours, through which perpetrators seek to exert control or generate costs for women, by interfering with women's acquisition and use of resources, denying them financial autonomy. This may include preventing access to joint assets; preventing or interfering with workforce participation or work attendance (eg forbidding employment, hiding keys or sabotaging childcare arrangements); coercing or preventing someone from acquiring or relinquishing assets or obtaining credit; or withholding financial support. By controlling victim's use of or access to resources, perpetrators exert harm by exacerbating women's economic disadvantage or dependence on men [6]. Economic or financial abuse have been defined in the family violence legislation of four Australian jurisdictions: Victoria, South Australia, Tasmania and the Northern Territory but definitions and examples of behaviour vary, reflecting the very wide range of behaviours and tactics it may involve [6]. The Australian Law Reform Commission [6] listed the family violence legislation which includes economic abuse as *Family Violence Protection Act 2008* (Vic) s6; *Intervention Orders (Prevention of Abuse) Act 2009* (SA) s8(5); *Family Violence Act 2004* (Tas) ss 7, 8; *Domestic and Family Violence Act 2007* (NT) s 5.
- (b) **Economic harm of domestic violence**. Even where economic abuse does not occur, domestic violence contributes to economic harms for women. Physical and emotional tactics of violence generate significant health, housing and legal costs which would not otherwise be incurred. There are particularly high costs incurred in leaving violent relationships. Earnings from paid work may also be lost where violence or leaving a violent relationship disrupts employment. The economic harms of violence are borne primarily by women and children, but also by service systems which seek to support them. These service systems are currently under strain.

7. Violence, and the economic disadvantage resulting from economic abuse or other tactics of violence, influences how women can participate in employment and society during and following violence. Women's economic status also shapes their capacity to avoid or escape violent relationships. As such, the economic harms associated with violence undermine women's independence and wellbeing over the life course.
8. Economic abuse and the economic harms associated with violence make it difficult for women to leave violent relationships. Research by Peta Cox using the ABS Personal

Safety Survey indicates that over 80,000 women have wanted to leave their violent current partner but never have [3]. The extent to which women believe they will be able to provide for themselves and their children after leaving an abuse relationship can affect decisions to stay or leave. Cox found that of women who left a violent relationship, seven out of ten women left property or assets behind after their final separation from a violent partner [3].

9. Separation can contribute to economic disadvantage, perhaps because victims of violence may accept poor financial outcomes in the process of seeking to quickly sever ties with violent partners. Separations from violent partners have been found to have worse economic outcomes than separations from non-violent relationships. Multivariate analysis (logistic regression) conducted as part of an evaluation of family law reforms in 2006 showed that having experienced either emotional or physical abuse halved the odds of women reporting that property division was fair [7, p. 110.].
10. A study by Hughes and Brush (2015) in the *American Sociological Review* [8] provides the first empirical study of the work-related costs to women arising from appeals to police or courts for protection from abuse. This robust statistical study examined women's earnings trajectories before seeking a restraining order, around the time they sought one, and afterwards, using quarterly earnings data. The study involved separate analysis for women who received welfare at some point in the study period (n=1,568) and those who did not (n=2,355). The study found that for income-earning women who had no spells on welfare, earnings growth dropped in the immediate period preceding the application for a protection order, and was followed by significant declines in the first quarter after applying. The authors expect these drops were because the "trauma and instability of the petitioning period reduced their hours worked or their wage rates (especially if they were fired or changed jobs because of abuse or because they moved to escape abuse)" (p. 158). For all women (regardless of whether they had a spell on welfare or not), the authors estimated that there was a loss of between \$312 and \$1018 (2014 US dollars) in the first year after applying for a protection order, and that these losses were not recouped later. The authors conclude that domestic violence comes at a price, and state that "not only the costs of abuse, but also the price of protection, contribute to earnings inequality and women's economic insecurity" (page 159).
11. As part of the forthcoming Cortis & Bullen 2016 research report about the economic dimensions of domestic and family violence, I conducted data analysis which provides

additional Australian quantitative evidence of the significant financial impact of violence on low income women. Key points are reported below, in Section 5. This also shows that economic impacts of abuse persist over time.

3. Estimating the prevalence of economic abuse

12. It is difficult to accurately estimate the prevalence of economic abuse or to estimate the broader economic costs of violence. Economic abuse can involve a wide range of behaviours, some of which may be considered ‘financial abuse’. In the four Australian jurisdictions where economic abuse is defined in family violence legislation (Victoria, South Australia, Tasmania and the Northern Territory), it has been formulated to include controlling behaviour that denies financial autonomy; withholding of reasonable financial support; coercing partners to relinquish control of assets; unreasonably preventing participation in decision making over household expenditure or shared property; coercing social security claims; and preventing employment or job search [6, p. 197].
13. Financial abuse refers to a subset of economically abusive behaviours. Whereas economic abuse includes controlling behaviour relating to participation in work, education and training and access to resources and opportunities for economic participation more broadly, financial abuse refers to matters of control over finances, acquisition of debt and access to shared funds and credit.
14. Estimates of the prevalence of economic or financial abuse in Australia should be interpreted with a degree of caution. One likely reason is that the wide range of behaviours which may be involved makes the kind of abuse difficult to define and capture in surveys and administrative datasets. Another reason is that male control over economic matters is frequently regarded as a community norm, and is not well recognised as a form of violence. The National Community Attitudes Towards Violence Against Women Survey (NCAS) showed that Australians most often recognise physical violence, sexual assault and threats and intimidation as domestic violence, but psychological, verbal and economic abuse are less well recognised. In the sample of 17,517 respondents, the example of a perpetrator trying to control a partner by denying them money was recognised as domestic violence by 36 percent of respondents, and more than 1 in 4 (26%) said this behaviour was not domestic violence [9, see p 69].

15. Where abusive behaviour does not place women's immediate physical safety at risk, economic abuse may not be reported to police or to domestic violence crisis services and supports. Police and support workers whose immediate concerns are to secure women's physical safety may not recognise economic abuse as easily as other tactics. As such, economic abuse may be hidden.
16. Further, while economic abuse may emerge during a violent partner relationship, it may also emerge for the first time after separation or escalate post-separation. Often this occurs in the process of seeking child support or property settlement. It is also a common form of abuse perpetrated against older women, including by adult children.
17. In Australia, estimates of the prevalence of economic abuse have been based on relatively small samples of women. Most often these have estimated the prevalence of economic or financial abuse among samples of women who have sought or accessed assistance related to domestic violence, rather than the whole population.
18. Based on a survey of 134 Australian women who had experienced domestic violence more than 12 months prior, one study estimated that around 80 per cent of women who experienced violence experienced financial abuse as part of it [10]. Overseas, review of a number of small studies (less than 250 women) in the UK resulted in very wide ranging estimates of prevalence: between 43 and 98 per cent of women who experienced domestic violence were estimated to have experienced economic abuse as part of their experience of domestic violence [11]. That study also cited findings from another study which analysed the 2001 British Crime Survey² and found that although four per cent of women had experienced domestic violence over the past year, when financial abuse was included the figure increased to six per cent [12].
19. Overall, estimates of the prevalence of economic or financial abuse vary considerably. Estimates based on service users rather than the whole population, are likely to underestimate prevalence, as economic abuse may occur on its own, without the other behaviours which place women's immediate safety at risk and are reason to approach crisis services.

² This survey is a regular, large scale victim study carried out for the UK Home Office. The study seeks to measure the amount of crime, based on a household survey. It more accurately reflects the true level of crime as it does not depend on crime being reported to police.

20. In the last decade some researchers have started to develop and test standardised scales. These can help clinicians identify various kinds of economic abuse experienced by clients, and if used in surveys, can help researchers to estimate prevalence. In the United States for example, the Scale of Economic Abuse has been developed to capture the frequency of economic controlling or economically exploitative behaviours, and employment sabotage. This scale has been tested among a service user population [13-15]. I am not aware of the use of standardised scales such as these in Australia but they could be developed locally and adapted and incorporated into national sample surveys as a way to improve estimates of prevalence in Australia.

4. The relationship between violence and paid work, including the impact of violence on paid work

21. The ABS Personal Safety Survey (**PSS**) 2012 indicated that most women who experience partner violence in Australia are working. Around 62 per cent of women who experienced intimate partner violence in the last 12 months were in paid work.³ This is fairly close to the proportion of all women who were working. In August 2012 the employment-to-population ratio for women aged 25-64 was 66 per cent (seasonally adjusted) [16]. It should be noted that PSS estimates are based on women over the age of 18. Many of those aged 18 to 24, or aged 65 or over, who are captured in the PSS but not included in ABS employment-to-population ratios would be in full time education or retired.

22. Domestic violence can have a mix of effects on women's workforce participation. It may disrupt attendance and productivity, and lower women's occupational status and performance without affecting macro-level indicators such as workforce participation rates.

23. As discussed in the Cortis & Bullen 2015 literature review [1], there are two main theories for understanding how domestic violence may increase or decrease workforce participation. The 'exposure and exchange' model emphasises how employment gives women opportunities outside the home which can lower their exposure to domestic violence, and can increase women's independence, bargaining power, and social supports,

³ This figure was calculated based on there being 112,500 employed women and 68,300 women who were unemployed or not in the labour force who reported intimate partner violence in the previous 12 months [3, p 87].

helping to curb or escape abuse [8]. ‘Backlash’ models emphasise how the increased bargaining power and independence that can come from paid work may cause perpetrators to escalate their abuse, and to use tactics of disrupting or sabotaging employment [8]. A third approach avoids framing the relationship between violence and work as either empowerment or backlash, and instead emphasises how violence has varied impacts on work, and women respond to these in diverse ways, and with diverse sets of resources [17].

24. American research, which focused on 824 women in a low-income neighbourhood (18 per cent of whom had experienced physical aggression in the last 12 months) found that women who reported violence were employed in roughly the same numbers as those who were not. However, those affected by violence were also more likely to have spent some time unemployed, to have held multiple jobs in the last two years, and to have health problems that affect employability and performance [17]. This caused the author to conclude that while violence does not affect whether or not someone is in work, it can depress women’s status in the workforce.
25. Other studies have also indicated that domestic violence may undermine women’s attendance, performance, safety at work, job satisfaction, remuneration, and employment stability [18-21]. The adverse effects of violence can persist for several years after the violence has ended [8, 22].
26. One form of economic abuse is employment sabotage, whereby perpetrators deliberately interfere with women’s employment. In Australia, the National Domestic Violence and the Workplace Survey 2011 [20], based on responses from 3,611 people, indicated that the most common way domestic violence interferes with work is through disrupting a woman’s capacity to attend work, as a result of physical injury or restraint, or through disrupting transport plans, for example by hiding keys. An American study [15] found 78 per cent of survivors of domestic violence had experienced some form of employment sabotage. More than two in three respondents reported this involved perpetrators doing things to keep them from going to work (68 per cent), while three in five reported that perpetrators had demanded that they quit work (59 per cent), or had threatened them to make them leave work (59 per cent).
27. Domestic violence may also be a barrier to employment for women seeking work. For women who are receiving income support payments and required to look for work,

violence may make it difficult to comply with job search requirements [23, 24]. In Australia, the Job Seeker Classification Instrument, the questionnaire used by Centrelink to identify job-seekers' barriers to work and job-search, does not explicitly recognise domestic violence as a barrier. Further, our research suggests few employment service providers have local referral lists or links with domestic violence services to assist women when violence is disclosed. However, some community agencies have recognised that violence can have adverse impacts on job-search and have developed innovative employment programs to promote skills, employability and work readiness for women affected by violence. These have sometimes involved partnerships between employment consultants and community services, and provision of employment services with smaller caseloads. However, these have not yet been funded on a large scale. Examples of good practice services include programs in Victoria run by McAuley Community Services and Women's Information and Referral Exchange, which are documented in Appendix C of Cortis and Bullen (2016) [2].

5. Analysis of the economic impact of domestic violence on women on low incomes

28. As part of work conducted for ANROWS [2], I conducted statistical analysis to explore how domestic violence is associated with financial hardship among a group of highly disadvantaged, low income women. The analysis used data from the study 'Journeys Home: Longitudinal Study of Factors Affecting Housing Stability' (**Journeys Home**). Journeys Home was initiated and funded by the Australian Government Department of Social Services (DSS). It includes information from the Department of Employment, and is managed by the Melbourne Institute of Applied Economic and Social Research (**Melbourne Institute**). The findings and views reported in Cortis and Bullen (2016) are those of the authors and should not be attributed to DSS, the Department of Employment or the Melbourne Institute.
29. Journeys Home was initiated as a study of living and housing challenges in Australia, as part of the National Homelessness Research Agenda [25]. Journeys Home focused on a sample of 1682 disadvantaged men and women (62% response rate) [26]. The sample was drawn from the Centrelink database in 2011, and included men and women flagged by Centrelink staff as homeless, and others identified as sharing similar characteristics with that population, who were at risk or vulnerable to homelessness. While not specifically

intended as a study of domestic violence, it captured many women affected by domestic violence. This is unsurprising, as violence is a major contributor to problems of homelessness and housing instability which were the key focus of the survey [27].

30. Participants were interviewed every six months over the six waves of the study, from 2012 to 2014. Of the 765 women who participated, 159 (20.8 per cent) reported that they were victims of partner violence in the six months prior to Wave 1. Domestic violence was defined as having experienced any of the following:
- (a) physical violence in the last six months, where the physical violence was from a partner or former partner;⁴
 - (b) threats of violence from a partner or former partner (captured in Wave 1 only);
 - (c) sexual assault by a partner or former partner in the last six months;
 - (d) homelessness in the last six months, where the reason for the most recent episode of homelessness was domestic violence or abuse; or
 - (e) use of a family violence service in the last six months.
31. Participants in the study were highly disadvantaged. For example, 27.6 per cent of all women in Wave 1 reported having ever been placed into foster, residential or kin-care, and the proportion was slightly higher among those affected by violence in Wave 1 (32.7 per cent). Only two in five women in Wave 1 had completed Year 12, which is much lower than the national average of 89.5 per cent for women in 2014 [28]. One in five women were from Aboriginal or Torres Strait Islander backgrounds (21.2 per cent).

Exposure to violence and employment: key findings from Journeys Home

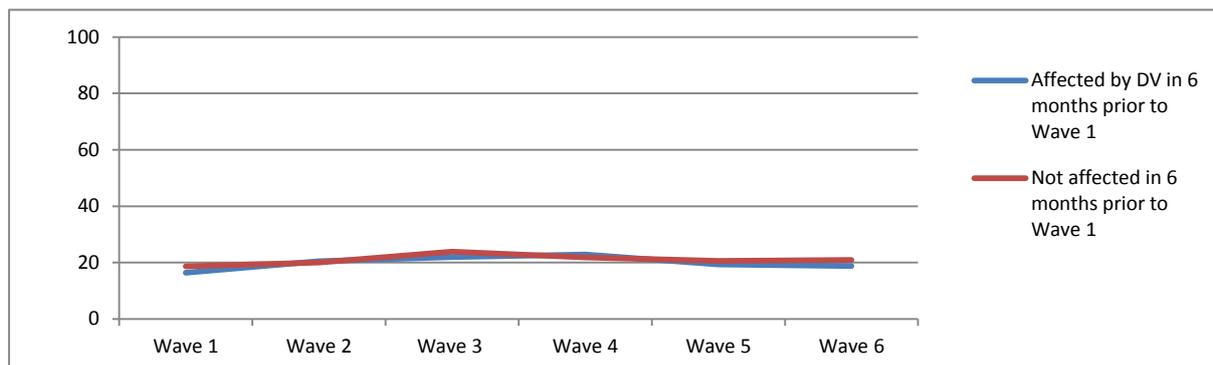
32. Less than one in five women in Wave 1 were employed (18.2 per cent), reflecting sourcing of the sample from the income support database. Among the 139 women in the Wave 1 sample who were in paid work, 18.7 per cent reported being exposed to domestic violence in the last six months. This was slightly lower than for those who were not employed (21.2 per cent) but the difference was not statistically significant ($p > .05$). There was also no difference in subsequent exposure to violence. Of those who were working

⁴ Note that physical violence, threats of violence and sexual assault were considered 'partner violence' if they were from a partner or former partner regardless of whether they were living together or not at the time of the violence, or at the time of interview.

in Wave 1, 33.8 per cent reported domestic violence at least once during the survey period (Wave 1 to 6), compared with 42.0 per cent of those not employed, however, the difference was not statistically significant ($p=0.08$).

33. One approach to the analysis, reported in depth in the research report, involved tracking indicators of economic wellbeing over the six waves of the survey for two groups of women: those who reported experiencing domestic violence in the six months prior to Wave 1, and those who did not.
34. The proportion of women who were employed in each wave is shown in Figure 1. Throughout the survey period, the proportion of women who were employed did not differ for those affected by violence in the six months prior to Wave 1, and those who were not.

Figure 1 Proportion of women employed, by exposure to violence in Wave 1 (%)



Source: Journeys Home. Gaps between women affected

35. Multivariate analysis (logistic regression) was used to control for a range of factors which could independently affect economic outcomes, including respondent age, living with a child, whether respondents were partnered, history in out of home care, non-metropolitan residence, ATSI background, and Year 12 completion. Full details are in Cortis & Bullen 2016 [2].
36. The multivariate analysis found domestic violence in Wave 1 did not predict whether or not a woman was employed in Wave 6. An additional model examined whether violence in any survey wave predicted employment in Wave 6, and found no evidence that this was the case. Rather, for these women (who were sampled from the income support database), employment was influenced by Year 12 completion, being aged under 25 (which each increased the odds of employment), while living with a child significantly decreased the odds of being in paid work.

37. A further approach involved dividing the 644 women who participated in Wave 6 of Journeys Home into four groups, based on their exposure to domestic violence in the survey period. We then examined their economic status and wellbeing in Wave 6, based on the level of exposure to violence in the 6 waves of the survey. The groups were:
- (a) Women in Wave 6 who didn't report partner violence at all during the survey period (n=377)
 - (b) Women in Wave 6 who reported it in 1 wave only (n=124)
 - (c) Women in Wave 6 who reported it in 2 waves (n=80)
 - (d) Women in Wave 6 who reported it in 3 or more waves (n=63).
38. In Wave 6 of Journeys Home, around 1 in 5 women were employed (20.4 per cent). While a slightly higher proportion of women who were not exposed to violence in the survey period were working in Wave 6, the gap between the groups was not statistically significant.

Figure 2 Employment at Wave 6, by exposure to violence in the survey period, women.

	Employed	Unemployed	Not in Labour Force
Not exposed to violence in survey period (n=378)	22.8%	15.1%	62.2%
Reported violence once in survey period (n=124)	20.2%	16.9%	62.9%
Reported violence more than once in survey period (n=144)	14.6%	22.2%	63.2%
Total (n=646)	20.4%	17.0%	62.5%

Source: Journeys Home. Note that differences in labour force status for women not exposed to violence, exposed once and exposed repeatedly were not statistically significant (p>.05).

39. Multivariate analysis found some evidence of an association between domestic violence and paid employment. While there was no statistically significant relationship between experiencing violence in one wave of the survey and whether or not a women was employed, women who reported violence in more than one wave were significantly less likely to be employed in Wave 6 (odds ratio =0.6, p<.05). This demonstrates the adverse employment impacts where exposure to violence persists over time.
40. Journeys Home also captured information about respondents' industries and occupations. These showed that respondents were predominantly working in lower-skill positions, and that for this sample, there was no significant difference in the occupational and industry distribution of women affected by violence and those who were not.

41. Of the 139 women in the sample and who were working in Wave 6 and for whom ANZSCO classification data was available, the vast majority (130) were employed in lower-skill, non-managerial or non-professional positions. Based on 2-digit ANZSCO classifications, the largest group of working women were classified as ‘sales workers’, ‘sales assistants and salespersons’, ‘sales support workers’, or ‘sales representatives and agents’ (33 workers). The next biggest groups were ‘carers and aides’ (<20); and ‘cleaners and laundry workers’ (<20).
42. Respondents’ industry of employment using the ANZSIC 2-digit classifications, indicates the largest group of women were working in ‘food and beverage services’ in wave 6 (25) followed by ‘social assistance services’, ‘food retailing’, ‘other store-based retailing’, ‘administrative services’, ‘residential care’, and ‘personal and other services’ (all <20).
43. There was no significant difference in how respondents were distributed across occupations or industries according to whether or not they experienced domestic violence during the survey period.

Exposure to violence and financial hardship: findings from Journeys Home

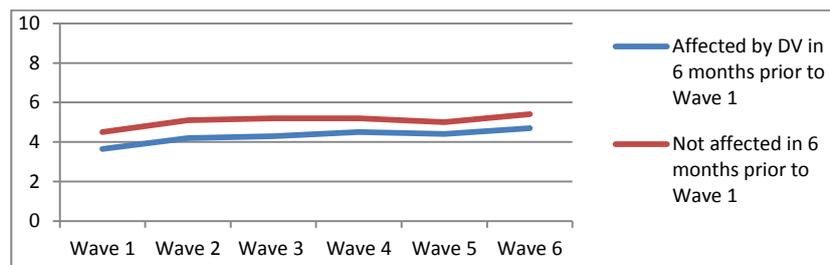
44. Analysis of Journeys Home shows how women in the sample who experienced domestic violence experienced much worse financial hardship throughout the survey period than those who did not experience domestic violence. Those experiencing repeated or prolonged exposure, measured in terms of the number of waves in which they reported violence, had the worst outcomes. Whereas violence reduced economic wellbeing, employment was associated with higher incomes and on most measures, significantly lower rates of financial hardship, underlining the potential for employment to protect women from some of the economic harms associated with violence.
45. Bivariate analysis showed that although there was no significant difference between their average income levels or employment rates, women who experienced violence in Wave 1 had lower levels of satisfaction with their financial status, on average, and that this gap persisted throughout the survey period (Figure 3 [Error! Reference source not found](#), [Error! Reference source not found](#)).

46. Throughout the survey period, women who experienced violence in Wave 1 were more likely than other women:

- (a) To be unable to pay a utility bill (Figure 4).
- (b) To go without food due to shortage of money (Figure 5).
- (c) To be unable to go out with friends due to shortage of money (Figure 6).
- (d) To ask a welfare agency for material assistance (Figure 7).

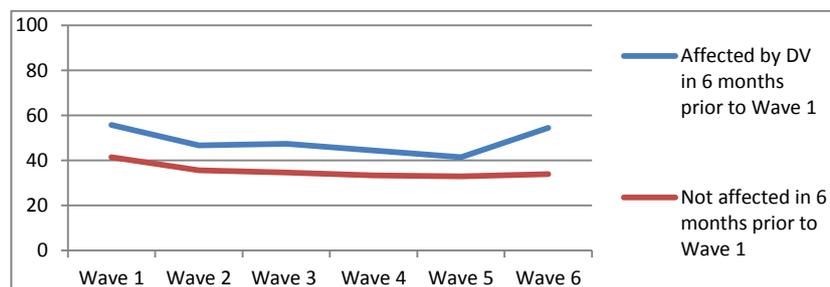
47. Further, as Figure 3 to Figure 7 show, gaps between the groups persisted over the six waves of the survey.

Figure 3 Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied)



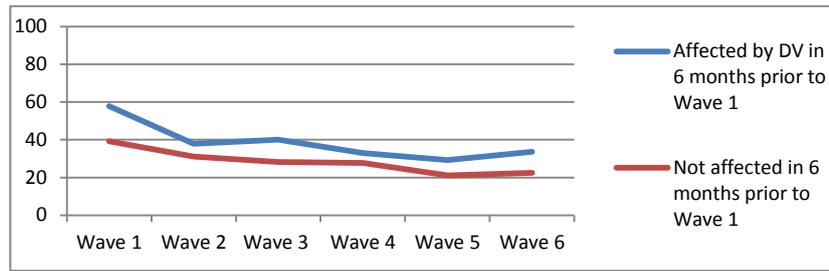
Difference was statistically significant in all waves ($p < .05$).

Figure 4 At any time in last six months, could not pay electricity, gas or telephone bills (%)



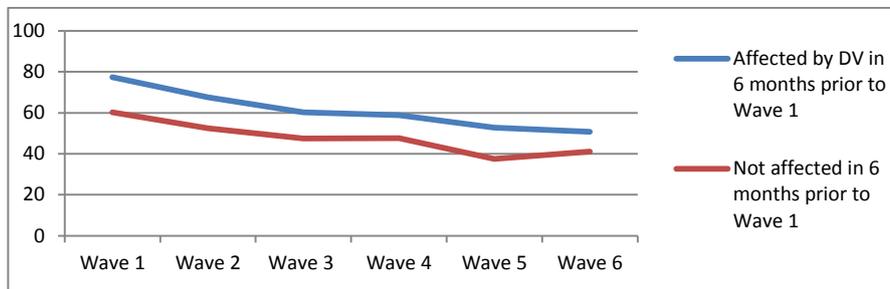
Differences were statistically significant ($p < .05$) in all but Wave 5.

Figure 5 Went hungry in last six months because of shortage of money (%)



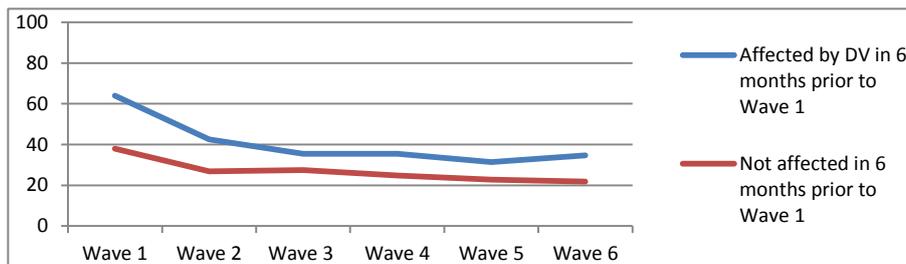
Differences were statistically significant in all but Wave 2 and 4 ($p < .05$)

Figure 6 Could not go out with friends due to shortage of money (%)



Differences were statistically significant ($p < .05$) in all waves.

Figure 7 Asked a welfare agency for material assistance in last six months (%)



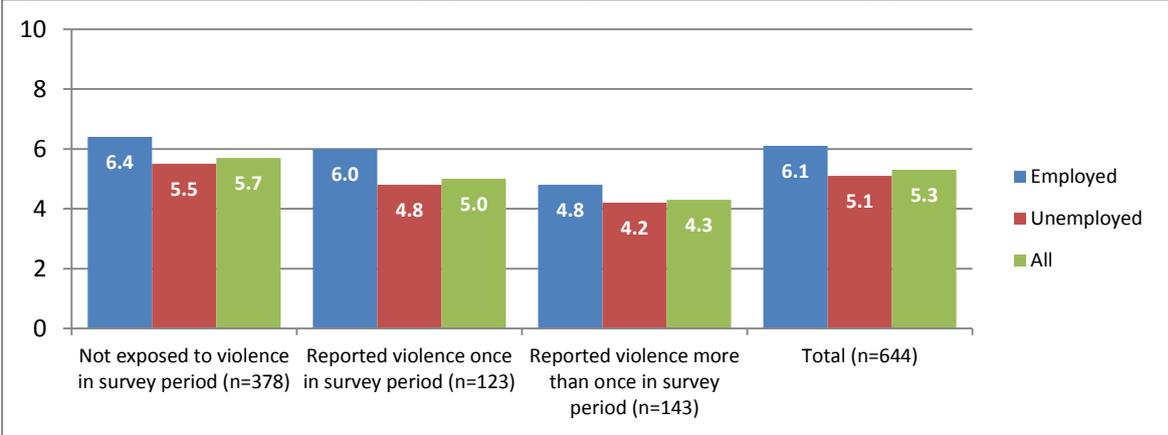
Differences were statistically significant in all waves except for Wave 3, when the level of significance of the gap was marginally above the threshold ($p = .06$)

48. Multivariate analysis (logistic regression) showed that after controlling for potentially confounding factors, domestic violence in Wave 1 predicted higher financial hardship in Wave 6, although on some measures violence had no independent effect. Key findings, reported in more detail in Cortis and Bullen (2016) [2], include:

- (a) Women who experienced domestic violence in Wave 1 had more than double the odds of having difficulty paying bills in Wave 6 (odds ratio=1.6, $p<.05$).
 - (b) Women who experienced domestic violence in Wave 1 had almost double the odds of going without food when hungry due to shortage of money in Wave 6 (odds ratio=1.9, $p<.05$).
 - (c) Domestic violence in Wave 1 was associated with 1.7 times the odds of asking a welfare agency for material assistance in Wave 6.
49. These findings demonstrate how the economic effects of domestic violence persisted over time, at least among the highly disadvantaged women who were part of Journeys Home.
50. However, while domestic violence was associated with higher levels of financial hardship in Wave 6, employment tended to be associated with lower odds that women would report financial hardship in Wave 6. Notably, women who were employed in Wave 6 had weekly incomes which were over \$300 higher, on average than those who were not working, and had significantly higher levels of financial satisfaction; and were less likely to go without food or have contact with debt collectors in Wave 6. They were much less likely to report that they asked a welfare agency for material assistance (odds ratio=0.2, $p<.001$).
51. A limitation of this approach (examining the effects of violence in Wave 1 on economic outcomes in Wave 6) is that this does not account for the effects of repeated or prolonged exposure to violence, which may influence Wave 6 outcomes. To address this, additional analysis was conducted, and reported in Cortis and Bullen (2016) [2]. The results show that women with repeated or prolonged exposure to violence tend to experience the worst economic outcomes. This underlines the importance of preventing violence and supporting women early to achieve safety outcomes.
52. There were 644 women who participated in Wave 6 of Journeys Home. These women were categorised according to whether they did not report partner violence in the survey period, or whether they reported it once, twice, or three or more times. On some indicators, groups reporting violence in three or more waves are small, and so this group and those who reported violence in two survey waves have been combined.

- 53. Slightly higher proportions of women not exposed to violence at any point during the survey period were in paid employment in Wave 6 (22.8 per cent compared with 20.2 per cent exposed once and 14.6 per cent of those with repeated exposure). However, differences were not statistically significant.
- 54. Figure 8 shows how exposure to violence was associated with lower levels of financial satisfaction (measured on a 0 to 10 scale). Regardless of level of exposure to violence, financial satisfaction was higher for employed women.

Figure 8 Mean financial satisfaction, employment and exposure to violence, Wave 6 (%)



Note: Differences in scores were statistically significant based on exposure to violence among employed women, unemployed women, and all women.

- 55. Analysis also shows that women with prolonged or repeated exposure to violence in the survey period were:
 - (a) more likely than others to report going without food in Wave 6 ($p < .01$) (Figure 9);
 - (b) more likely than others to report difficulty paying utility bills in Wave 6 ($p < .001$) (Figure 10);
 - (c) more likely to others to report being unable to go out with friends due to shortages of money in Wave 6 ($p < .001$) (Figure 11);
 - (d) more likely than others to ask welfare agencies for material assistance in Wave 6 ($p < .01$).

Figure 9 Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%)

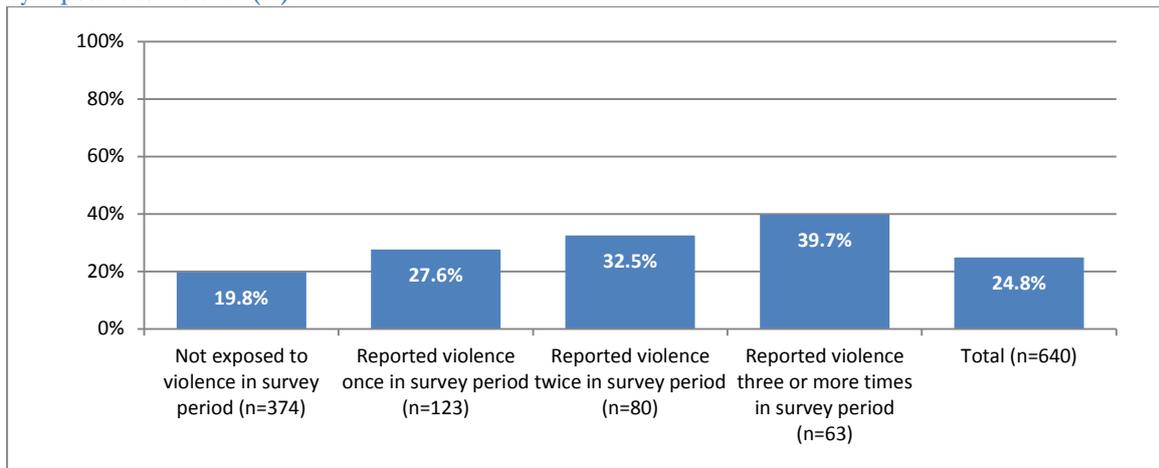


Figure 10 Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%)

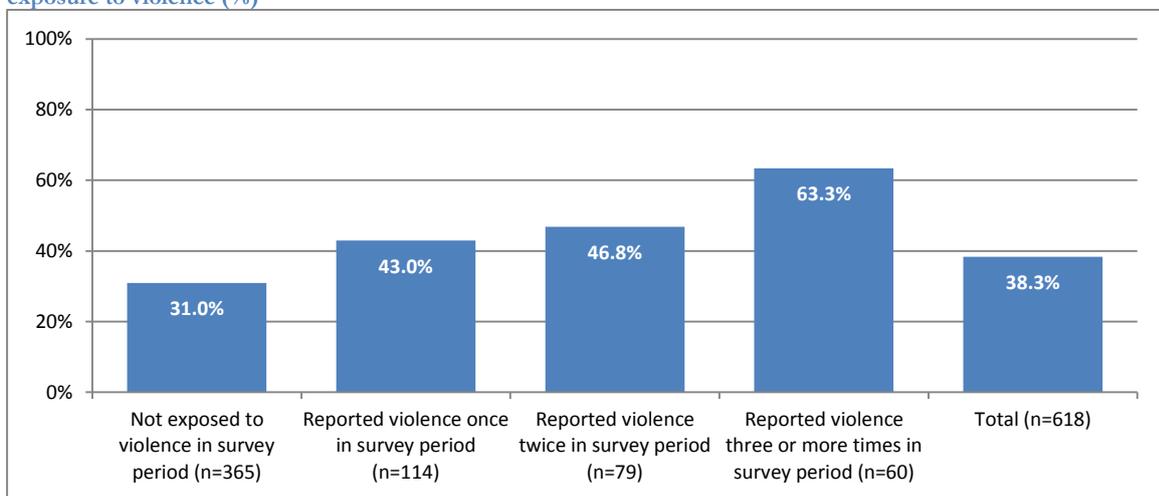


Figure 11 Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%)

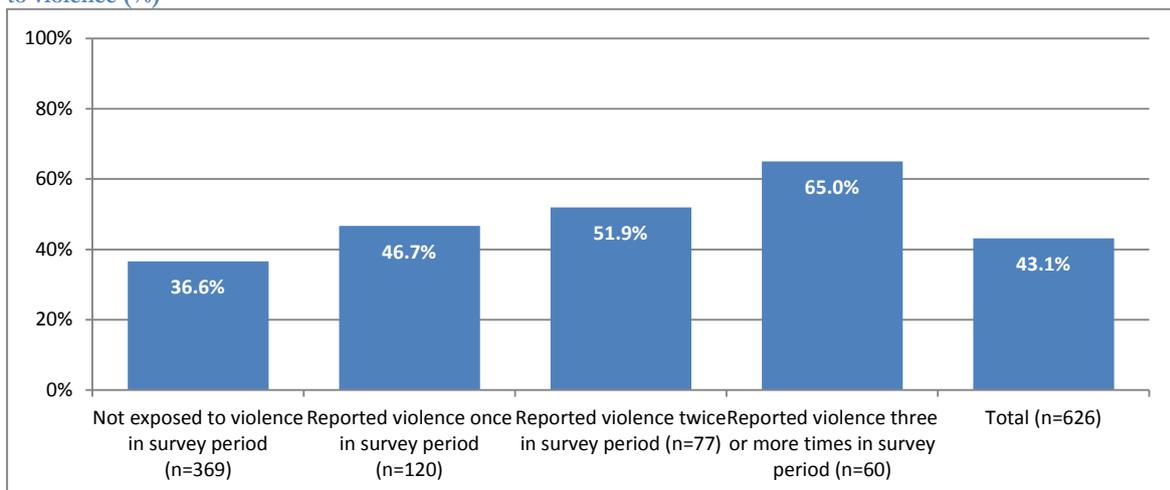
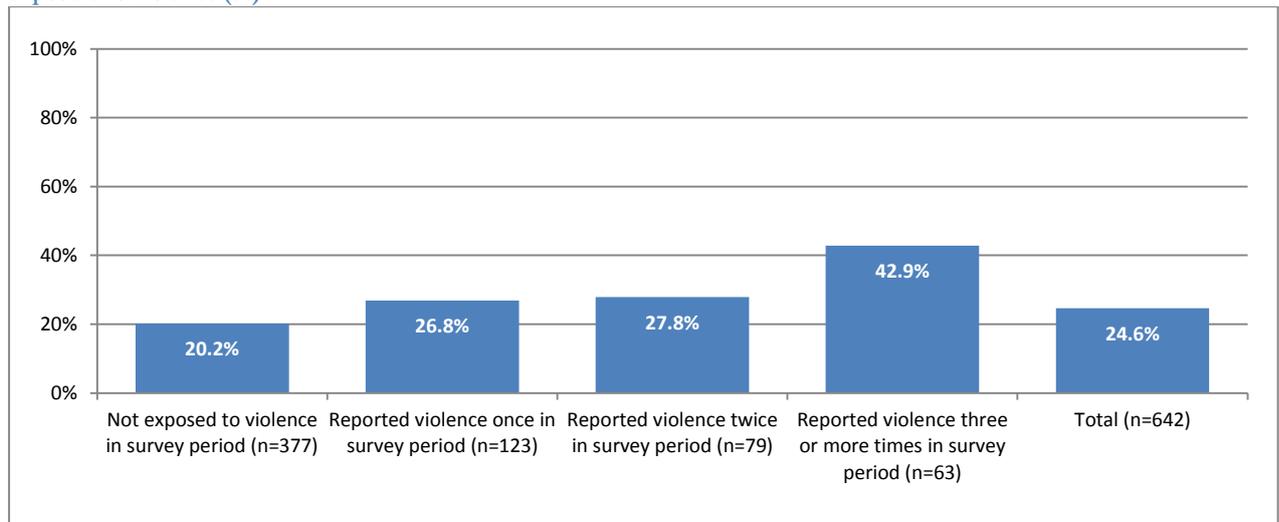


Figure 12 Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)



56. Multivariate analysis provided additional evidence that domestic violence in multiple waves, rather than in only one wave, predicted worse economic outcomes. In particular:
- (a) Reporting violence in more than one wave of the survey predicted reduction in Wave 6 financial satisfaction scores of 1.2 units on average, on the 0 to 10 scale ($p < .001$).
 - (b) Violence in more than one survey wave reduced the odds of being employed in Wave 6 by 0.6 times ($p < .05$).
 - (c) Violence in more than one wave more than doubled the odds that women would go without food in Wave 6 (odds ratio = 2.1, $p < .01$). In contrast, employment in Wave 6 more than halved the odds of going without food (odds ratio = 0.4, $p < .01$).
 - (d) Violence in more than one wave more than doubled the odds of women reporting difficulty paying bills in Wave 6 (odds ratio = 2.4, $p < .001$), and that they couldn't go out with friends due to shortage of money (odds ratio = 2.2, $p < .001$).
 - (e) Domestic violence in more than one survey wave almost doubled the odds of women reporting that they asked a welfare agency for material assistance in Wave 6 (odds ratio = 1.9, $p < .01$). Being employed in Wave 6 was associated with much lower odds of asking for material assistance (odds ratio = 0.2, $p < .001$).

57. This showed that women with higher levels of exposure to violence tended to fare worst, underlining the need for prevention and timely intervention. Employment in some cases had the opposite effect, being associated with lower levels of financial hardship in Wave 6. Employment also reduced the strain on the service system, with employed women much less likely to ask welfare services for material assistance.

6. Strategies and ways to promote women's economic security during and following violence, with a focus on employment support services and industrial strategies

58. Economic security would expand the alternatives to living in abusive relationships, and provide women with the means to avoid or leave abusive partners.

59. Although many women want to address financial issues following violence, strategies have historically emphasised immediate practical needs such as crisis accommodation, legal assistance and counselling [29, 30]. Less attention has been given to either those initiatives that support women's economic independence as a strategy of domestic violence prevention, and those which help women build and rebuild economic security following violence, both in the short and longer term.

60. A key challenge is to develop widespread, integrated responses, which respond to economic insecurity through income support, financial management, housing security, education and training, employment regulation, employment services and supports, human resource management, and consumer protection, as well as improving access to justice.

61. Participation in employment, education and training are particularly important as they offer women opportunities to improve their independence and security following violence [31]. Supports through processes of leaving a violent relationship would help stabilise women's incomes at a time of high safety needs.

62. The literature review by Cortis and Bullen (2015) [1] highlighted the need for widespread change, and our forthcoming research report [2] reiterates that there is no simple way to address the economic hardship arising from violence. Multiple services and systems need to be involved in various ways to achieve the following broad goals. We identify these goals as:

- (a) preventing the economic loss that arises from violence;
 - (b) meeting women’s basic needs following violence;
 - (c) redressing economic loss where it results from violence; and
 - (d) promoting women’s capacity to achieve economic security following violence.
63. A range of housing, financial, crisis support and justice responses are critical. Employment protections and workforce supports, which may include leave entitlements, health and safety supports, and protection against discrimination, offer important systemic responses of particular relevance to goals of preventing the economic loss that arises from violence, and promoting women’s economic security following violence.⁵ These protections could include paid leave and other entitlements to protect women who have experienced violence, initiatives to prevent and eliminate employment discrimination; and initiatives that promote awareness of domestic violence and safety in the workplace [32].
64. By promoting continuity of income for victims of violence and safety at work, industrial protections and workplace supports can help prevent the economic loss arising from violence. Industrial protections and human resource protections are important because the majority of women affected by partner violence are in paid employment, so this offers a set of protections which would apply to large numbers of women.
65. Support such as access to paid domestic violence leave can help reduce the adverse impact that violence, and the disruption involved in ending a violent relationship, have on women’s workforce participation, job tenure and economic security.
66. Workplaces which are supportive and allow women time to attend to legal, health, family and other matters, can help minimise economic hardship for working women who are victims of violence, as they enable women to maintain incomes, skills and work-based social support networks, to reduce the adverse economic impact of violence. This would help prevent the economic loss arising from violence and promote women’s capacity to achieve economic security following violence. Managerial approaches, such as educating supervisors to ensure a culture of safety, confidentiality and support are also important.

⁵ In our framework, issues of redressing economic loss arising from violence is mainly a matter for the justice system.

67. Because of the diversity of ways violence can affect economic security and the diversity of women's circumstances and safety needs, human resource initiatives as well as employment protections are warranted. Good employment protections would include paid leave, especially to moderate the earnings instability that women experience in the period in which they apply for a protection order [8]. Other elements would include rights to request changes in hours, duties, contact details and locations of work; protection against adverse action or discrimination; supervisor training; and commitment to keeping information confidential, including not keeping information on an employee's personnel file without their express written permission.
68. Without a safety net of employment protections for victims, employees who are in similar domestic violence situations have access to very different levels of protection.
69. Employment protections however need to be accompanied with increased capacity in the service system, and some women will prefer to access other kinds of assistance. Some barriers to usage and implementation of employment protections have been documented, for example, where entitlements exist awareness of them can be low, and victims of violence may avoid using entitlements due to fear and stigma [33].

7. Conclusions

70. This report has outlined the main issues, as I see them, relating to the economic dimensions of violence, the relationship between violence and paid work, the economic impact of violence on women, and strategies to improve responses. These points are made in more detail in Cortis and Bullen (2015) [1] and Cortis and Bullen (2016) [2]. In particular, these reports show how domestic violence exacerbates financial hardship for women. Although women subject to violence appear to have similar workforce participation rates as other women, they have much higher levels of financial hardship and stress. Women with repeated prolonged exposure to partner violence experience the most extreme forms of financial hardship and stress, underlining the importance of intervening early to achieve safety, to support women to maintain employment and economic security. Maintaining employment through periods of violence and separation from a violent partner provides a way to reduce the financial impact of violence. As well as improving women's economic independence and wellbeing, maintaining employment

for women subject to violence should reduce risks of poverty and associated demands on the social service system.

References

1. Cortis, N. and J. Bullen, (2015) *Building effective policies and services to promote women's economic security following domestic violence*. Sydney.
2. Cortis, N. and J. Bullen, (forthcoming) *Domestic violence and women's economic security: Building Australia's capacity for prevention and redress*, in *ANROWS Horizons series*.
3. Cox, P., (2015) *Violence against women: Additional analysis of the Australian Bureau of Statistics' Personal Safety Survey, 2012*. Australia's National Research Organisation for Women's Safety: Sydney.
4. Bagshaw, D. and D. Chung, (2000) *Women, Men and Domestic Violence*. Department of Prime Minister and Cabinet: Canberra.
5. Australian Bureau of Statistics, (2016) *Gender Indicators, Australia, February 2016, Cat. No. 4125.0*.
6. Australian Law Reform Commission, (2010) *Family Violence - A National Legal Response Final Report*. Australian Law Reform Commission,.
7. Qu, L., R. Weston, L. Moloney, R. Kaspiw, and J. Dunstan, (2014) *Post-separation parenting, property and relationship dynamics after five years*. Attorney-General's Department: Canberra.
8. Hughes, M. and L. Brush, (2015) *The Price of Protection A Trajectory Analysis of Civil Remedies for Abuse and Women's Earnings*. American Sociological Review, 80(1): p. 140-165.
9. Webster, K., P. Pennay, R. Bricknall, K. Diemer, M. Flood, A. Powell, V. Politoff, and A. Ward, (2014) *Australians' attitudes to violence against women: Full technical report, Findings from the 2013 National Community Attitudes towards Violence Against Women Survey (NCAS)*. Victorian Health Promotion Foundation: Melbourne.
10. Evans, I., (2007) *Battle-scars: long-term effects of prior domestic violence*. Centre for Women's Studies and Gender Research: Monash University.
11. Sharp, N., (2008) *'What's yours is mine' The different forms of economic abuse and its impact on women and children experiencing domestic violence*. Refuge: London.
12. Walby, S. and J. Allen, (2004) *Domestic Violence, Sexual Assault and Stalking: Findings from the British Crime Survey*, in *Home Office Research Study 276*. London.
13. Adams, A.E., C.M. Sullivan, D. Bybee, and M.R. Greeson, (2008) *Development of the scale of economic abuse*. Violence Against Women, 14(5): p. 563-88.
14. Adams, A., (2011) *Measuring the Effects of Domestic Violence on Women's Financial Well-Being*. Center for Financial Security, University of Wisconsin-Madison. Issue Brief.
15. Postmus, J.L., S.B. Plummer, S. McMahon, N.S. Murshid, and M.S. Kim, (2012) *Understanding Economic Abuse in the Lives of Survivors*. Journal of Interpersonal Violence, 27(3): p. 411-430.
16. Australian Bureau of Statistics, (2012) *Labour Force Australia, Cat. No. 6202.0*.
17. Lloyd, S., (1997) *The effects of domestic violence on women's employment*. Law & Policy, 19(2): p. 139-167.
18. Adams, A., R. Tolman, D. Bybee, C. Sullivan, and A. Kennedy, (2012) *The Impact of Intimate Partner Violence on Low-Income Women's Economic Well-Being: The Mediating Role of Job Stability*. Violence Against Women, 18(12): p. 1345-1367.
19. Banyard, V., S. Potter, and H. Turner, (2011) *The impact of interpersonal violence in adulthood on women's job satisfaction and productivity: The mediating roles of mental and physical health*. Psychology of Violence, 1(1): p. 16-28.
20. McFerran, L., (2011) *Safe at Home, Safe at Work: National Domestic Violence and the Workplace Survey (2011)*. Australian Domestic and Family Violence Clearinghouse.
21. McFerran, L., (2013) *Safe at Home, Safe at Work 2010-2013*. Australian Domestic and Family Violence Clearinghouse Newsletter, (53): p. 7-8.
22. Crowne, S.S., H.-S. Juon, M. Ensminger, L. Burrell, E. McFarlane, and A. Duggan, (2011) *Concurrent and long-term impact of intimate partner violence on employment stability*. Journal of interpersonal violence, 26(6): p. 1282-1304.
23. Brush, L., (2000) *Battering, traumatic stress and welfare-to-work transition*. Violence Against Women, 6(10): p. 1039-1065.
24. Riger, S. and S.L. Staggs, (2004) *Welfare Reform, Domestic Violence, and Employment: What Do We Know and What Do We Need to Know?* Violence Against Women, 10(9): p. 961-990.

25. Wooden, M., A. Bevitt, A. Chigavazira, N. Greer, G. Johnson, E. Killackey, J. Moschion, R. Scutella, Y. Tseng, and N. Watson, (2012) *Introducing Journeys Home*. Australian Economic Review, 45(3): p. 368-378.
26. Scutella, R., G. Johnson, J. Moschion, Y. Tseng, and M. Wooden, (2012) *Wave 1 findings from Journeys Home: A longitudinal study of factors affecting housing stability*, in *Homelessness Research Conference*. Melbourne.
27. Australian Institute of Health and Welfare, (2014) *Specialist homelessness services 2014–2015*. Australian Government: Canberra.
28. Australian Bureau of Statistics, (2015) *Gender Indicators, Australia, Cat No. 4125.0*. Canberra.
29. Chung, D., R. Kennedy, B. O'Brien, and S. Wendt, (2000) *Home safe home: the link between domestic and family violence and women's homelessness*. Adelaide: Partnerships Against Domestic Violence.
30. Sanders, C., (2014) *Savings for survivors: an individual development account program for survivors of intimate-partner violence*. Journal of Social Service Research, 40(3): p. 297-312.
31. Allen, N.E., D.I. Bybee, and C.M. Sullivan, (2004) *Battered women's multitude of needs: evidence supporting the need for comprehensive advocacy*. Violence Against Women, 10(9): p. 1015-1035.
32. LaVan, H., Y.P. Lopez, M. Katz, and W.M. Martin, (2012) *The impact of domestic violence in the workplace*. Employment Relations Today, 39(3): p. 51-63.
33. Laharnar, N., N. Perrin, G. Hanson, W. Anger, and N. Glass, (2015) *Workplace domestic violence leave laws: implementation, use, implications*. International Journal of Workplace Health Management, 8(2): p. 109-128.

ANROWS

AUSTRALIA'S NATIONAL RESEARCH
ORGANISATION FOR WOMEN'S SAFETY

to Reduce Violence against Women & their Children

Compass

Research to policy and practice

Issue 06 | October 2016

Domestic violence and women's economic security:
Building Australia's capacity for prevention and
redress: *Key findings and future directions*

Dr Natasha Cortis, Research Fellow, Social Policy Research Centre,
UNSW Australia

Dr Jane Bullen, Research Associate, Social Policy Research Centre,
UNSW Australia



UNSW Australia
UNSW, Sydney, NSW 2052

ANROWS Compass (Research to policy and practice papers) are concise papers that summarise key findings of research on violence against women and their children, including research produced under ANROWS's research program, and provide advice on the implications for policy and practice.

This report addresses work covered in ANROWS research project 4.6 "Domestic violence and women's economic security: Building Australia's capacity for prevention and redress". Please consult the ANROWS website for more information on this project. In addition to this paper, an ANROWS Landscapes and Horizons is available as part of this project.

ANROWS acknowledgement

This material was produced with funding from the Australian Government and the Australian state and territory governments. Australia's National Research Organisation for Women's Safety (ANROWS) gratefully acknowledges the financial and other support it has received from these governments, without which this work would not have been possible. The findings and views reported in this paper are those of the authors and cannot be attributed to the Australian Government, or any Australian state or territory government.

Acknowledgement of Country

ANROWS acknowledges the traditional owners of the land across Australia on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander elders past, present and future; and we value Aboriginal and Torres Strait Islander history, culture and knowledge.

© ANROWS 2016

Published by

Australia's National Research Organisation for Women's Safety Limited (ANROWS)
PO Box Q389, Queen Victoria Building, NSW, 1230 | www.anrows.org.au | Phone +61 2 8374 4000
ABN 67 162 349 171

Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: Key findings and future directions / Natasha Cortis, Jane Bullen.

Sydney : ANROWS, c2016.

Pages ; 30 cm. (ANROWS Compass, Issue 06/2016)

I. Abused women - Australia - Economic conditions. II. Family violence - Economic aspects - Australia. III. Women - Australia - Finance, Personal.

I. Cortis, Natasha. II. Bullen, Jane.

ISSN: 2204-9622 (print) 2204-9630 (online)

Creative Commons Licence

Attribution-Non Commercial



CC BY-NC

This licence lets others distribute, remix and build upon the work, but only if it is for non-commercial purposes and they credit the original creator/s (and any other nominated parties). They do not have to license their Derivative Works on the same terms.

Version 3.0 (CC Australia ported licence): View [CC BY-NC Australia Licence Deed](#) | View [CC BY-NC 3.0 Australia Legal Code](#)

Version 4.0 (international licence): View [CC BY-NC 4.0 Licence Deed](#) | View [CC BY-NC 4.0 Legal Code](#)

Introduction

Domestic violence exacerbates economic inequality, as both economic abuse, and other tactics of violence, generate costs for women and contribute to financial instability and stress. Australia's National Plan to Reduce Violence against Women and their Children 2010-2022 recognises the importance of economic wellbeing to the capacity of women and children to rebuild their lives following violence (Department of Social Services, 2014). Consistent with this recognition, and with Australia's National Research Agenda to Reduce Violence against Women and their Children (ANROWS, 2014), this research was designed to support initiatives to improve women's economic circumstances following violence. In particular, the research was designed to explore:

- the impact of violence on women's economic status;
- the efficacy and limitations of existing approaches, policies and programs relating to women's economic security; and
- ways to more effectively build women's economic security following violence.

This short summary paper provides an overview of the longer research report released in the ANROWS Horizons series (Cortis & Bullen, 2016). The work builds on the literature review contained in the ANROWS Landscapes paper "Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper" (Cortis and Bullen, 2015). That paper discussed how economic abuse is a frequent tactic of violence. However, service systems are not well equipped to prevent, identify and respond to financial abuse or the other economic harms associated with violence. Financial issues, including the prospect of leaving property or assets behind, are a major factor in women's decisions about leaving or staying in violent relationships. The economic difficulties arising from violence, including loss of wealth upon separation, reverberate through women's lives and increase hardship in the long-term.

We contribute new statistical analysis and qualitative evidence which shows that domestic violence contributes to alarming levels of financial stress, and services and systems are ill equipped to respond. Statistical analysis shows how violence is associated with economic stressors which affect women for a number of years. Interviews with stakeholders demonstrate widespread perceptions that although Australia has some highly effective initiatives in place, these operate on too small a scale to fully address the extent or range of women's needs. Individual victims of violence, and the services that support them, unfairly bear the economic burden of violence.

The financial impact of domestic violence

Evidence of the economic impact of partner violence comes from analysis of the Journeys Home¹ survey. Journeys Home involved a random sample of highly disadvantaged people, drawn from those flagged as homeless or at risk of homelessness in Centrelink records. This sample of highly disadvantaged men and women were interviewed every 6 months over six survey waves. While the survey focused on housing insecurity, it included questions about exposure to violence, relationships to perpetrators, and economic status. This made it possible to examine associations between domestic violence and women's economic security. The sample included in Journeys Home was highly disadvantaged, and may not reflect the economic impact of domestic violence for women for whom asset or income levels, or visa status would make them ineligible of income support payments.

Impact of domestic violence in Wave 1 on financial hardship in Wave 6

Of the 765 women who participated in Wave 1, 159 (20.8%) reported that they were victims of partner violence in the previous 6 months. Average income levels and employment rates of this group of women, and those not affected by violence in Wave 1, were similar. However, even with similar levels of income and employment, those exposed to violence confronted much higher levels of financial hardship and stress. The economic penalty associated with violence persisted across the six waves of the survey. For example:

- By Wave 6, women affected by violence in Wave 1 still faced more difficulty than other women paying bills, and carried higher average levels of debt.
- By Wave 6, women affected by violence in Wave 1 were more likely than other women to go without food when they were hungry due to shortage of money.
- Women affected by violence were more likely to ask for material assistance from welfare agencies, but were also more likely to say they had difficulty accessing welfare services.
- In Wave 6, women who had reported violence in any wave of the study had lower levels of financial satisfaction than those not affected by violence.

¹ The research used unit record data from Journeys Home: Longitudinal Study of Factors Affecting Housing Stability (Journeys Home). The study was initiated and is funded by the Australian Government Department of Social Services (DSS). The Department of Employment has provided information for use in Journeys Home and it is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported are those of the authors and should not be attributed to DSS, the Department of Employment or the Melbourne Institute. "Journeys Home" is a longitudinal dataset involving six waves of a survey of disadvantaged people.

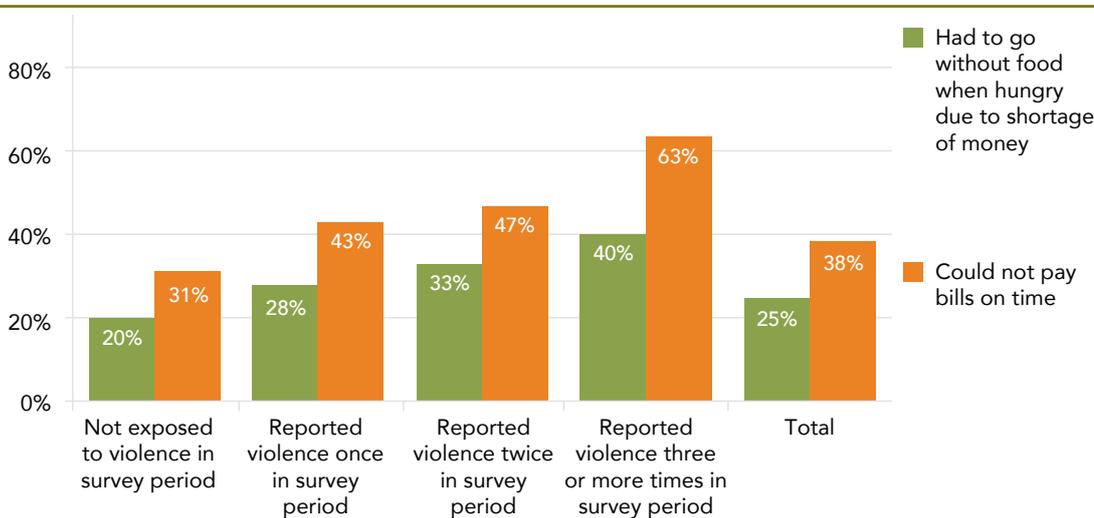
Impact of level of exposure to violence

On each indicator, economic outcomes for women who reported violence in more than one wave of the study were worse than those who reported violence once only, or who were not affected. Key findings, which underline how prolonged or repeated exposure to violence has the worst economic impacts, are shown below.

Figure 1 shows how women with repeated or prolonged exposure to violence had more difficulty paying bills, and were more likely to report hunger due to shortage of money in Wave 6 than other women.

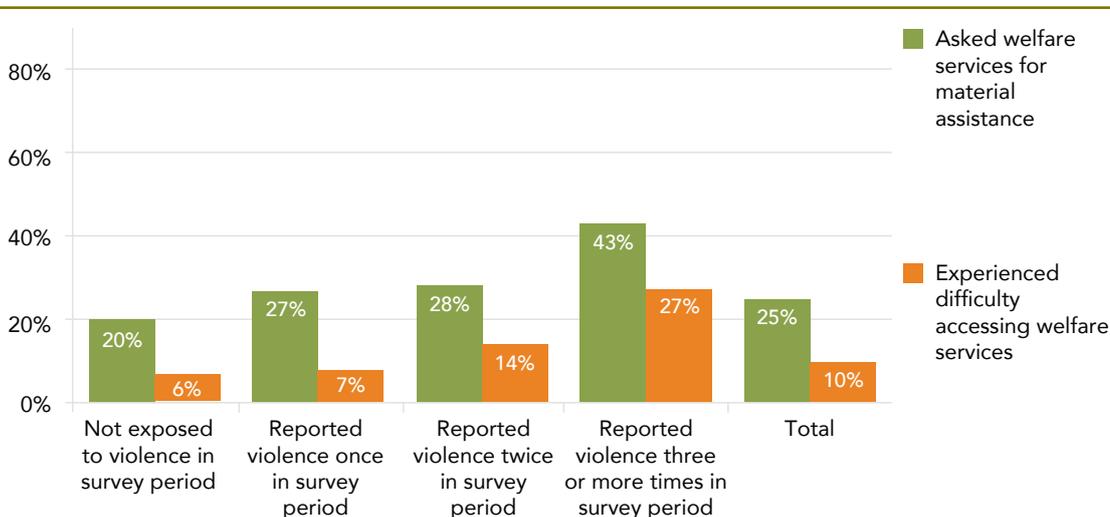
Further, women with repeated or prolonged violence was associated with higher demands on welfare agencies for material assistance. However, women who experienced violence in more than one wave of the survey were both more likely than other women to ask welfare agencies for material assistance in Wave 6, and to report difficulty accessing welfare services than women who reported violence in one wave, or who were not affected in the survey period (see Figure 2).

Figure 1 Percentage of women reporting financial hardship in Journeys Home Wave 6, by level of exposure to violence in the survey period



Source: Journeys Home: Longitudinal Study of Factors Affecting Housing Stability. n=640 (measure of going without food). n=618 (measure of difficulty paying bills on time).

Figure 2 Proportion of women reporting financial hardship in Journeys Home Wave 6, by level of exposure to violence in the survey period



Source: Journeys Home: Longitudinal Study of Factors Affecting Housing Stability. n=642 (asked welfare services for material assistance). n=631 (experienced difficulty accessing welfare services).

Insights from sector leaders and advocates

As the Journeys Home data cannot elaborate on strategies to prevent the economic harms of violence, nor ways to intervene to redress economic injustice and promote women's outcomes, qualitative research was undertaken. This involved semi-structured interviews with 32 key informants involved in developing and delivering services and supports for women affected by violence. These people were selected on the basis of their role in policy advocacy, service design and delivery, including in relation to groups of women who may have different circumstances and needs, such as women in rural areas, women with disabilities, women involved in post-separation property settlements, those employed and those looking for work.

Interviewees identified several areas which need to be properly resourced to be part of a co-ordinated response to economic disadvantage resulting from violence. They discussed how change is required in relation to:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

Reforming these areas to better promote women's economic security following violence would incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports.

Directions for change

Widespread change is required across these institutions, services and support, and reform needs to be co-ordinated with other violence prevention initiatives. Interviewees discussed how the economic impacts of violence harm women in the context of some overarching conditions:

- Overall, women are disadvantaged economically relative to men, and this disadvantaged position can be exacerbated by domestic and family violence.
- Women have highly diverse needs and circumstances, and different types of vulnerability to economic harm.
- The financial tactics and harms of domestic violence are less well recognised than the physical and emotional aspects.
- For many years, services and systems have been severely under-resourced, which mean that they are unable to meet the range or diversity of women's needs.

Recognising these factors, interviewees identified a range of strategies for change. Our work conceptualises these as strategies directed towards four high level goals:

- *preventing* the economic harms that women experience during violence, and upon separation from a violent partner;
- meeting women's *basic needs* in the crisis period and beyond;
- improving system capacity to *redress* economic harms, that is, to remedy the injustices of women's experiences where there is loss of income and wealth as a result of violence; and
- *promoting* women's financial capacity where this is required.

Interviewees identified a range of issues they saw as necessary to realise these goals. These are summarised in the following table, which provides a conceptual framework for understanding strategies to improve women's economic security. While not an exhaustive account, key issues discussed below, and in more depth in the full research report.

Summary of strategies suggested by interviewees to improve women's economic security

Recognise the significant economic harms of violence	Recognise the diversity of women's needs and circumstances	Preventing economic loss associated with violence	System coordination and collaboration	Adequate system resourcing
		<ul style="list-style-type: none"> • Improve women's economic status • Improve community understanding of economic issues associated with violence • Early specialist advice and assistance to secure property and funds, and prevent loss upon separation • Consumer policies that prevent financial abuse • Prevent Centrelink debt arising from financial abuse • Improve access to child support payments • Prevent economic loss while waiting for court settlements • Prevention of loss through employment 		
		Meeting women's basic living needs and economic security in the crisis period and beyond		
		<ul style="list-style-type: none"> • Improved access to options for immediate and long-term housing security • Adequate levels of income support • Improving Centrelink capacity to identify and respond to women's needs 		
		Redressing economic injustice associated with violence		
		<ul style="list-style-type: none"> • Improve Family Court outcomes for women experiencing violence • Access to legal representation and support • Develop alternative means of resolving small property matters and debts • Developing consumer policies to remedy financial abuse • Specialist domestic violence skills for financial counsellors 		
		Promoting women's future earnings and economic wellbeing		
		<ul style="list-style-type: none"> • Access to affordable housing • Access to education and training opportunities • Improved employment services and support 		

While the list in the table above highlights the wide range of areas for change, some key priorities arising from the research are summarised below:

Awareness

Initiatives need to promote information and awareness about economic abuse and the financial impact of violence. A national information campaign about the financial tactics and harms associated with violence should target the general community including adult women and young women in schools; along with a wide range of service providers to improve their responsiveness, including Centrelink; financial counsellors; employment service providers; and staff in banks, utility providers and other organisations that deal with debt, loans and joint accounts. It is particularly important to understand the dynamics of economic abuse, and how it may be perpetrated after separation, including through the courts and child support systems.

Housing

Housing situations impact on all aspects of women's efforts to re-establish themselves after separation as well as their overall economic wellbeing. Housing is the major household cost for most people, and for some, a key asset and source of wealth, much of which can be lost when women leave a violent relationship. The research points to the need for a range of initiatives to assist women with access to, and costs of, housing, and that offers women the option of either relocating or staying at home with the perpetrator excluded, depending on their situation. The options of either relocating or staying at home with the perpetrator excluded should both be resourced so as to be available to all women. There is also a need for increased availability of specialist

domestic violence refuge accommodation and support so that women in crisis are not turned away. Where women are homeless following domestic violence, the response should be to enable access to suitable housing for the woman and her children, and not remove the children on the grounds of homelessness.

Reducing systemic risks

There is a need to reduce the risks involved in addressing violence and redressing its economic impact. Many interviewees described how in their experience, the systems intended to redress the economic harms associated with violence can also exacerbate it, such as where perpetrators inflict economic abuse through drawing out processes in the family court and child support systems. Access to early specialist advice could help women to take key steps to prevent economic loss. The Family Court requires a more gendered response including identification of cases where there is a history of domestic violence and improved measures to protect women's economic security. Property settlements for small matters could be dealt with more efficiently outside the family court system, and the government could establish processes designed to mitigate the harms to women associated with child support non-payment. For example, the Commonwealth could become responsible for claiming child support and could carry the burden of non-payment of child support, so that women affected by economic abuse of non-payment are not unfairly penalised.

Adequate resourcing

Services in all jurisdictions and service areas require adequate resourcing, including specialist crisis assistance and accommodation support, financial counselling, employment programs for women, housing and access to justice. Resource limitations have caused services to focus resources on the immediate needs of women in the highest risk categories. Public resources are needed to ensure women have access to representation for property matters upon separation from a violent partner. Resource constraints also mean that some of the work that practitioners and policy-makers know would help cannot be done, leaving systemic gaps.

Specialist financial counselling

There is a need to develop pathways to specialist domestic violence practice for financial counsellors, including through specialist domestic violence counselling, and co-location of specialist financial counsellors in services used by women who have experienced violence.

Quality employment and industrial protections

Economic security depends on women obtaining – and staying in – quality jobs even when affected by violence. Along with expanding industrial protections to cover a higher proportion of the workforce, supports to promote supportive human resource management practices are important. Further, family and domestic

violence should be included in anti-discrimination legislation. In addition, tailored, personalised support can help women with multiple barriers to employment obtain and sustain jobs.

Improving responses by Centrelink and employment services

For Centrelink and employment services, the Job Seeker Classification Instrument should be amended to recognise domestic violence as a barrier to employment, so that allocating resources to assist women following violence is properly recognised in employment service providers' contracts and performance indicators. Jobactive services should also develop comprehensive local referral information for women who have experienced violence. Opportunities for face to face contact and the building of relationships between practitioners and clients should be maximised, to create psychological safety for disclosure and response. Issues of the inadequacy of income support payments, and poverty among income support recipients, should be urgently addressed.

Collaboration and integration

Collaboration is important to the effectiveness of services addressing the economic aspects of violence. Particular areas, including employment services, would benefit from collaboration with specialist domestic violence services. However, better integration and collaboration generally would help reduce the burden on women of managing themselves across multiple services and professionals. Promoting women's economic security also requires that a wider range of agencies and professionals be brought together, including commercial players whose policies affect debt, loads and access to basic services, such as banks, utility and telecommunications companies, and real estate agents.

Identifying and expanding good practice

Developing, documenting and evaluating innovative partnerships is important for building the evidence base, including experiences of collaboration between mainstream and specialist services. Interviewees described some promising, innovative practices happening at local levels, such as within an area or within a service. However, there is no mechanism in place to systematically share good practice nationally, and to take best practice to scale.

References

Australia's National Research Organisation for Women's Safety (2014). *National Research Agenda to Reduce Violence against Women and their Children*. Sydney: ANROWS.

Cortis, N., & Bullen, J. (2015). *Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper* (ANROWS Landscapes, 07/2015). Sydney: ANROWS.

Cortis, N., & Bullen, J. (2016). *Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: Final report* (ANROWS Horizons, 05/2016). Sydney: ANROWS.

Department of Social Services (2014). *Second Action Plan 2013-2016 of the National Plan to Reduce Violence against Women and their Children 2010-2022*. Canberra: DSS.

This page has intentionally been left blank.

ANROWS



ANROWS

AUSTRALIA'S NATIONAL RESEARCH
ORGANISATION FOR WOMEN'S SAFETY

to Reduce Violence against Women & their Children

Horizons

Research report | October 2016

Domestic violence and women's economic security:
Building Australia's capacity for prevention and
redress: *Final report*



Issue 05 | 2016

ANROWS acknowledgement

This material was produced with funding from the Australian Government and the Australian state and territory governments. Australia's National Research Organisation for Women's Safety (ANROWS) gratefully acknowledges the financial and other support it has received from these governments, without which this work would not have been possible. The findings and views reported in this paper are those of the authors and cannot be attributed to the Australian Government, or any Australian state or territory government.

Acknowledgement of Country

ANROWS acknowledges the traditional owners of the land across Australia on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander elders past, present and future; and we value Aboriginal and Torres Strait Islander history, culture and knowledge.

© ANROWS 2016

Published by

Australia's National Research Organisation for Women's Safety Limited (ANROWS)
PO Box Q389, Queen Victoria Building, NSW, 1230 | www.anrows.org.au | Phone +61 2 8374 4000
ABN 67 162 349 171

Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: Final report / Natasha Cortis, Jane Bullen.

Sydney : ANROWS, c2016.

Pages ; 30 cm. (ANROWS Horizons, Issue 05/2016)

I. Abused women – Australia – Economic conditions. II. Family violence – Economic aspects – Australia. III. Women – Australia - Finance, Personal.

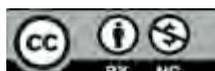
I. Cortis, Natasha. II. Bullen, Jane.

ISSN: 2204-9657 (print) 2204-9665 (online)

ISBN: 978-1-925372-44-1 (print) 978-1-925372-45-8 (online)

Creative Commons Licence

Attribution-Non Commercial



CC BY-NC

This licence lets others distribute, remix and build upon the work, but only if it is for non-commercial purposes and they credit the original creator/s (and any other nominated parties). They do not have to license their Derivative Works on the same terms.

Version 3.0 (CC Australia ported licence): [View CC BY-NC Australia Licence Deed](#) | [View CC BY-NC 3.0 Australia Legal Code](#)

Version 4.0 (international licence): [View CC BY-NC 4.0 Licence Deed](#) | [View CC BY-NC 4.0 Legal Code](#)

Design

Erin Snelgrove



UNSW Australia
UNSW, Sydney NSW 2052

Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: *Final report*

Prepared by

Dr Natasha Cortis, Research Fellow, Social Policy Research Centre, UNSW Australia

Dr Jane Bullen, Research Associate, Social Policy Research Centre, UNSW Australia

Author acknowledgements

The research would not have been possible without the women and men who so generously provided their experience and insights to participate in the interviews. We are grateful for the involvement of Jobs Australia, who provided support in recruiting staff from the employment services sector to participate in interviews. The project's expert advisory group (Jan Breckenridge, Ludo McFerran, Kylie Valentine and Kelley Johnson) provided helpful comments and guidance throughout the project. Of course, any errors or omissions are those of the authors.

The research uses unit record data from Journeys Home: Longitudinal Study of Factors Affecting Housing Stability (Journeys Home). Journeys Home was initiated and funded by the Australian Government Department of Social Services (DSS). It includes information from the Department of Employment, and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported are those of the authors and should not be attributed to DSS, the Department of Employment or the Melbourne Institute.

Suggested citation

Cortis, N., & Bullen, J. (2016). *Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: Final report* (ANROWS Horizons, 05/2016). Sydney: ANROWS.

This work is part of the ANROWS Horizons series. ANROWS Horizons (Research reports) are in-depth reports on empirical research produced under ANROWS's Research Program.

This report addresses work covered in ANROWS research project 4.6 "Domestic violence and women's economic security: Building Australia's capacity for prevention and redress". Please consult the ANROWS website for more information on this project. In addition to this paper, an ANROWS Landscapes and Compass are available as part of this project.

This page has intentionally been left blank.

Contents

Abbreviations	5
Executive Summary	6
Aims	6
Background.....	6
New evidence of the financial impact of domestic violence.....	7
Insights from sector leaders and advocates.....	8
Directions for change.....	8
Preventing economic loss associated with violence.....	8
Meeting women’s basic living needs and economic security in the crisis period and beyond.....	9
Redressing economic injustice associated with violence.....	9
Promoting women’s future earnings and economic wellbeing.....	9
Introduction	10
Previous research about the economic harms of domestic violence.....	11
Research about strategies for promoting women’s economic security.....	12
Rationale and research questions.....	13
Quantitative research: overview.....	13
Qualitative research: overview.....	13
Exploring the economic impact of violence using Journeys Home	14
Detailed methods.....	15
Focus on women.....	15
Approaches to analysis.....	17
Bivariate time series analysis.....	17
Multivariate analysis.....	17
Economic outcomes from Wave 1 to Wave 6	20
Findings: bivariate analysis.....	20
Women’s economic status.....	20
Employment.....	20
Access to basic necessities.....	22
Financial hardship.....	25
Use of financial supports.....	27
Regression analysis: Pathways Approach	30
Linear regression models: Pathways following violence in Wave 1.....	31
Income.....	31
Financial satisfaction.....	31
Value of unpaid bills.....	31
Outcomes at Wave 6 based on DV in any Wave.....	31
Logistic regression models: Pathways following violence in Wave 1.....	32
Employment.....	32
Going without food.....	32
Difficulty paying bills.....	32
Contact with debt collectors.....	32

Having to pawn or sell items.....	32
Social contact.....	32
Material assistance from welfare agencies.....	32
Difficulty accessing welfare agencies.....	32
Outcomes at Wave 6 based on DV in any Wave.....	32
Summary of findings from the pathways approach.....	34
Understanding the economic effects of prolonged exposure to violence.....	35
Findings: Bivariate analysis.....	36
Prolonged exposure to violence and women's economic status.....	36
Prolonged exposure to violence and access to basic necessities.....	36
Prolonged exposure to violence and financial hardship.....	38
Prolonged exposure to violence and use of financial supports.....	40
Regression analysis: economic effects of prolonged exposure to violence.....	42
Linear regression models: the effects of single and multiple episodes of violence.....	43
Income.....	43
Financial satisfaction.....	43
Value of unpaid bills.....	43
Logistic regression models: The effects of single and multiple episodes of violence.....	44
Employment.....	44
Going without food.....	44
Difficulty paying bills.....	44
Contact with debt collectors.....	44
Having to sell or pawn items.....	44
Social contact.....	44
Material assistance from welfare agencies.....	44
Summary of impact of violence using the "retrospective" approach.....	46
Qualitative research with service providers.....	47
Detailed methods.....	47
Qualitative findings.....	48
Recognition of the significant economic harms associated with violence.....	49
System resourcing and capacity for prevention and redress.....	50
Summary of strategies.....	51
Strategies to prevent economic loss associated with violence.....	52
Improve understanding of economic abuse and economic harms associated with violence.....	52
Early specialist advice and assistance to secure property and funds, and prevent loss upon separation.....	53
Consumer policies to prevent financial abuse.....	53
Prevent Centrelink debt arising from financial abuse.....	54
Improve women's access to child support payments following violence.....	54
Prevent economic loss while waiting for court settlements.....	55
Prevention of loss through employment.....	56
Strategies to meet women's basic living needs and economic security.....	58
Improved access to options for immediate and long-term housing security.....	58
Meeting basic needs through adequate levels of income support.....	59
Improving Centrelink capacity to identify and respond to women's needs.....	61
Strategies to redress economic injustice associated with violence.....	63
Improve Family Court outcomes for women experiencing domestic violence.....	63
Access to legal representation and support.....	64
Alternative means of resolving small matters of property and debt.....	65
Developing consumer policies to remedy financial abuse.....	65
Specialist domestic violence skills for financial counsellors.....	66

Strategies to promote women’s future earnings and economic wellbeing	67
Access to affordable housing.....	67
Access to education and training opportunities.....	68
Improved employment services and supports.....	69
Concluding discussion	71
New evidence about the economic impact of domestic violence.....	71
Directions for change.....	73
Promoting awareness.....	73
Adequate resourcing.....	73
Early specialist advice and assistance to secure property and funds, and prevent loss upon separation.....	73
Improved immediate and long term housing security.....	74
Reducing systemic risks in addressing the economic dimensions of violence.....	74
Specialist financial counselling.....	74
Quality employment and industrial protections.....	74
Improving responses by Centrelink and employment services.....	74
Collaboration and integration.....	74
Identifying and expanding good practice.....	75
Further areas for research.....	75
References	76
Appendix A: Supplementary Tables	78
Appendix B: Example of interview schedule	82
Appendix C: Examples of promising practice in employment services for women: Case studies	83
Case Study One: McAuley Community Services for women.....	83
Case Study Two: Women’s Information and Referral Exchange (WIRE Women’s Information).....	84

List of figures

Figure 1 Exposure to violence in Wave 1 and women's gross individual weekly incomes (\$)	21
Figure 2 Estimated total gross individual weekly income, women with and without children by exposure to violence in Wave 1 (\$)	21
Figure 3 Proportion employed (%)	21
Figure 4 Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied)	23
Figure 5 Proportion that rated their housing situation as "secure" (%)	23
Figure 6 Went without food at any time in last 6 months because of shortage of money (%)	23
Figure 7 At any time in last 6 months, could not pay electricity, gas or telephone bills (%)	24
Figure 8 At any time in last 6 months, could not go out with friends due to shortage of money (%)	24
Figure 9 Proportion with any unpaid overdue bills (%)	25
Figure 10 Value of unpaid overdue bills (\$)	25
Figure 11 Contacted by a debt collector in last 6 months (%)	26
Figure 12 Had to pawn or sell something in the last 6 months (%)	26
Figure 13 Asked for financial help from family and friends (%)	27
Figure 14 Asked a welfare agency for material assistance in last 6 months (%)	27
Figure 15 Used emergency relief in the last 6 months (%)	28
Figure 16 Used financial support services in the last 6 months (%)	28
Figure 17 Experienced difficulty accessing welfare services (%)	29
Figure 18 How helpful welfare services were when you needed financial assistance (%)	29
Figure 19 Mean financial satisfaction, Wave 6, by exposure to violence and employment status (%)	36
Figure 20 Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%)	37
Figure 21 Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%)	37
Figure 22 Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%)	37
Figure 23 Proportion of women with unpaid overdue bills, Wave 6, by exposure to violence (%)	38
Figure 24 Proportion of women who had been contacted by a debt collector in the last 6 months, Wave 6, by exposure to violence (%)	38
Figure 25 Proportion of women who had pawned or sold items in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)	39
Figure 26 Proportion of women who had asked for financial assistance from family or friends in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)	39
Figure 27 Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)	40
Figure 28 Proportion of women who used emergency relief in the last 6 months, Wave 6, by exposure to violence (%)	40
Figure 29 Proportion of women who reported difficulty accessing welfare services Wave 6, by exposure to violence (%)	41
Figure 30 Characteristics of women in Wave 1, by whether or not affected by DV	78
Figure 31 Subsequent exposure to DV for women who were affected by violence in the 6 months prior to Wave 1	78
Figure 32 Linear regression results: Domestic violence in any wave as the dependent variable	79
Figure 33 Logistic regression results: Domestic violence in any wave as the dependent variable	80
Figure 34 Mean individual income at Wave 6, by exposure to violence in the survey period	81
Figure 35 Employment at Wave 6, by exposure to violence in the survey period	81

List of tables

Table 1 Measures of women's economic security.....	18
Table 2 Linear regression models: DV in Wave 1.....	31
Table 3 Association with DV in Wave 1 (regression coefficients).....	33
Table 4 Linear regression results, domestic violence reported in one wave and more than one wave.....	43
Table 5 Logistic regression results (odds ratios), domestic violence reported in one wave and more than one wave.....	45
Table 6 Description of interviewees.....	47
Table 7 Summary of strategies suggested by interviewees to improve women's economic security.....	51

Abbreviations

Term	Meaning
ACTU	Australian Council of Trade Unions
ALRC	Australian Law Reform Commission
ANROWS	Australia's National Research Organisation for Women's Safety
DSS	Australian Government Department of Social Services
JSCI	Job Seeker Classification Instrument

Executive Summary

Aims

Australia's National Plan to Reduce Violence against Women and their Children 2010-2022 recognises the importance of economic wellbeing to the capacity of women and children to rebuild their lives following violence (Department of Social Services, 2014). Consistent with this recognition, and with Australia's National Research Agenda to Reduce Violence against Women and their Children (ANROWS, 2014), this research was designed to support initiatives to improve women's economic circumstances following violence. In particular, the research was designed to explore:

- the impact of violence on women's economic status;
- the efficacy and limitations of existing approaches, policies and programs relating to women's economic security; and
- to identify ways to more effectively build women's economic security following violence.

Background

The research report builds on the literature review contained in the ANROWS Landscapes paper "Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper" (Cortis and Bullen, 2015). That paper discussed how economic abuse is a frequent, yet under-researched tactic of violence. Financial issues, including the prospect of leaving property or assets behind, are major factors in women's decisions about leaving or staying in violent relationships, and the economic difficulties arising from violence, including loss of wealth upon separation, reverberate through women's lives and increase hardship in the long-term. The Landscapes paper also highlighted evidence of inadequacies in the systems intended to identify, prevent and respond to the economic harms arising from violence.

This report builds on the Landscapes paper with new statistical analysis and qualitative evidence. The statistical material reinforces how domestic violence contributes to alarming levels of financial stress among Australian women. Domestic violence is associated with economic stressors which penalise women for a number of years after violence is experienced. Interviews with stakeholders demonstrate widespread perceptions that although Australia has some highly effective initiatives in place, these operate on too small a scale to fully address the extent or range of women's needs.

New evidence of the financial impact of domestic violence

Evidence of the economic impact of partner violence comes from analysis of the Journeys Home survey. Journeys Home involved a sample of disadvantaged people, drawn from Centrelink records in 2011. It included questions about exposure to violence, relationships to perpetrators, and economic status, and shows how domestic violence contributes to high levels of economic hardship among women.

Participants were interviewed every 6 months over the six waves of the study, from 2012-14. Of the 765 women who participated, 159 (20.8%) reported that they were victims of partner violence in the 6 months prior to Wave 1. Women affected by violence had similar average incomes to those not affected, and were no more or less likely to participate in paid work. However, women affected by violence fared much worse on indicators of financial hardship and stress. The economic penalty associated with violence persisted across the six waves of the survey:

- By Wave 6, women affected by violence in Wave 1 still had more difficulty paying bills, and carried higher average levels of debt.
- By Wave 6, women affected by violence in Wave 1 were more likely than other women to go without food when they were hungry due to shortage of money.
- In Wave 6, women who had reported violence in any wave of the study had lower levels of financial satisfaction than those not affected by violence.
- Women affected by violence in Wave 1 were more likely to ask for material assistance from welfare agencies in Wave 6.

Further, economic outcomes in Wave 6 were worse for women exposed to prolonged or repeated violence in the survey period. While income levels and employment rates were similar, women who experienced domestic violence in more than one wave of the study fared worse than others in Wave 6.

- Compared with other women, those who reported violence in more than one wave were less satisfied with their financial status in Wave 6.
- Women with repeated or prolonged exposure to violence had more difficulty paying bills, and were more likely to report hunger due to shortage of money in Wave 6 than other women.
- Women with higher levels of exposure to violence had more difficulty affording social activities.

- Importantly, repeated or prolonged violence was associated with higher demands on welfare agencies for material assistance. However, women who experienced violence in more than one wave of the survey also reported more difficulty accessing welfare services than women who reported violence in one wave or who were not affected in the survey period.

Overall, these data suggest how preventing violence and intervening early to reduce exposure would help both protect women from extreme levels of financial hardship and stress, and reduce demands on welfare service systems.

Insights from sector leaders and advocates

To explore how services and systems can better promote women's economic security following violence, we conducted semi-structured interviews. Rather than interviewing women affected by violence themselves (which would require women to retell their stories), we interviewed 32 key informants involved in developing and delivering services and supports for women affected by violence. These people were selected on the basis of their role in policy advocacy, service design and delivery, including in relation to groups of women who may have different circumstances and needs, such as women in rural areas, women with disabilities, women involved in post-separation property settlements, those employed and those looking for work.

Interviewees identified several areas which need to be properly resourced to be part of a coordinated response to economic disadvantage resulting from violence. Change is required in relation to:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports.

Directions for change

The interviews highlighted how change across policy and service systems should involve a number of strategies, aimed at some broad goals. Widespread change, coordinated with other violence prevention initiatives, is required across institutions, services and supports. Interviewees discussed how the economic impacts of violence harm women in an overarching context of inequality and under-resourcing:

- Overall, women are disadvantaged economically relative to men, and violence exacerbates this inequality.
- Women have highly diverse needs and circumstances, and associated, different groups of women have particular vulnerabilities to economic harm.
- For many years, services and systems have been severely under-resourced, which undermines their capacity to meet the range or diversity of women's needs.

The report uses interviewees' perspectives to understand the range of strategies necessary to achieve four areas of change. These should be considered broad system goals for addressing the economic harm associated with violence:

- *preventing* the economic harms that women experience during violence, and upon separation from a violent partner;
- meeting women's *basic needs* in the crisis period and beyond;
- improving system capacity to *redress* economic harms, that is, to remedy the injustices women experience where loss of resources results from violence; and
- *promoting* women's financial capacity where this is required.

The range of strategies to help achieve these goals are listed below and discussed in detail in the body of the report.

Preventing economic loss associated with violence

- Improve women's economic status;
- improve community understanding of economic issues associated with violence;
- early specialist advice and assistance to secure property and funds, and prevent loss upon separation;
- consumer policies that prevent financial abuse;
- prevent Centrelink debt arising from financial abuse;
- improve access to Child support payments;
- prevent economic loss while waiting for court settlements; and
- prevention of loss through employment.

Meeting women's basic living needs and economic security in the crisis period and beyond

- Improved access to options for immediate and long term housing security;
- adequate levels of income support; and
- improving Centrelink capacity to identify and respond to women's needs.

Redressing economic injustice associated with violence

- Improve Family Court outcomes for women experiencing violence;
- access to legal representation and support;
- develop alternative means of resolving small property matters and debts;
- developing consumer policies to remedy financial abuse; and
- specialist domestic violence skills for financial counsellors.

Promoting women's future earnings and economic wellbeing

- Access to affordable housing;
- access to education and training opportunities; and
- improved employment services and supports.

Introduction

Australia aims to reduce domestic violence, as part of its National Plan to Reduce Violence against Women and their Children 2010-2022 (Department of Social Services, 2014). The National Plan recognises the importance of economic wellbeing to the capacity of women and children to rebuild their lives following violence. Initiatives associated with the National Plan, and better community understandings of domestic violence, have led to increasing recognition that violence involves economic tactics and harms, as well as those which are physical and psychological.

The state of knowledge paper, prepared as a foundation for the empirical work contained in this report (Cortis and Bullen, 2015), discussed how economic abuse is a frequent, but commonly overlooked dimension of violence. Economic abuse directly interferes with women's economic participation, status and wellbeing. Even where economic abuse is not a tactic of violence, physical and psychological abuse can disrupt women's economic participation, and generate unfair costs borne by individual women and children, and the service systems that seek to support them. Although this economic disadvantage is experienced in different ways by women in different circumstances, it influences when and how women can avoid or escape violence, and how they can participate in employment and society, ultimately undermining women's status, independence and wellbeing over the life course.

Previous research about the economic harms of domestic violence

The state of knowledge paper (Cortis and Bullen, 2015) discussed how along with other tactics of violence, economic abuse (which may involve interfering with education or work, controlling or withholding money, or generating costs for women), reduces women's ability to acquire, use and maintain economic resources, and makes it difficult to leave violent relationships. The economic harms associated with domestic violence, and the health, legal and housing costs associated with leaving violent relationships, lower women's income and assets, raise the risk of poverty for women and children, and prevent women from reaching their full potential in paid work and community life.

While economic abuse may occur during a relationship, it may also emerge, continue or escalate after a relationship has ended. However, economic abuse may not be recognised as violence by women, police or domestic violence practitioners, or may be hidden or difficult to measure and monitor, especially as cultural conventions treat income and wealth, and intra-household distributions, as private matters.

Economic abuse is defined in the family violence legislation of four Australian jurisdictions but definitions and examples of behaviour vary, reflecting the very wide range of behaviours and tactics that economic abuse may involve, and the lack of a strict definition. Related, there are no perfectly accurate estimates as to the prevalence or impact of economic abuse. In Australia, financial abuse has been estimated to occur among 80-90 percent of women who seek support for domestic and family violence (Evans, 2007, Macdonald, 2012). In the UK, between 43 and 98 percent of those experiencing physical violence were found to have also experienced economic abuse (Sharp, 2008). However, economic abuse may also occur on its own, without the physical and emotional tactics most often associated with domestic violence, making it difficult to identify. Women experiencing economic abuse but not physical threats or harms may be less likely to involve police or access domestic violence services and supports, making prevalence estimates particularly difficult.

As well as economic abuse, the physical, emotional and other tactics of violence also generate economic costs for women. For example, there are significant health, housing and legal costs associated with violence and leaving violent relationships, including lost earnings where violence disrupts paid employment.

Further, while separation from any relationship tends to incur costs, the costs of separating from a violent partner tend to be higher. Loss of property and assets upon ending a violent relationship is a key area through which violence generates economic harms. It has been estimated that around 7 in 10 women in Australia who have left a violent relationship left property or assets behind (Cox, 2015). Property divisions tend

to be worse for women separating from violent partners than other separations (Qu, Weston, Moloney, Kaspiew and Dunstan, 2014). Further, loss of wealth in the context of separation from a violent partner occurs in the context of limited access to adequate income support, and labour markets which are not necessarily responsive to the needs of women, especially sole parents (Blaxland, 2008, Braaf and Meyering, 2011, Costello, Chung and Carson, 2005).

In addition, economic tactics of violence may not cease upon separation. Economic abuse may emerge, continue or escalate post-separation, including during attempts to divide shared resources and resolve financial matters through the courts or child support systems. Violent ex-partners may intensify financial abuse when other forms of control are lost, using financial matters as a way to continue to control women's lives after separation (Cameron, 2014).

Research about strategies for promoting women's economic security

In a context of limited resources for services and supports, strategies to address domestic violence have needed to emphasise meeting women's immediate safety needs, rather than changing cultures and building women's long-term economic independence. The state of knowledge paper (Cortis and Bullen, 2015) identified the need to make economic issues primary components of domestic violence prevention and responses. It advocated building economic security into broader strategies of crisis and post-crisis support across a range of areas, including income support, employment services, education and training, housing, financial management, industrial policy, consumer protection, and access to justice. Society-wide measures, such as equal pay can improve women's independence generally, as can affordable housing, and adequate and accessible social security. Paid domestic violence leave was identified as important for minimising disruption to incomes while women end violent relationships, and for reducing the adverse financial impact of violence on women. Routine screening by financial counsellors and other frontline practitioners to identify financial issues related to domestic violence, was also identified as a positive direction for change (Adams, 2011).

Since the state of knowledge paper was published, Victoria's Royal Commission into Family Violence has also underlined a comprehensive range of strategies to end domestic and family violence. The Commission recognised the importance of promoting awareness of the economic aspects and impacts of violence, and developing strategies to promote women's economic empowerment. Noting that economic abuse is often not recognised as a form of family violence or is given lower priority, the Commission heard evidence of the need for professional development relating to economic abuse; the need to involve banks, utilities and government departments in responding to it; and the pivotal role of the workplace in women's ability to leave violent relationships (Royal Commission into Family Violence, 2015).

Among its 227 recommendations were several relevant to promoting women's economic security following violence. The Commission recognised the importance of securing paid employment for helping victims of domestic and family violence become financially secure and recover from the consequences of violence, and outlined the importance of promoting understanding of economic abuse, financial literacy, and addressing debt related to family violence (Royal Commission into Family Violence, 2015, p. 30). In particular, it included promoting the capacity of financial counsellors to recognise and respond to economic abuse; amending the National Credit Code and policies of banks and essential services providers to recognise family violence as grounds for financial hardship and resolve disputes about joint debt (Royal Commission

into Family Violence, 2015, p. 74-78) Implementation of these initiatives, many of which were also suggested by participants in this study, should be closely monitored and evaluated, and considered nationally.

Rationale and research questions

Informed by the literature review and as detailed in the state of knowledge paper (Cortis and Bullen, 2015), our empirical research was designed to address a series of research questions. Specifically, the research was designed to explore:

- the economic pathways of vulnerable women following domestic violence, to help understand the impact of domestic violence on economic wellbeing in Australia, through indicators of:
 - financial stress;
 - participation in the income support and welfare service systems; and
 - employment and job search;
- what supports are available to help promote economic security following violence, including through the income support and community service system, and gaps in provision, including in the targeting, timing, adequacy and co-ordination of supports; and
- ways to improve service systems' capacity to promote women's economic security following violence, including examples of good practice which addressed the needs of sub-populations of women.

To explore these issues, both quantitative and qualitative methodologies were used.

Quantitative research: overview

Multivariate analysis was used to assess women's economic outcomes following violence, using the Journeys Home longitudinal dataset. This contains detailed information on housing, financial pressures, and violence for a random sample of disadvantaged men and women who were flagged by Centrelink as homeless or at risk of homelessness, and who participated in the survey from 2012-14. Journeys Home was initiated and funded by the Australian Government Department of Social Services (DSS), as a study of living and housing challenges in Australia, as part of the National Homelessness Research Agenda. Design and data collection was managed by the Melbourne Institute of Applied Economic and Social Research at the University of Melbourne (Wooden, 2012).

Domestic violence affects women in diverse socio-economic circumstances. However, while violence adversely affects women regardless of socio-economic position, our use of Journeys Home, which drew a sample from Centrelink records, is consistent with our focus on the economic impact of violence on highly disadvantaged women, indicated by participants' housing insecurity. This focus was defined in the context of the overarching research priorities of ANROWS (2014), which called for research focused on the operation of Australia's welfare safety net, to improve the role of income support and employment and financial management services in building economic security following violence. A focus on disadvantaged women also recognised that those with the lowest levels of resources and

security may be most vulnerable to, and negatively affected by violence. As the Australian Bureau of Statistics' Personal Safety Survey 2012 showed, 1.8 percent of women in the bottom 40 percent of household income reported violence by a cohabiting partner, compared with 1.4 percent of women in the top-earning 20 percent of households (Cox, 2015, p. 88). Violence may also have harsher economic impacts on low income women. Lack of independent income, and general lack of economic security makes it difficult for women to leave violent relationships.

Data analysis involved comparing measures of economic status and financial hardship for groups of disadvantaged women who were affected by domestic violence and those who were not. Bivariate analysis tested whether gaps based on exposure to violence were significant at the 0.05 level. As well as indicating where levels of significance were less than the .05, figures which were below .01 and .001 are also noted, to indicate where results are highly unlikely to be due to chance. Values slightly above the .05 threshold are also noted to allow readers to draw conclusions about substantive significance where statistical significance was marginal. As well as tracking the economic status of these groups of women over the six waves of the survey, regression analysis was used to estimate the association between various measures of exposure to domestic violence and financial outcomes. Further, analysis was undertaken to determine the impact of prolonged exposure to violence. Full details of the approach to the analysis and methodology are in *Exploring the economic impact of violence using Journeys Home*.

Qualitative research: overview

Interviews were conducted with key informants involved in developing and delivering systems of services and supports for women affected by violence. Rather than interviewing women affected by violence themselves and requiring them to retell their stories, we focused on practitioners who had supported large numbers of women affected by violence throughout their careers, and whose involvement in developing service models and advocacy strategies placed them in a good position to constructively comment on system capacity and gaps, and directions for change. In designing, conducting and interpreting the interviews, we adopted a broad system-level perspective which recognised the range of possible services and supports for promoting economic wellbeing following violence. Informed by Cortis and Bullen (2015), we focused on a wide range of issues which could impact on women's economic security, including those related to income support, financial services, industrial regulation, and specialist domestic violence services, among others. Correspondingly, we recruited informants from across a wide range of systems and public, private and not-for-profit agencies. Full details of the methodology are contained in *Qualitative research with service providers*.

Exploring the economic impact of violence using Journeys Home

As mentioned previously, Journeys Home was designed to focus on housing risks and was not specifically designed as a study of domestic violence. The sample of respondents was drawn from the Centrelink database in 2011, and includes men and women flagged by Centrelink staff as being homeless, and others identified as sharing similar characteristics with that population, who were at risk or vulnerable to homelessness.

While not specifically intended as a study of domestic violence, it captured many women affected by domestic violence. This is unsurprising, as violence is a major contributor to problems of homelessness and housing instability which were the key focus of the survey (Australian Institute of Health and Welfare, 2014). Recognising likely associations between violence and housing risks, the survey asked detailed questions about respondents' experiences of violence. In each of six waves, (two each conducted in 2012, 2013 and 2014), the survey asked detailed questions about exposure to physical violence, including questions about the respondents' relationship to the person who perpetrated the violence. This allowed us to identify which women in the sample were subject to violence from a partner or former partner, and to link this with information about their economic experiences in each wave, including their experiences of financial hardship, their use of services and supports, and their demographic characteristics.

We took two approaches to analysis, both of which showed how violence contributes to economic hardship.

The first approach examined economic pathways over the six waves of the survey for two groups of women: those who reported being affected by partner violence in the 6 months prior to Wave 1, and those who did not. As this "pathways" approach doesn't account for repeated exposure to violence, we took a second, "retrospective" approach. This involved examining women's economic wellbeing and financial status in Wave 6 for groups of women classified according to the number of survey waves in which they reported being affected by partner violence.

We examined bivariate measures, then developed a series of regression models to assess the association between violence and economic hardship, controlling for potentially confounding factors. Specifically, we used Journeys Home to:

- examine the characteristics of women in the Journeys Home sample affected by domestic violence;
- compare, over the six waves of the study, the economic circumstances of women who had experienced domestic violence in the 6 months prior to Wave 1 to those who had not (the "pathways approach");
- compare financial hardship for four groups of women based on their prolonged or repeated exposure to violence (the "retrospective approach"); and
- establish whether associations between domestic violence and financial hardship held after controlling for other factors which may have confounding effects.

Detailed methods

Focus on women

Journeys Home Wave 1 included information for 917 men and 765 women. Although men may also be affected by domestic violence and may experience economic abuse or economic harm as a result of violence, we restricted our analysis to women only. This was for three main reasons.

First, the research was designed to focus on women's safety, and to build on the international research literature focused on women's economic experiences following domestic violence.

Second, an initial exploration of the Journeys Home data reflected the gendered nature of domestic violence. In particular, much smaller proportions of men than women reported being affected by violence from a partner or former partner. In Wave 1 for example, there were 59 men in the sample (6.4%) who said they were affected by partner violence in the previous 6 months, compared with 159 women (20.8% of women).

Third, among those affected by partner violence in the 6 months prior to Wave 1, higher proportions of women than men reported being harmed by physical violence. This was the case for 45 percent of women affected by partner violence compared with 34 percent of men. Women affected by partner violence in the 6 months prior to Wave 1 were also more likely to say they experienced anxiety or fear because of the physical violence, compared to men who reported partner violence: this was the case for 39 percent of women compared with 25 percent of men who reported partner violence. Women who reported partner violence in Wave 1 were also more likely to have sought support from the police. This was the case for 30 percent of women who reported partner violence in Wave 1 compared with 12 percent of men who did so. While some men are also adversely affected by violence, these data indicate that women are both more likely to experience violence than men, and also to experience more severe impacts. However, although we saw reason to restrict analysis to women for this piece of work, future research could further explore men's experiences of violence, including its economic correlates and impacts.

Identifying domestic violence in Journeys Home

Interviews in all waves of Journeys Home were conducted by trained survey interviewers. These interviewers asked a series of questions, including questions about exposure to violence. Participants could choose to skip the section, or skip any items within it. The questions used to identify partner violence for the purposes of the research are described below. As the survey was longitudinal, exposure to violence could be experienced and/or disclosed in one or more waves of the survey.

We identified violence in two main ways. First, a "pathways" approach was used to analyse whether or not women were affected

by various kinds of partner violence in Wave 1, for the purposes of tracking experiences through the survey period. Second, we counted how many of the six survey waves women reported being subject to partner violence, as the basis of a "retrospective" approach to analysing how different levels of exposure to partner violence impacted on financial indicators at Wave 6.

Neither approach indicates women's lifetime exposure to violence. The 3 year survey period gives a truncated window on women's experiences. There is limited information about women's experiences of domestic and family violence before survey commencement, and no information about women's experiences after the survey period. Within these constraints, the "pathways" and "retrospective" approaches provide two different ways of measuring and analysing exposure to violence, and both show how exposure to violence lowers economic wellbeing. However, as shown in the "retrospective" approach to analysis, prolonged, repeated exposure to violence has the worst economic impact.

Identifying women affected by domestic violence in Wave 1

The 765 women in Wave 1 were divided into two groups, as the basis for the "pathways" approach to analysis. The first group consisted of those women who reported having been affected by domestic violence in the 6 months prior to Wave 1 data collection, while the second consisted of those who did not report being affected in that period. Respondents were defined as having been affected by domestic violence in the 6 months prior to Wave 1 if they reported experiencing any of the following:

1. physical violence in the last 6 months, where the physical violence was from a partner or former partner¹;
2. threats of violence from a partner or former partner;
3. sexual assault by a partner or former partner in the last 6 months;
4. homelessness in the 6 months, where the reason for the most recent episode of homelessness was domestic violence or abuse; or
5. use of a family violence service in the last 6 months.

Based on these criteria, 159 of 765 women in the sample (20.8%) were affected by domestic violence in the 6 months prior to

1 Note that physical violence, threats of violence and sexual assault were considered "partner violence" if they were from a partner or former partner regardless of whether they were living together or not at the time of the violence, or at the time of interview. Threats were included in Wave 1, but not in subsequent waves.

Wave 1, while 606 were not (79.2%). Of the 159 women who had experienced violence in the 6 months prior to Wave 1:

- 81 reported experiencing threats of violence from a partner or former partner (50.9%).
- 67 reported physical partner violence (42.1%).
- 80 reported using a family violence service (50.3%).
- 26 reported that their most recent episode of homelessness in the last 6 months was due to domestic and family violence (16.4%).
- Sexual assault by a partner or former partner was reported by less than 10 women in Wave 1.

As indicated above, the criteria captured women who reported being affected by domestic violence in the last 6 months only, and not those ever exposed to, or affected by violence.² Of the 159 women affected by violence in the 6 months prior to Wave 1, 100 also reported violence in 1 or more subsequent Waves.

Of the 606 women not exposed to violence in the 6 months prior to Wave 1, around a quarter (147 women, or 24.3%) reported that they were affected in a subsequent Wave.³ A description of the characteristics of those affected by violence in the 6 months prior to Wave 1 and those who were not affected by violence in that period, are in Appendix A: Supplementary tables (Figure 30). These data reflect the high levels of disadvantage in the Journeys Home sample. For example, 27.6 percent of all women in Wave 1 reported having ever been placed into foster, residential or kin-care, and the proportion was slightly higher among those affected by violence in Wave 1 (32.7%). Only two in five women in Wave 1 had completed Year 12, which is much lower than the national average of 89.5 percent for women in 2014 (see ABS, 2015). One in five women were from Aboriginal or Torres Strait Islander backgrounds (21.2%). Less than one in five women in Wave 1 were employed (18.2%), reflecting sourcing of the sample from the income support database. Correspondingly, a little over half had been registered with an agency to help with job search in the last 6 months (52.3%).

2 Journeys Home also asked questions about exposure to family violence as a child, and whether domestic violence was a reason for first respondents' first episode of homelessness (which may not have been in the last 6 months). While our analysis does not use these measures, they may be worthy of examination in further research using Journeys Home.

3 The "pathways" approach described below provides a more detailed analysis of the impact of prolonged or recurrent exposure to violence.

There were few significant differences between the characteristics of women affected by domestic violence in the 6 months prior to Wave 1 and those who were not. The main difference was the presence of children: 45.9 percent of those affected by violence had a child aged under 18 living with them, compared with 31 percent of women in the sample who were not affected by violence in that time period ($p < .001$). Among those affected by violence, there were also slightly larger proportions of women who had ever been in foster, residential or kin-based care ($p = .06$).

Women affected by domestic violence in Waves 2 to 6

In any of Waves 2 to 6, around 20-30 percent of the 159 women affected by violence in Wave 1 reported further exposure to violence (see Appendix A: Supplementary Tables, see Figure 31). More than 3 in 5 (62.9%) of the 159 affected in Wave 1 also reported being affected by violence in at least one subsequent wave (that is, from Wave 2 to Wave 6). However, this figure is affected by the different way of measuring domestic violence in Wave 1 compared with Waves 2 to 6, which are likely to underestimate the incidence of violence from Waves 2 to 6. Whereas Wave 1 included threats of violence, questions about whether or not respondents had experienced threats of violence, and their relationship to the person making these threats, were not included in subsequent waves.⁴ As a result, for each of Waves 2 to 6, respondents were defined as having been affected by domestic violence if they had:

1. experienced physical assault by a partner or former partner in last 6 months;
2. experienced sexual assault by a partner or former partner in the last 6 months;
3. left the place they were previously living due to domestic violence; or
4. used a family violence service in the last 6 months.

Using this definition for Waves 2 to 6 and the slightly wider definition for Wave 1 (which includes threats), there were 292 women (38.2%) who were affected by violence at any point during the survey, although, as indicated above, the proportion who reported it in each wave was lower, hovering between 20 and 30 percent. Of the 292 women who experienced violence at any time in the survey period, 135 (46.2%) reported it in one wave only, 89 (30.5%) reported it in two waves, 34 (11.6%) reported it in three waves, 34 (11.6%) reported it in four waves or more waves.

4 Why this changed was not documented. However, it is likely the question about threats of violence was removed for pragmatic reasons, to shorten survey length.

Identifying repeated and persistent exposure to violence

In addition to the “pathways approach” which distinguished exposure to violence based on reports in Wave 1, we identified women subject to repeated and prolonged exposure to partner violence during the survey period. This was developed as a categorical variable distinguishing how many of the six waves women had reported violence in. The 644 women who participated in Wave 6 were classified to one of four categories, based on their exposure to partner violence as per the criteria explained above⁵:

1. Women in Wave 6 who didn't report partner violence at all during the survey period (n=377).
2. Women in Wave 6 who reported it in one wave only (n=124).
3. Women in Wave 6 who reported it in two waves (n=80).
4. Women in Wave 6 who reported it in three or more waves (n=63).

These categories provide an indicator of those women subject to repeated or recurrent abuse, based on how many 6 month periods they reported experiencing partner violence. Of course, this is an indicator only, and does not capture the intensity of exposure to violence within a wave, and so treats single and multiple episodes of violence within a 6 month period identically. Notwithstanding, the categories distinguish broad groups of women who appear, based on the evidence available, to have been affected by partner violence to differing extents in the survey period.

⁵ As these figures relate to women who participated in Wave 6 only, the figures differ slightly from those mentioned above, which relate to women who reported domestic violence at any point in the survey period.

Approaches to analysis

Bivariate time series analysis

Journeys Home included a range of indicators of financial hardship and wellbeing across the six waves of the survey. Indicators include those relating to:

- *women's economic status*: including weekly income, financial satisfaction and paid employment;
- *access to basic necessities*: including ability to pay for food, utilities, and social activities;
- *financial hardship*: including unpaid overdue bills, whether or not women had to sell or pawn items, contact with debt collectors, and self-assessed housing security;
- *use of financial supports*: including use of emergency relief; use of welfare agencies for food, clothes, accommodation or money; and requests for financial help from friends or family.

Bivariate analysis was used to compare the following:

1. Indicators over six waves of the survey for two groups: those who, in Wave 1 of the survey, said they had been affected by domestic violence in the last 6 months, and those who did not (as per the “pathways approach”) (see *Economic outcomes from Wave 1 to Wave 6*).
2. Indicators in Wave 6 for women with varying levels of recent exposure to partner violence, based on the number of survey waves they reportedly experienced it in (as per the “retrospective” approach, see *Understanding economic effects of prolonged exposure to violence*).

Percentages of women were calculated taking account of both item non-response and wave non-response.

Multivariate analysis

Multivariate analysis was used to examine associations between domestic violence and women's economic status, controlling for potentially confounding variables. To establish the extent to which domestic violence was associated with economic hardship controlling for other potentially confounding factors, we developed a series of regression models. Where the dependent variable divided respondents into two categories (for example, those who experienced difficulty paying bills and those that did not), logistic regression models were used. These models calculate odds ratios from the coefficients, which indicate the unique importance of independent variables for predicting classification of respondents into either of two categories (Dewberry, 2004). Where the dependent variable was a scalar measure (for example, income level, level of debt, or level of satisfaction with financial status), linear regression (ordinary least squares) was used. All analysis was performed with Statistical Package for the Social Sciences (SPSS version 23). While the threshold for statistical significance was set at the 0.05

level, p-values marginally above the threshold were noted, to allow assessment of practical or substantive significance in the context of sample and effect sizes (Hubbard and Meyer, 2013).

Dependent variables: Measures of women's economic security

A list of the dependent variables used as indicators of women's economic security, and their definitions, is in Table 1.

Independent variables

Models were developed to explore the association between violence and the economic indicators listed above. A series of measures of domestic violence were used, as there are different ways that exposure to violence was captured in Journeys Home, and because there may be differences in types and extent of

exposure, for example, those exposed in only one wave compared with more than one. The measures used were:

- whether or not respondents reported partner violence in Wave 1 (a binary indicator with "no" coded as "0" and "yes" coded as "1");
- whether or not respondents reported partner violence in any wave of the survey (again, constructed as a binary indicator with "no" coded as "0" and "yes" coded as "1"); and
- a categorical indicator capturing how many of the six survey waves respondents reported exposure to partner violence (coded as "0" to "3", with "3" capturing those who reported violence in three or more waves).

Table 1 Measures of women's economic security

	Measure	Data definition
Economic status	Weekly income	Gross individual weekly incomes, measured in dollars.
	Financial satisfaction	Score on a scale of 0 (totally dissatisfied) to 10 (totally satisfied)
	Undertaking paid employment	Worked at any time at all during the last 7 days, in a job, business or farm (binary measure, no=0, yes=1)
Access to basic necessities	Went without food due to shortage of money	Because of a shortage of money, had to go without food when you were hungry (in last 6 months) (binary measure, no=0, yes=1)
	Couldn't go out with friends because of shortage of money	Could not go out with friends because you could not pay your way? (in last 6 months) (binary measure, no=0, yes=1)
	Difficulty paying utilities bill	Because of a shortage of money, could not pay electricity, gas or telephone bills on time? (in last 6 months) (binary measure, no=0, yes=1)
	Self-assessed housing security	Describes current housing situation as "secure in your accommodation" (not "at risk of homeless" or "homeless") (binary measure, no=0, yes=1)
Financial hardship	Value of unpaid overdue bills	Approximate value of unpaid overdue bills (\$)
	Had to sell or pawn items	Because of a shortage of money, had to pawn or sell something (in last 6 months) (binary measure, no=0, yes=1)
	Contact with debt collectors	Has been contacted by a debt collector in the last 6 months (binary measure, no=0, yes=1)
Use of financial supports	Asked for financial help from friends or family.	Because of a shortage of money, asked for financial help from friends or family? (binary measure, no=0, yes=1)
	Use of emergency relief	Used emergency relief services in the last 6 months (services that provide assistance and food, clothing or vouchers) (binary measure, no=0, yes=1)
	Use of welfare agencies for food, clothes, accommodation or money	Because of a shortage of money, asked a welfare agency for food, clothes, accommodation or money (binary measure, no=0, yes=1)
	Difficulty accessing welfare services	Whether respondent had any difficulty accessing welfare services in the last six months (binary measure, no=0, yes=1)
	Helpfulness of welfare services when you need money or financial assistance?	Rated welfare services as "Very helpful" or "somewhat helpful" (as opposed to neither helpful nor unhelpful, somewhat unhelpful or very unhelpful) when you need money or financial assistance (binary measure, not helpful=0, helpful=1)

Control variables

Each regression model controlled for respondent age. This was captured using binary measures of whether or not respondents were aged under 25, aged between 25 and 55 (treated as the reference category), or aged over 55. Binary measures were also used to capture whether or not respondents were living with one or more children aged under 18, whether they were partnered (regardless of whether their partner was the perpetrator of violence or not), as these family factors could affect access to income, and access to shared household resources. A binary indicator also distinguished between those with any history of living in out-of-home-care (including foster care, residential care, and kin-based care). This was included as an indicator of having a difficult family background, which could plausibly influence economic status, as families provide important sources of financial support. Binary measures also captured whether respondents were living outside metropolitan areas at the time of interview, as this could affect economic hardship by both reducing access to employment opportunities, or changing living costs. Whether respondents were from Aboriginal or Torres Strait Islander backgrounds were also included, along with binary indicators of whether respondents had completed Year 12, and whether they were employed at the time of interview.

Limitations of the approach

As indicated above, the sample focused on the highly disadvantaged sample included in Journeys Home, and may not reflect the economic impact of domestic violence for women for whom asset or income levels, or visa status would make them ineligible of income support payments. Further, the dataset doesn't contain full information about exposure to violence, including the level of severity of violence within a particular wave, or exposure to partner violence prior to the survey period. The questions about violence also focus on physical and sexual violence, with threats included in Wave 1 only, and does not capture exposure to other kinds of violence, such as emotional abuse and economic abuse.

Economic outcomes from Wave 1 to Wave 6

Findings: bivariate analysis

Bivariate analysis of economic status and financial hardship across the six waves of Journeys Home provides insight into the economic penalties of domestic violence which are borne by women during and following violence. On most measures, indicators of economic status were worse, on average, throughout the survey period for the group of women affected by domestic violence in the 6 months prior to Wave 1, compared with the group who were not. Further, on most measures, the difference between the groups persisted over the 3 year survey period. This is shown below, through a series of indicators of women's economic status, access to basic necessities, financial hardship, and use of financial supports. Regression analysis, which controls for potentially confounding factors, is reported in *Regression analysis: Pathways approach*. Further insight, showing how the number of survey waves in which women reported experiencing partner violence predicted worse economic outcomes, is provided in *Understanding economic effects of prolonged exposure to violence*.

Women's economic status

Women's economic status over the six waves of the study was initially explored through measures of weekly incomes, employment status and a subjective measure of satisfaction with financial status.

Income

In Wave 1, women affected by violence in the previous 6 months had higher gross individual weekly incomes than women not affected by violence in that period (Figure 1). In Wave 1, women in the sample affected by violence reported gross individual incomes of \$444, on average, while those not affected by violence in that time period had average incomes of \$388, and the difference was statistically significant in Wave 1.⁶ The gap in weekly incomes persisted over five waves, but narrowed, and was not statistically significant at the .05 level after Wave 4. Incomes had converged by Wave 6, due to the faster growth in incomes for those not affected by violence in Wave 1 than those affected by it.

As shown in the sample characteristics (Appendix A: Supplementary Tables, see Figure 30), women who had experienced violence were more likely to have children than

others, which could explain higher earnings, as the weekly income measure includes income support payments, including family tax benefit, which make allowance for family size. Figure 2 shows the gap in income between women with and without children, and provides a breakdown of income levels based on exposure to violence in Wave 1. The gap between the incomes of those exposed to violence and those who were not was only statistically significant for women with children in Waves 1, 2 and 4. Overall, this is not clear evidence of an association between violence and women's incomes.

Employment

Figure 3 shows there was no difference in the proportion of women in paid work, according to whether or not they were affected by violence in Wave 1. Whereas 16.4 percent of women affected by violence in Wave 1 were in paid work in Wave 1, 18.7 percent of those not affected by violence were working, and the figure had risen slightly and by roughly the same amount for both groups by Wave 6, to 18.8 percent and 20.9 percent respectively. The difference between the two groups was not statistically significant in any wave. We therefore found no evidence of a bivariate association between exposure to violence in Wave 1 and paid work throughout the survey period.

While employment is important for women's economic security, detailed comparison of employment experiences (such as employment duration, reasons for leaving, or access to domestic violence supports in the workplace) for women affected by violence and those not affected cannot be explored using the Journeys Home data, primarily because of the limited numbers of women who were employed in each wave. However, information about the types of jobs women were in when working is available. This information showed that respondents were predominantly working in the types of lower-skill positions.

Occupations and industries

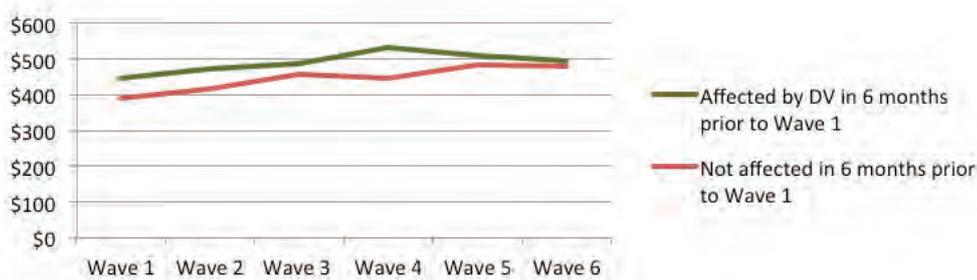
For those in paid work, respondents' occupations were classified using the ANZSCO 2-digit (ABS, 2006a). In Wave 6, the vast majority (130) were employed in lower-skill, non-managerial or non-professional positions. The largest group of working women were classified as "sales workers", "sales assistants and salespersons", "sales support workers", or "sales representatives and agents" (33 workers). The next biggest groups were "carers and aides"; and "cleaners and laundry workers" (each <20 (based on ANZSCO 2-digit classifications).

⁶ These were low by community standards for both groups. By contrast, average weekly total earnings (full and part time women) were \$840 in November 2012 (see ABS (2013). Average Weekly Earnings, Australia, Nov 2012, Cat. No 6302.0. Canberra, Australian Bureau of Statistics.

Respondents' industry of employment was captured in the dataset using ANZSIC 2-digit classifications (ABS, 2006b). The largest group of women were working in "food and beverage services" in wave 6 (25) followed by "social assistance services", "food retailing" and "other store-based retailing", and "administrative services", "residential care" and "personal and other services" (each <20).

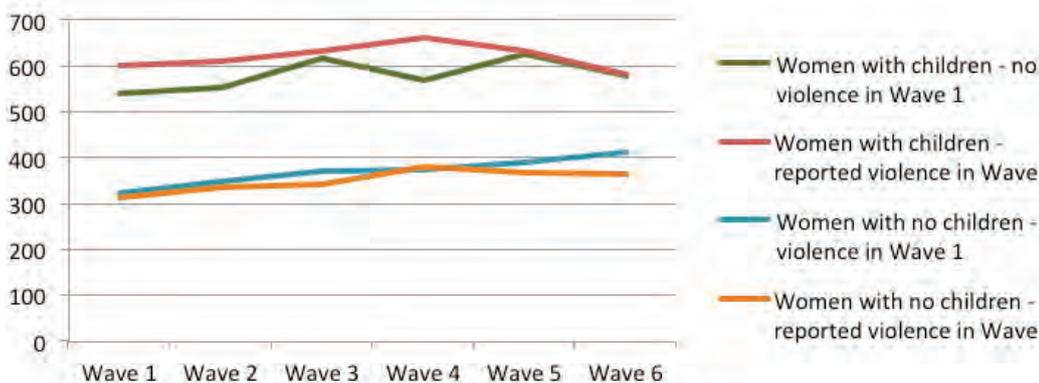
There was no significant difference in how respondents were distributed across occupations or industries according to whether or not they experienced domestic violence in Wave 1, or at any point during the survey period.

Figure 1 Exposure to violence in Wave 1 and women's gross individual weekly incomes (\$)



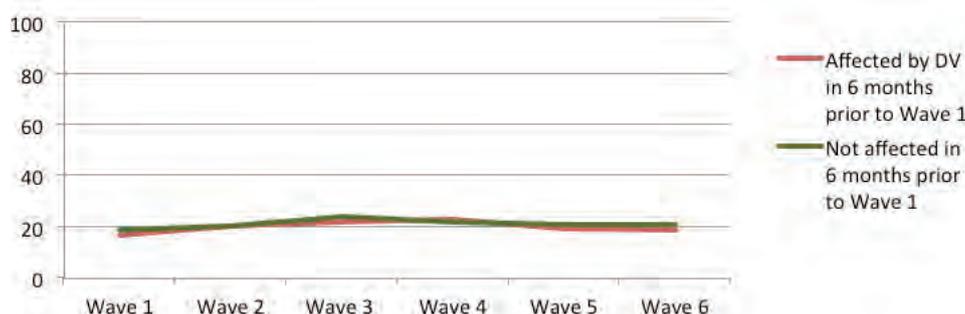
Note: Difference was statistically significant in Waves 1, 2 and 4 (p<.05).

Figure 2 Estimated total gross individual weekly income, women with and without children by exposure to violence in Wave 1 (\$)



Note: the gap between mean incomes of women with children and those without was statistically significant in all waves. For women with children, the gap in mean incomes for women affected and not affected by violence was statistically significant only in Waves 1, 2 and 4. For women without children, the gap in incomes for those who did and did not report violence was not significant in any wave.

Figure 3 Proportion employed (%)



Note: Differences were not statistically significant in any wave.

Financial satisfaction

Although there was no evidence of differences in women's incomes or employment, those exposed to violence had lower levels of financial satisfaction.

Figure 4 shows average ratings of financial satisfaction based on self-reports on a scale from 0 to 10. In Wave 1, women affected by violence in the previous 6 months had lower mean levels of financial satisfaction than those not affected (scores of 3.7 compared with 4.5). Although financial satisfaction increased slightly over the survey period for those affected and not affected by violence in Wave 1 (average scores of 4.7 and 5.4 in Wave 6 respectively) the gap persisted over the 3 years of the study, and was statistically significant in each wave. Thus, while women affected by violence had higher average levels of income than other women in the sample, they had significantly lower ratings of financial satisfaction than those not affected, with the difference between the groups lasting at least throughout the survey period.

The Journeys Home data do not give precise reasons for the relatively low levels of financial satisfaction of women affected by violence. However, low levels of satisfaction may relate to the additional costs of addressing violence faced by this group, or the impact of economic abuse. The finding may also reflect experiences of loss of wealth and economic security associated with separating from a violent partner.

Access to basic necessities

The Journeys Home survey also asked a series of questions about access to basic necessities: including secure housing, food, utilities, and social activities. While access to secure housing improved through the survey period and the gap between the groups decreased by Wave 6, on each of the other measures, women who reported being affected by domestic violence in Wave 1 had worse outcomes than other women in Wave 6.

Secure housing

Journeys Home asked survey participants to self-assess their housing situation as "secure", "at risk of homelessness", or "homeless". In Wave 1, those affected by violence in the previous 6 months were less likely than others to rate their housing situation as secure, with 66 percent reporting this was the case compared with 76 percent of respondents not affected by violence in the previous 6 months.

Further, the gap between those affected by violence in Wave 1 and those who were not affected narrowed over the period, and was not statistically significant after Wave 3, which was within around 18 months that the survey first captured their experience of domestic violence (see Figure 5). For each group, the proportion of women living in housing which they considered

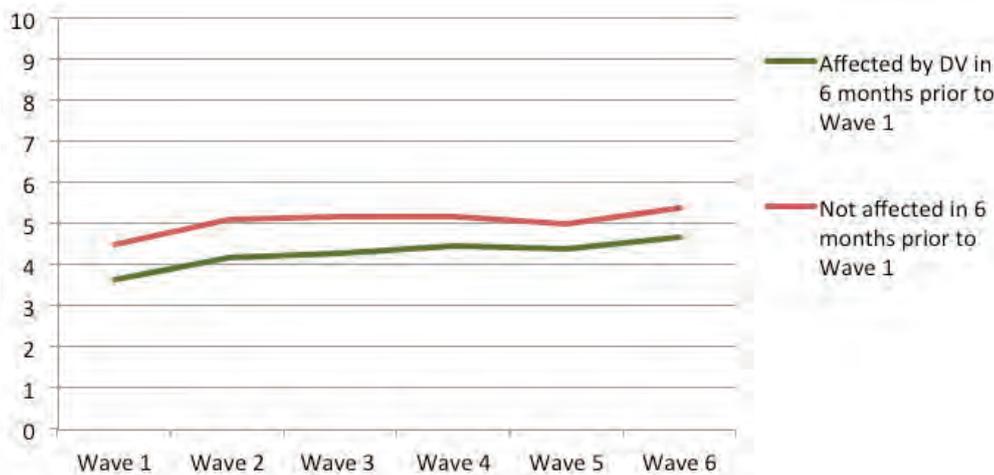
to be secure rose over the survey period. The reasons for this improvement in respondents' feelings of security are unclear. However, these ratings are perhaps partially substantiated by the increase in the proportion of all women who were in public or community housing from Wave 1 (22.6%) to Wave 6 (29.5%).

Going without food

Figure 6 shows how higher proportions of women affected by violence in the 6 months prior to Wave 1 reported going without food due to shortage of money. The gap was widest in Wave 1, when more than half of women affected by violence in the previous 6 months reported going without food (57.9%), compared with 39.3 percent of women who were not affected by violence in that wave. Although the proportion reporting going without food reduced throughout the survey period, even in Wave 6, those who had reported violence in Wave 1 were more likely than others to go without food. In Wave 6, 1 in 3 women who had been affected by violence in Wave 1 (33.6%) reported going without food compared to 22.5 percent of those not affected, and the difference was statistically significant. These figures are much higher than the comparable figure from the general population (3.5%)⁷.

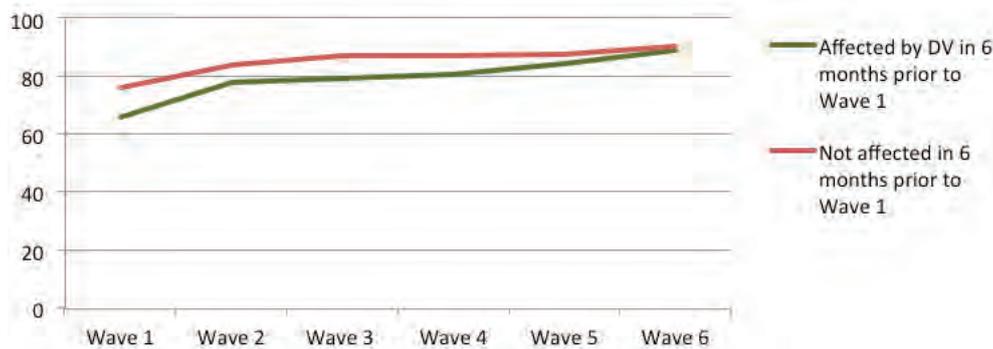
7 This figure comes from the Household, Income and Labour Dynamics in Australia survey, 2009 (see Wilkins, R. & D. Warren (2012). Families, Incomes and Jobs, Volume 7, A Statistical Report on Waves 1 to 9 of the Household, Income and Labour Dynamics in Australia Survey. Melbourne Institute of Applied Economic and Social Research, University of Melbourne. In HILDA and Journeys Home, the questions used different wording, and whereas Journeys Home was conducted with an interviewer, the relevant item in HILDA was captured in a self-completion questionnaire. Notwithstanding, the proportion going without food in Journeys Home is much higher than in the general population, reflecting high levels of disadvantage in the sample.

Figure 4 Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied)



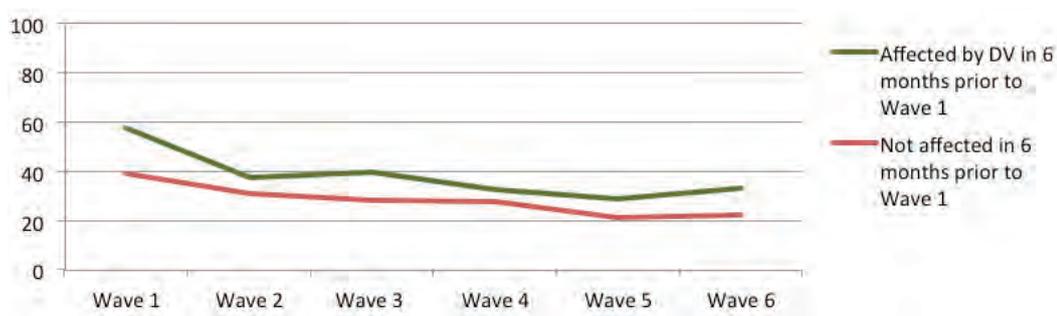
Note: Difference was statistically significant in all waves ($p < .05$).

Figure 5 Proportion that rated their housing situation as "secure" (%)



Note: Differences were statistically significant in Waves 1 to 3.

Figure 6 Went without food at any time in last 6 months because of shortage of money (%)



Note: Differences were statistically significant in all but Wave 2 and 4 ($p < .05$).

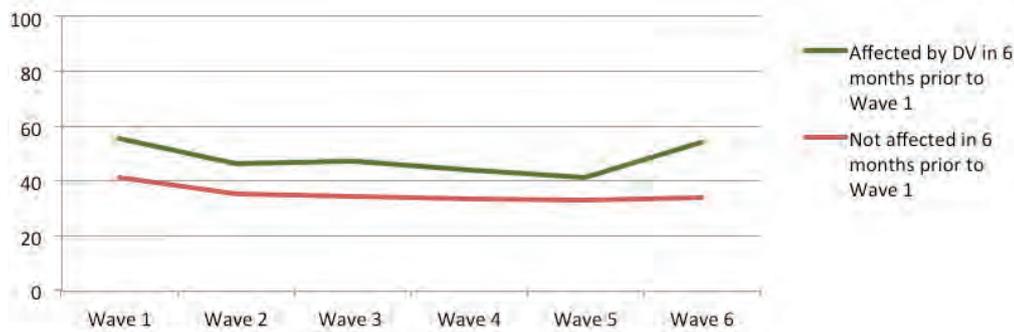
Difficulty paying bills

As for the other measures of access to basic necessities, women affected by violence in Wave 1 were more likely than others to report that they were unable to pay an electricity, gas or telephone bill due to shortage of money. In Wave 1, this was the case for 55.8 percent of those affected by violence in the previous 6 months, compared with 41.4 percent of others. Throughout the survey, the difference was statistically significant in all but one wave (Figure 7).

Social participation

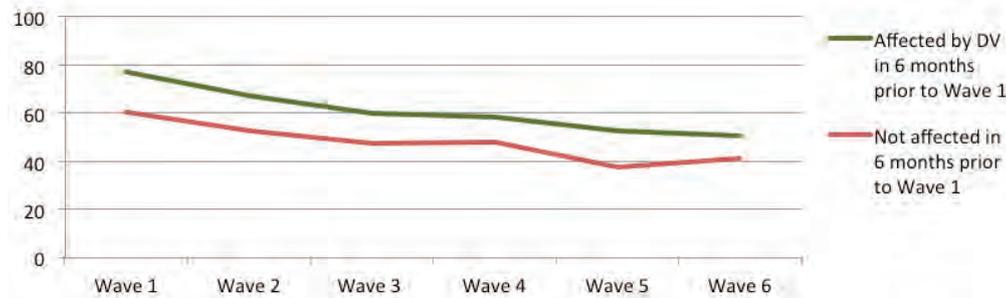
While perpetrators may seek to directly disrupt women's social connections as a tactic of abuse, this analysis shows how the financial impact of violence also precludes women from social activities. Across the 3 year period, a high proportion of the Journeys Home sample reported that they could not go out with friends because they were unable to pay their way. While the proportion for whom this was the case reduced over time, the gap based on exposure to domestic violence remained evident. In Wave 1, more than three in four women affected by violence were unable to go out with friends due to shortage of money, compared with 60.3 percent of others (Figure 8). The gap remained over time, and differences were statistically significant in each wave.

Figure 7 At any time in last 6 months, could not pay electricity, gas or telephone bills (%)



Note: Differences were statistically significant ($p < .05$) in all but Wave 5.

Figure 8 At any time in last 6 months, could not go out with friends due to shortage of money (%)



Note: Differences were statistically significant ($p < .05$) in all waves.

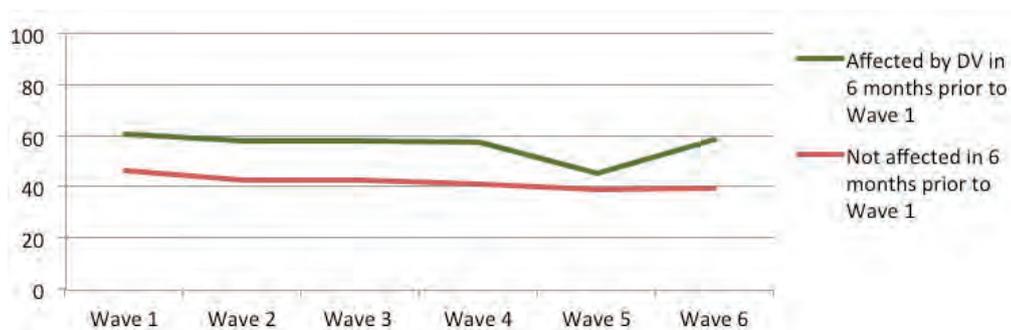
Financial hardship

Other measures also showed persistently higher hardship based on exposure to violence. Measures included the value of unpaid overdue bills, whether respondents had to sell or pawn items in the last 6 months, and whether they had contact with debt collectors.

Unpaid overdue bills

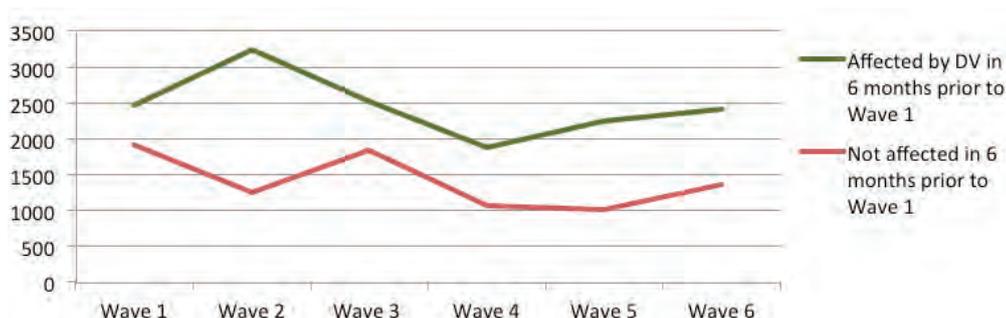
Across the 3 years of the survey, higher proportions of women who were affected by domestic violence in Wave 1 had unpaid overdue bills, compared with those not affected by violence in that time period (Figure 9). Around three in five women affected by violence in the previous 6 months reported unpaid overdue bills in Wave 1 (61.0%), compared with 46.6 percent of other women. Across all waves, the value of these bills was higher among those affected by violence in Wave 1 than for other women in the study, although the reported value of unpaid debt fluctuated over the period (Figure 10). In Wave 6, those affected by violence reported \$2400 in unpaid overdue bills, on average, compared with \$1360 on average for other women.

Figure 9 Proportion with any unpaid overdue bills (%)



Note: Differences were statistically significant ($p < .05$) in all waves, except for Wave 5.

Figure 10 Value of unpaid overdue bills (\$)



Note: Differences were statistically significant ($p < .05$) in all but waves 1 and 3.

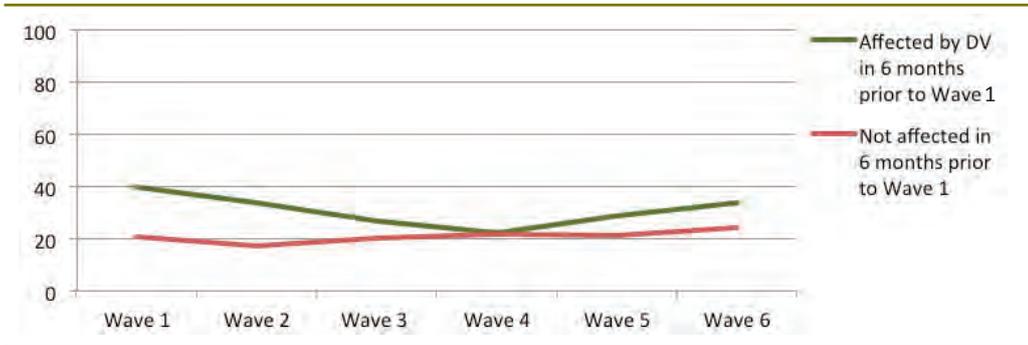
Contact with debt collectors

Journeys Home asked respondents if they had been contacted by a debt collector in the last 6 months. Those affected by violence tended to be more likely to report that this was the case, although the gap was not statistically significant in half of the survey waves (Figure 11). It was widest in Waves 1 and 2 (and statistically significant in each). While the proportion contacted by debt collectors reduced in Wave 2, around double the proportion of women affected by violence in Wave 1 were contacted compared with those who did not report violence (33.6% compared with 17% respectively).

Pawning and selling items

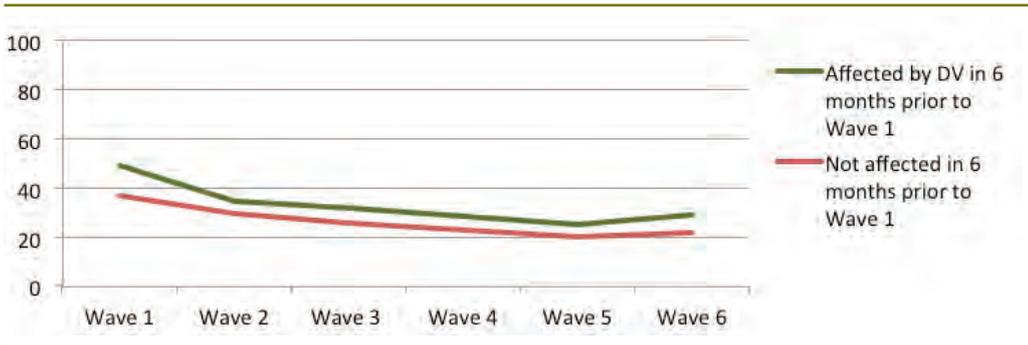
In Wave 1, around half of the women affected by violence in the 6 months prior said they had to pawn or sell something due to shortage of money, compared with 36.8 percent of other women. However, the gap narrowed after Wave 1, and was not statistically significant in any other wave (see Figure 12).

Figure 11 Contacted by a debt collector in last 6 months (%)



Note: Differences were statistically significant ($p < .05$) in Waves 1, 2 and 6.

Figure 12 Had to pawn or sell something in the last 6 months (%)



Note: Difference was statistically significant ($p < .05$) in Wave 1 only.

Use of financial supports

Consistent with higher levels of financial hardship, women affected by violence in Wave 1 were also more likely to seek assistance from family and friends, and from welfare services, including financial support and emergency assistance.

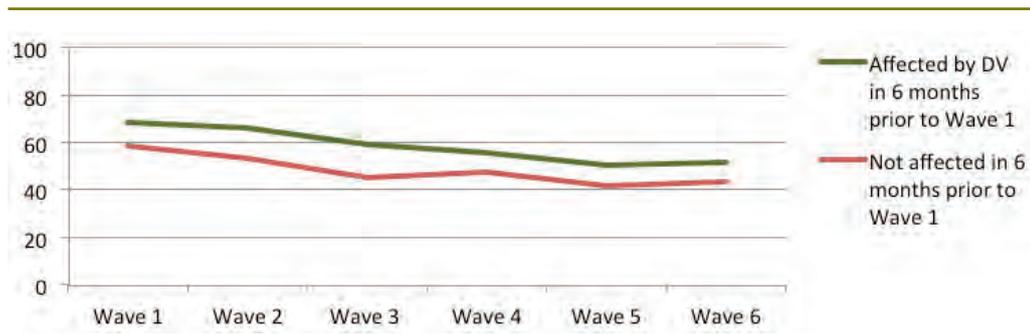
Financial assistance from family and friends

Women affected by violence at Wave 1 were more likely than others to ask for financial help from family or friends, although the gap was only large enough to be statistically significant ($p < .05$) in the first three waves. In Wave 1, 68.6 percent of women affected by violence asked for financial assistance from family or friends, compared with 58.8 percent of those not affected. While a gap was maintained throughout the 3 year study period, it was not statistically significant after Wave 3 (Figure 13).

Welfare agencies and material support

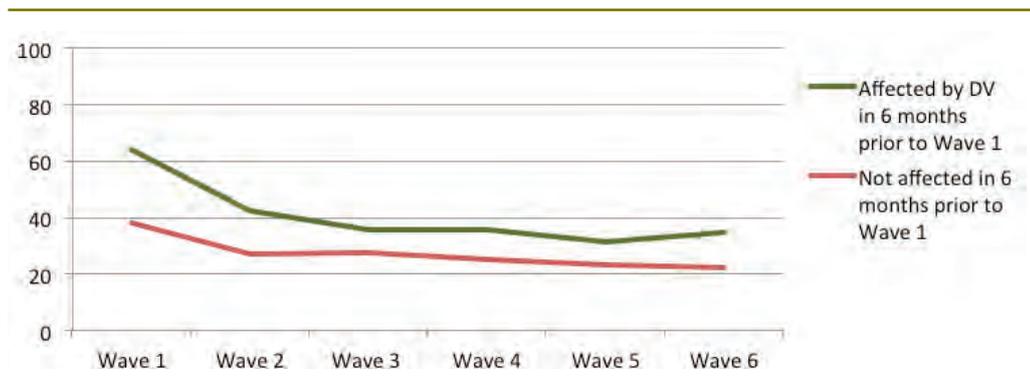
In Wave 1, women who had been affected by violence in the last 6 months were much more likely to have also asked a welfare agency for material assistance (food, clothes, accommodation or money) in the last 6 months (see Figure 14). More than three in five women affected by violence reported they had asked for welfare assistance (63.9%) compared with 37.9 percent of those not affected by violence in the period. Interestingly, although the gap narrowed, it continued over 3 years. Even in Wave 6, women affected by violence in Wave 1 were more likely to say they asked a welfare service for material assistance.

Figure 13 Asked for financial help from family and friends (%)



Note: Differences were statistically significant ($p < .05$) in Waves 1 to 3.

Figure 14 Asked a welfare agency for material assistance in last 6 months (%)



Note: Differences were statistically significant in all waves except for Wave 3. However, in Wave 3 the level of significance of the gap was marginally above the threshold ($p = .06$).

Emergency relief

Figure 15 shows that women affected by violence in the 6 months prior to the study were more likely to use emergency relief services throughout the study period, and the difference was statistically significant ($p < .05$). These services provide assistance and food, clothing or vouchers. However, the proportion of women using emergency relief was highest in Wave 1. In that Wave, almost half of the women affected by violence used emergency relief (47.8%) compared with 30.5 percent of those who had not been affected by violence in the previous 6 months.

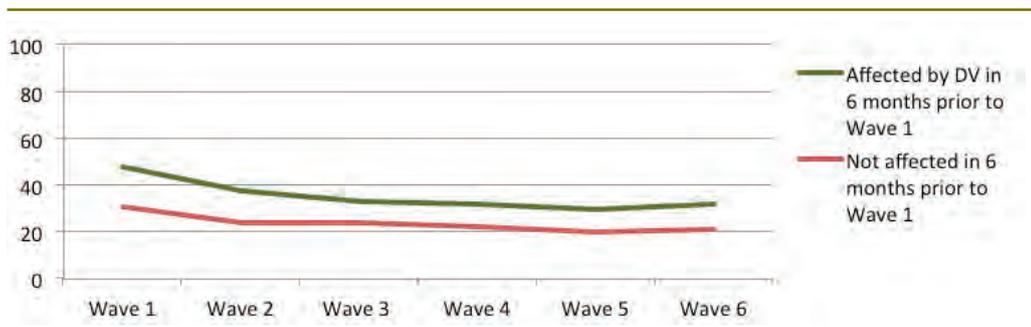
Financial support services

Numbers using financial support services, defined as free services that help you budget, manage debts or understand your financial situation and options, tended to be small. However, higher proportions of those affected by violence reported using these services in Wave 1 (14.5% compared with 6.3% of other women) and the gap remained statistically significant in subsequent waves (see Figure 16).

Difficulty accessing welfare services

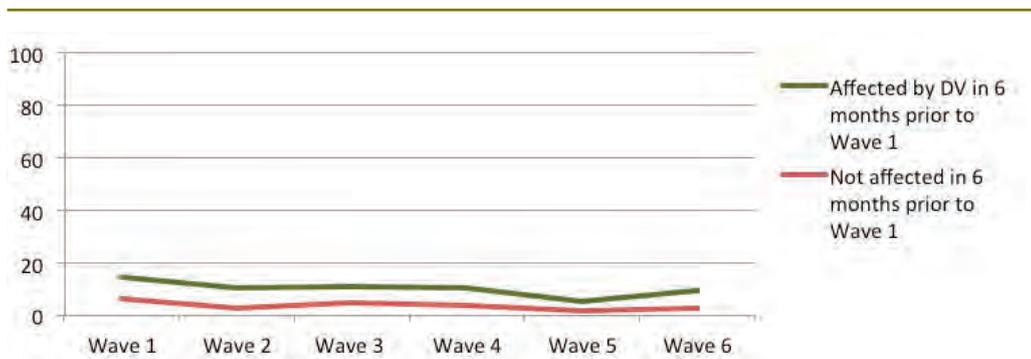
After respondents were asked questions about whether they had used welfare services (including housing, emergency relief, legal aid, financial support, and family violence services), they were asked if they had any difficulty accessing any of these services in the last 6 months. Respondents were given the option to answer “not applicable” or “don’t know”. However, of the 692 women who answered “yes” or “no” to the question, higher proportions of women affected by violence in Wave 1 reported difficulties accessing services, and the gap was widest in Wave 1 (25.2% compared with 8.2% of other women) (see Figure 17). Among women who experienced domestic violence the most common reason for difficulty was “inadequate services in area” or “waiting too long/appointment not available at time required”. These were also the most common reasons given by other women who answered the question.

Figure 15 Used emergency relief in the last 6 months (%)



Note: Differences were statistically significant ($p < .05$) in all waves.

Figure 16 Used financial support services in the last 6 months (%)



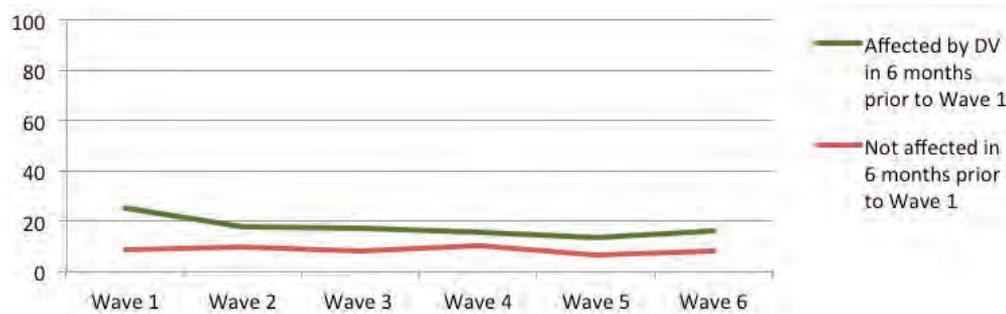
Note: Differences were statistically significant ($p < .05$) in all waves.

Helpfulness of welfare services when you needed financial assistance

In Wave 1, respondents who had asked for help from welfare services when they needed financial assistance were asked how helpful they found welfare services to be. This was not asked in subsequent waves. As such, analysis is used to compare the experiences of those who reported violence in Wave 1 and those who did not. In Wave 1, there were 318 respondents who rated the helpfulness of services for financial assistance, 91 of whom had reported violence in Wave 1, and 227 who had not. As shown in Figure 18, a higher proportion of those affected by violence rated welfare services as “unhelpful” or “very unhelpful” (combined) compared with other women, and a lower proportion said they were “very helpful” or “helpful” (combined), and the difference

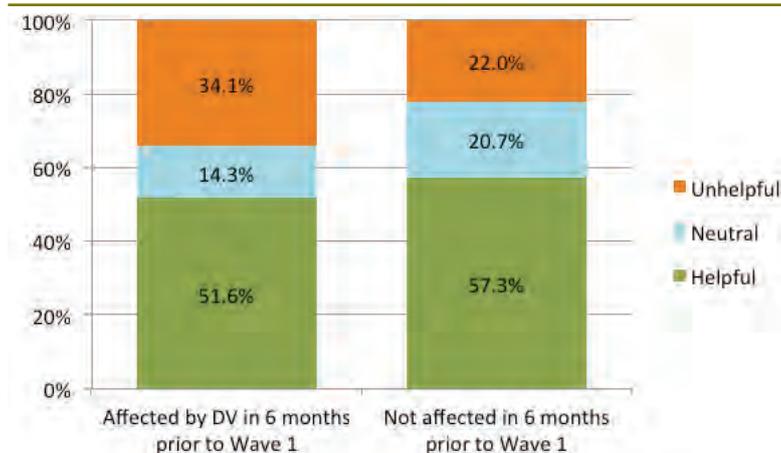
was statistically significant ($p < .05$). The data set does not allow exploration of the reasons that respondents found services unhelpful. The experiences of women accessing services for financial assistance associated with violence is worthy of further research, and would underpin development of strategies to better assist women affected by violence.

Figure 17 Experienced difficulty accessing welfare services (%)



Note: Differences were statistically significant in all waves ($p < .05$).

Figure 18 How helpful welfare services were when you needed financial assistance (%)



Note: Difference between those who reported violence in Wave 1 and those who did not was statistically significant ($p < .05$).

Regression analysis: Pathways Approach

As shown above, the group of women affected by violence in Wave 1 generally had worse economic wellbeing throughout the survey period. However, these bivariate measures do not account for potentially confounding factors, that is, other factors which may also account for differences between groups. For example, women who reported violence in Wave 1 may be more likely to live with children than other women, be less likely to be working, have lower levels of education, or live outside the main cities, which may explain a portion of their higher levels of financial hardship and stress.

To examine the association between domestic violence and a series of measures of women's economic security after controlling for potentially confounding factors, we used regression models.⁸ Logistic and linear (ordinary least squares) models were used. Linear models were used to examine associations between violence in Wave 1 and weekly income, financial satisfaction, and the value of unpaid bills in Wave 6. Logistic regression was used to examine associations between violence in Wave 1 and circumstances in Wave 6: being employed, having difficulty paying bills, having contact with debt collectors, pawning or selling items, being unable to go out with friends for financial reasons, asking for material assistance from welfare services, and having difficulty accessing welfare services. While the dependent variables differed in each model, each contained the same mix of control variables, which were summarised in Table 2. The reference category consists of single, unemployed women without children living in metropolitan areas and who did not report partner violence in Wave 1. Full results are reported in each section as regression coefficients (linear models) and odds ratios (logistic models).

⁸ The regression analysis was conducted for a subset of those indicators examined in the bivariate analysis, because some indicators were conceptually close, for example "asked a welfare agency for assistance" and "used emergency relief".

Linear regression models: Pathways following violence in Wave 1

Table 2 provides regression results for the linear models, which are discussed below.

Income

As indicated in Table 1, and pre-empted by the bivariate analysis, we found no evidence of an independent association between domestic violence in Wave 1 and women's gross individual weekly income in Wave 6 after controlling for other factors. Rather, the most important predictors of incomes were being in paid employment, and living with a child in Wave 6, each of which predicted higher weekly incomes, of \$324 and \$221 per week respectively.

Financial satisfaction

While violence did not predict income, domestic violence in Wave 1 was associated with lower levels of financial satisfaction in Wave 6. Violence in Wave 1 predicted financial satisfaction scores in Wave 6 which were lower by 0.5 units on the 0 to 10 scale, on average although the level of statistical significance was slightly outside the threshold ($p=.055$). Being aged over 55 and being employed were associated with respondents reporting higher satisfaction with their financial status, along with being aged under 25, being partnered, and living with a child. Aboriginal and Torres Strait Islander status also predicted slightly higher financial satisfaction, although the p value was slightly above the 0.05 threshold ($p=0.057$).

Value of unpaid bills

After controlling for other factors, reporting violence in Wave 1 was independently associated with an increase in the value of unpaid bills of \$932 in Wave 6 compared with the reference category of women not exposed to violence ($p<.05$). Having a history in out of home care also increased the value of unpaid bills (\$972.30). Being under 25 was associated with lower debt, most likely because these respondents had less time to accumulate it and less access to credit. Women from Aboriginal and Torres Strait Islander backgrounds also had lower debt levels than other women.

Outcomes at Wave 6 based on DV in any Wave

As an additional test of the robustness of relationships between violence and the dependent variables, the linear models outlined above were respecified with an alternative measure of exposure to violence. Rather than assessing the association between violence in Wave 1 and the dependent variables, the models were recalculated to assess the effect of partner violence in any wave of the survey. These respecified models confirmed results of the previous models. As for violence in Wave 1, domestic violence in any wave of the survey predicted an increase in unpaid debts, independent of other factors. Results are in Appendix A: Supplementary tables, see Figure 32.

Table 2 Linear regression models: DV in Wave 1

	Weekly Income (\$), Wave 6	Financial Satisfaction (Scale of 0 to 10), Wave 6	Value of unpaid bills (\$), Wave 6
DV in Wave 1	-30.8	-0.5 [^]	931.7*
Non-metro area	-14.9	0.6*	390.0
Ever in OOHC	-3.1	-0.3	972.3*
Completed Year 12	21.4	0.0	-60.2
Employed in Wave 6	324.3***	1.1***	-662.2
Partnered in Wave 6	-56.8**	0.7**	501.4
Aged under 25	-51.6	0.8**	-1073.3**
Aged over 55	51.4	2.3***	-1825.7 [^]
Living with a child in Wave 6	220.7***	0.7**	-203.8
From an Aboriginal and Torres Strait Islander background	44.8	0.5 [^]	-985.0*
(constant)	331.4*	4.0***	1856.0***
<i>R square</i>	0.30	0.11	0.05

[^] $p<.06$ * $p<.05$ ** $p<.01$ *** $p<.001$

Logistic regression models: Pathways following violence in Wave 1

Logistic regression models were used to identify whether domestic violence in Wave 1 had an independent association with whether or not respondents, were employed or not in Wave 6, and whether they reported hardship on several measures: going without food, difficulty paying bills, being contacted by a debt collector, having to pawn or sell items, being unable to go out with friends, asking welfare agencies for material assistance, and difficulty accessing welfare services.⁹ On most measures, violence in Wave 1 had a positive, independent association with financial hardship in Wave 6.

Table 3 provides regression results for logistics models.

Employment

Employment in Wave 6 was not predicted by domestic violence in Wave 1. Rather, the factors associated with employment were Year 12 completion, being aged under 25 (which increased the odds of employment). Living with a child significantly decreased the odds of being in paid work compared with not (see Table 3).

Going without food

Domestic violence in Wave 1, was associated with almost twice the odds of going without food due to shortage of money in Wave 6 (odds ratio = 1.9, $p < .01$). This was independent of the effect of other variables, including paid employment, which more than halved the odds of going hungry. Living with a child decreased the odds of going without food, while having a history in out of home care increased the odds of reporting this kind of hardship.

Difficulty paying bills

Women who reported violence in Wave 1 had more than double the odds of experiencing difficulty paying utilities bills in Wave 6, compared with other women (odds ratio = 2.1, $p < .001$). Other factors with independent effects were having a history in out of home care, or living with a child, which both increased the odds of having difficulty paying bills, while being aged under 25 was associated with lower odds.

Contact with debt collectors

Domestic violence in Wave 1 had a positive independent association with contact with debt collectors in Wave 6 (odds ratio = 1.6, $p < .05$). It was more strongly predicted by having a history in out of home care, which more than doubled the odds of contact with debt collectors. Being employed, and being from an Aboriginal and Torres Strait Islander background were associated with reduced odds.

Having to pawn or sell items

Domestic violence in Wave 1 was not found to have a significant association with pawning or selling items due to shortage of money in Wave 6. Rather, being partnered in Wave 6 raised the odds of pawning or selling items, while being employed and living outside a metropolitan area reduced the odds.

Social contact

Exposure to violence in Wave 1 was associated with higher odds of reporting that social contact was limited for financial reasons (measured in terms of being unable to go out with friends due to shortage of money), although the level of statistical significance was slightly above the 0.05 threshold ($p = .058$).

Material assistance from welfare agencies

Domestic violence in Wave 1 was associated with higher odds that respondents reported asking a welfare agency for material assistance in Wave 6. Exposure to violence in Wave 1 was associated with 1.7 times the odds of asking welfare agencies for material assistance around 3 years later, in Wave 6 ($p < .05$). Being employed was associated with substantially lower odds (odds ratio = 0.2, $p < .001$).

Difficulty accessing welfare agencies

As indicated in the bivariate measures, higher proportions of women affected by violence in Wave 1 reported difficulty accessing welfare services in Wave 6. Logistic regression analysis confirmed there was an independent association between domestic violence in Wave 1 and reports of difficulty accessing services at Wave 6. Reporting violence in Wave 1 was associated with double the odds of experiencing difficulty accessing services in Wave 6 (odds ratio = 2.2, $p < .05$).

Outcomes at Wave 6 based on DV in any Wave

As for the linear models, as an additional test the logistic regression models were respecified, with the measure of violence in Wave 1 replaced with a measure of whether respondents had reported partner violence in any wave of the survey. These respecified models confirmed findings with respect to violence in Wave 1. Violence in any wave was found to be more strongly associated with being unable to go out with friends due to shortage of money (odds ratio = 1.8, $p < .001$), and being employed almost halved the odds of reporting limited social contact due to shortage of money ($p = 0.06$, $p < .05$). Results are in Appendix A: Supplementary Tables, see Figure 33.

⁹ Housing security could not be modelled due to relatively small numbers who said they were not in secure housing in Wave 6. Use of emergency relief services is not reported as it was highly correlated with the measure of whether respondents asked welfare services for material assistance.

Table 3 Association with DV in Wave 1 (regression coefficients)

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Had contact with debt collectors in Wave 6	Had to pawn or sell items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in Wave 1	1.0	1.9**	2.1***	1.6*	1.4	1.5 (p=.058)	1.7*	2.2*
Non-metro area	1.1	1.0	0.9	1.2	0.7*	0.9	0.8	0.4*
Ever in OOH	0.8	1.8**	1.5*	2.2***	1.1	1.4	1.2	1.6
Completed Year 12	2.6***	0.7	1.0	1.5*	0.7	1.3**	0.9	1.4
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.5	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.4	1.6*	0.7	1.0	1.2
Aged under 25	2.1**	0.7	0.7*	0.9	0.7	1.1	0.5**	0.6
Aged over 55	0.2	0.4	0.5	0.8	0.2^	0.5	0.5	1.4
Living with a child in Wave 6	0.4***	0.5***	1.6*	1.4	0.9	0.7*	0.8	0.9
From an Aboriginal and Torres Strait Islander background	0.7*	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
(constant)	0.2***	0.5**	0.5**	0.2***	0.5	0.9	0.5**	0.1***
Nagelkerke pseudo r square	0.13	0.11	.09	0.10	0.10	.05	0.14	0.10

^ p>.06 *p<.05 **p<.01 ***p<.001

Summary of findings from the pathways approach

Overall, the bivariate, linear and logistic regression analyses undertaken to assess economic pathways following violence provide new evidence of the impact of domestic violence on women's economic security. The data show how those affected by violence in Wave 1 continued to have worse financial outcomes years later. Although the Journeys Home sample reflect conditions among disadvantaged women and may not reflect those of wealthier women, for this group, domestic violence in Wave 1 was not associated with either weekly incomes, nor employment in Wave 6. Rather, income levels were explained by the presence of children in the household, age, partnership status, and earnings from employment, which reflect the factors used to determine income support payment rates. We did not find that domestic violence predicted whether or not women were in paid employment in Wave 6. Rather, employment in Wave 6 was associated with Year 12 completion, age, and living with a child, and Aboriginal and Torres Strait Islander status.

Interestingly, while exposure to violence in Wave 1 was not found to be associated with women's incomes or employment, violence was associated with much higher levels of financial hardship and stress. Those affected by violence in Wave 1 were more likely to experience hardship in Wave 6. Those affected by violence in Wave 1 had lower levels of financial satisfaction in Wave 6, more difficulty paying bills, were more likely to be contacted by a debt collector, and had more difficulty paying for food or social outings. Those affected by violence in Wave 1 were more likely to ask a welfare agency for material assistance in Wave 6, and also more likely to report experiencing difficulty accessing welfare services than other women. Similar conclusions can be drawn based on models respecified to test associations between outcomes at Wave 6 and exposure to domestic violence during any wave of the survey.

These analyses demonstrate that domestic violence has persistent economic effects. However, the approach has not accounted for the effects of repeated or prolonged exposure to violence, which could be expected to result in worse economic outcomes. To fill this gap, the following section reports additional bivariate and multivariate analysis for groups of women with different levels of exposure to violence during the Journeys Home survey period. This shows how repeated or prolonged exposure to violence in the survey period predicts worse economic outcomes for women.

Understanding the economic effects of prolonged exposure to violence

Whereas the above analysis provides information about women's economic pathways following exposure to violence in Wave 1, in this section we take a different approach, examining women's economic wellbeing and financial status in Wave 6 for four groups of women, classified according to the number of survey waves in which they reported being affected by partner violence. As explained previously, the groups consisted of the 644 women who participated in Wave 6, categorised according to whether they did not report partner violence in the survey period, or whether they reported it once, twice or three or more times. On some indicators, the sample of women who reported violence in three or more waves was small, and so data for this group was combined with the number who reported violence in two waves. The following sections examine the association between women's economic outcomes in Wave 6 and levels of exposure to domestic violence during the survey period, using bivariate indicators. Then, to control for potentially confounding factors, multivariate models are used.

Findings: Bivariate analysis

Prolonged exposure to violence and women's economic status

Income

Bivariate analysis did not show a significant difference in women's incomes, based on their level of exposure to domestic violence during the survey period. This was tested for all women who reported their incomes in Wave 6, then separately for women who were employed and unemployed in Wave 6. No model provided evidence of a significant gap in income in Wave 6 based on levels of exposure to violence in the survey period. This is shown in Appendix A: Supplementary tables, Figure 34.

Employment

For each group, most women in the sample were not in the labour force in Wave 6 (see Appendix A: Supplementary tables, Figure 35). Slightly higher proportions of women not exposed to violence during the survey period were in paid employment in Wave 6 (22.8% compared with 20.2% exposed once and 14.6% of those with repeated exposure), although differences were not statistically significant. The proportion unemployed (i.e. looking for work) was highest among those who reported violence more than once in the survey period (22.2%). However, differences based on levels of exposure to violence were not statistically significant.

Financial satisfaction

Figure 19 shows how respondents rated their satisfaction with their financial status in Wave 6 on a scale of 0-10. This shows that those not exposed to violence had the highest average satisfaction in Wave 6 (5.7, on average), while satisfaction fell with exposure to violence. Those exposed in more than one wave had the lowest levels of satisfaction (mean score of 4.3). In each group, women who were working had higher mean scores than others. However, financial satisfaction of both employed and unemployed women declined with exposure to violence, and the difference was statistically significant ($p < .05$). Women who were unemployed and who reported violence in more than one wave of the survey had the lowest mean scores (4.2).

Prolonged exposure to violence and access to basic necessities

Secure housing

As shown in *Findings: bivariate analysis*, women tended to progress towards housing security over the survey period. In Wave 6, 90.2 percent of women reported they felt secure in their housing situation. The difference was slightly higher for those not exposed to violence (92.3% reported feeling secure in their accommodation in Wave 6) compared with 90.2 percent of those exposed once to violence, and 84.4 percent who reported violence more than once during the survey period. The difference however was not statistically significant.

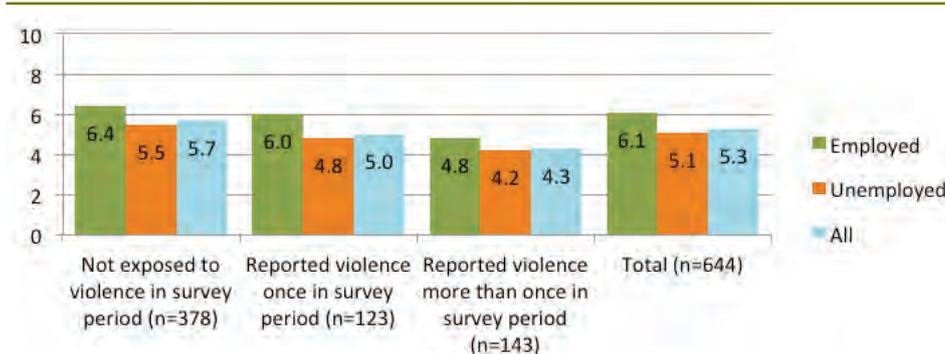
Going without food

Although we found no statistically significant difference in income, employment, or self-reported levels of housing security, women who reported violence in multiple survey waves were more likely than others to experience hunger due to shortage of money in Wave 6. Figure 20 shows the increase in proportions of women who experienced hunger due to shortage of money, based on their level of exposure to violence. Whereas 19.8 percent of those not subject to violence in the survey period went hungry in Wave 6, this figure rose according to the number of waves in which violence was reported, and was highest for those who reported partner violence in three or more of the six waves of the survey (39.7%), with the difference being statistically significant ($p < .01$).

Difficulty paying bills

Figure 21 shows how women with greater exposure to violence during the survey period had more difficulty paying bills in Wave 6. Whereas 31 percent of those not exposed to violence in the survey period reported difficulty paying bills, this figure was more than double for those who experienced the most repeated or prolonged exposure to violence: 63.3 percent of those who reported violence three or more times in the survey period had difficulty paying their utilities bill. The difference between the groups was statistically significant ($p < .001$).

Figure 19 Mean financial satisfaction, Wave 6, by exposure to violence and employment status (%)



Note: Differences in scores were statistically significant based on exposure to violence among employed women, unemployed women, and all women.

Social participation

As for other indicators of access to basic necessities, women who reported violence three or more times in the survey period also fared worse on measures of opportunities for social participation. Whereas a little over 1 in 3 (36.6%) of women not exposed to violence in the survey period said that in Wave 6 they couldn't go out with friends due to shortage of money,

this figure rose with exposure to violence, and was very high for those women who reported violence three or more times in the survey period (65.0%) ($p < .001$).

Figure 20 Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%)

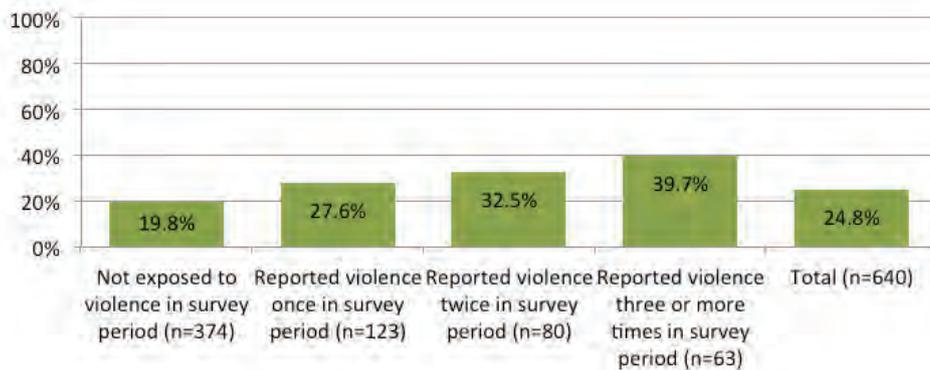


Figure 21 Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%)

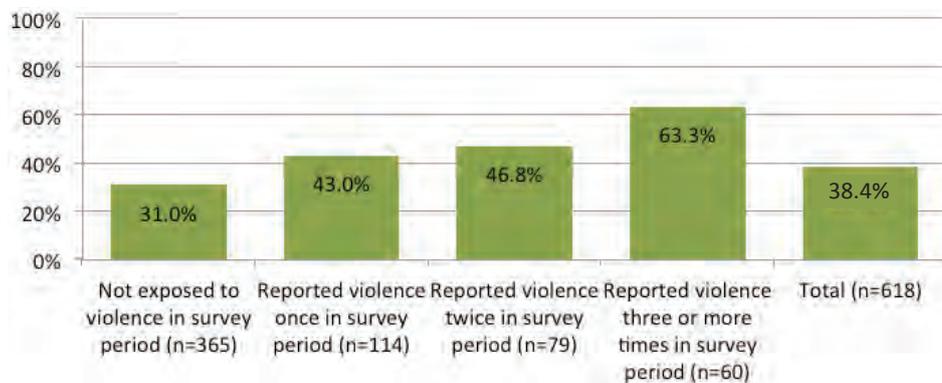
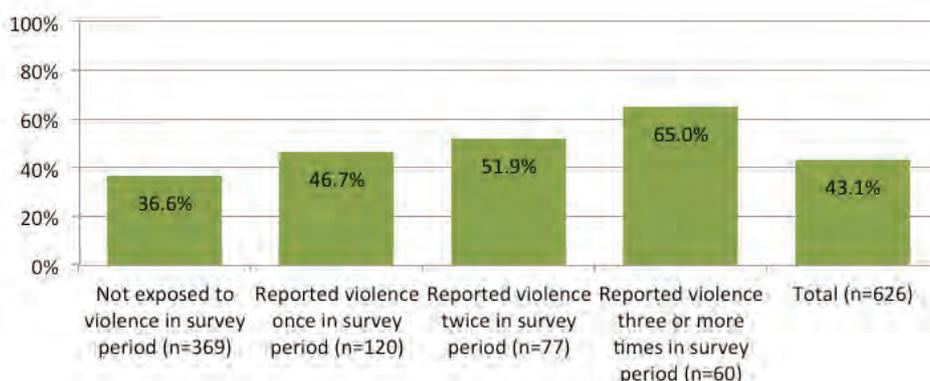


Figure 22 Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%)



$p < .001$

Prolonged exposure to violence and financial hardship

Unpaid overdue bills

Consistent with the data in on difficulties paying bills in Figure 23, the proportion of women who had any unpaid overdue bills at the time of Wave 6 interview increased with exposure to violence. The proportion of women with unpaid overdue bills rose with each additional wave in which partner violence was reported, from 35.8 percent (no partner violence) to 47.6 percent (violence in one wave), 58.8 percent (violence in two waves) and 65.1 percent (violence in three or more of the six survey waves). The difference was statistically significant ($p < .001$).

Contact with debt collectors

The proportion of women who had been contacted by a debt collector in Wave 6 also rose with exposure to violence. The proportion who reported this increased from 21.8 percent (no domestic violence reported in the survey period) to 38.7 percent for those who reported it in three or more waves of the survey ($p < .05$) (See Figure 24).

Pawning and selling items

Similarly, the proportion who said they had pawned or sold items in the last 6 months due to shortage of money was highest for those who reported violence three or more times in the survey period, with more than a third of this group (34.9%) reporting this form of hardship (see Figure 25). However, the level of statistical significance was slightly above the threshold ($p = .06$).

Financial assistance from family or friends

Higher proportions of women with multiple exposure to violence said they had asked for financial assistance from family or friends, although the gap was not as large as on other indicators. Whereas 49.2 percent reported they had done this, the figure was 56.3 percent for those who reported violence twice, and 55.6 percent for those who reported it three or more times (see Figure 26).

Figure 23 Proportion of women with unpaid overdue bills, Wave 6, by exposure to violence (%)

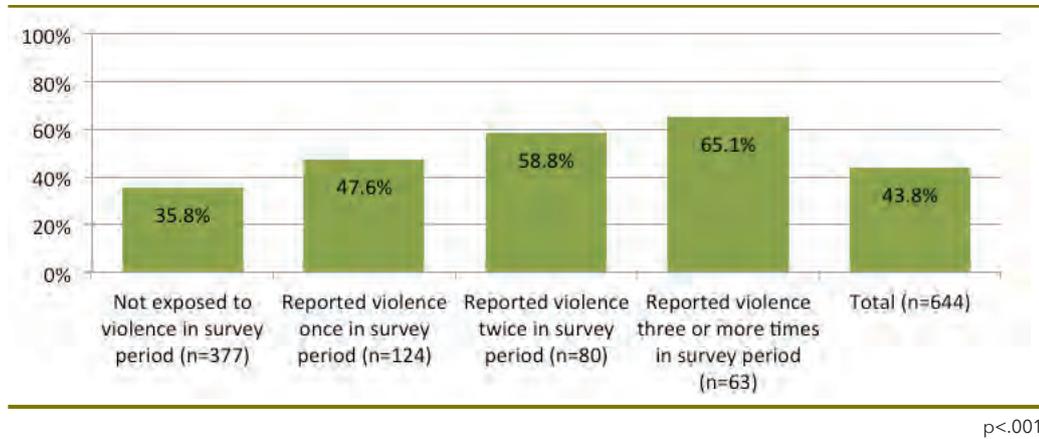


Figure 24 Proportion of women who had been contacted by a debt collector in the last 6 months, Wave 6, by exposure to violence (%)

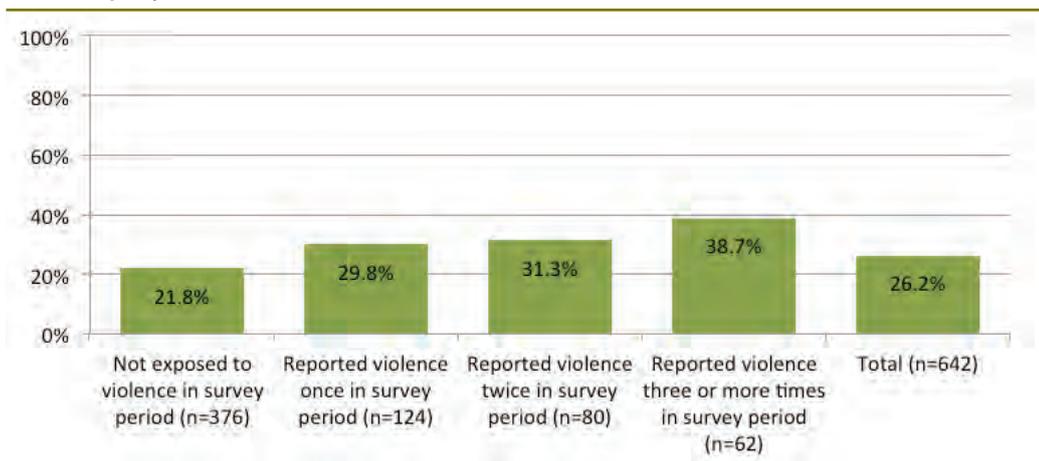


Figure 25 Proportion of women who had pawned or sold items in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)

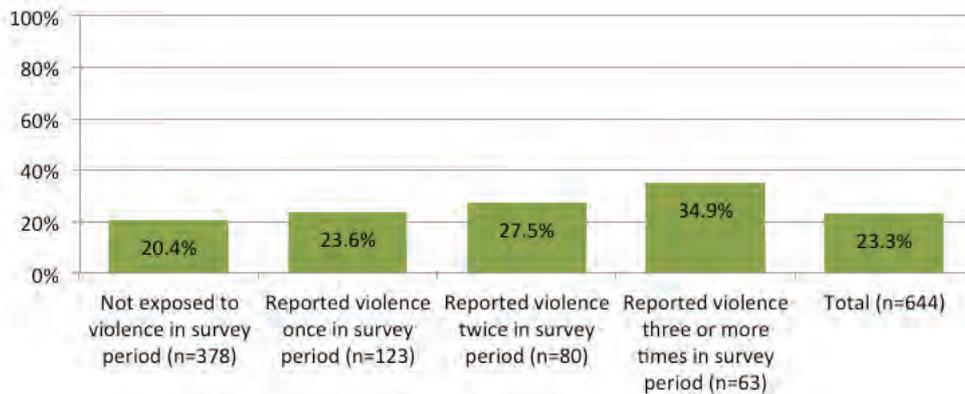
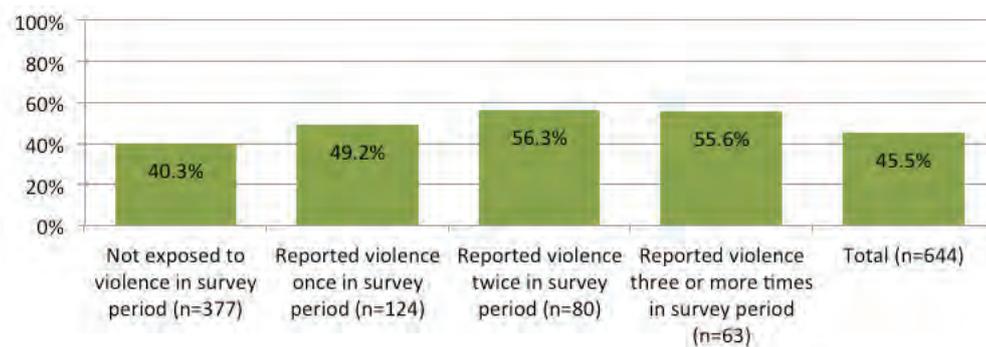


Figure 26 Proportion of women who had asked for financial assistance from family or friends in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)



Prolonged exposure to violence and use of financial supports

Welfare agencies and material support

Figure 27 shows the proportion of women who asked welfare agencies for material assistance in the last 6 months. Very high proportions of women who reported violence three or more times (42.9%) asked welfare agencies for material help in the 6 months prior to Wave 6. This is more than double the figure for women who were not subject to violence (20.2%). Consistent with these findings, the proportion who sought emergency relief in Wave 6 was also higher for those with prolonged exposure

to violence (see Figure 28). Further, of the 631 women who answered the question in Wave 6, 6.3 percent of those who did not experience violence said they had difficulty accessing welfare services, compared with 27 percent of those who experienced violence in three or more waves (see Figure 29).

Figure 27 Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)

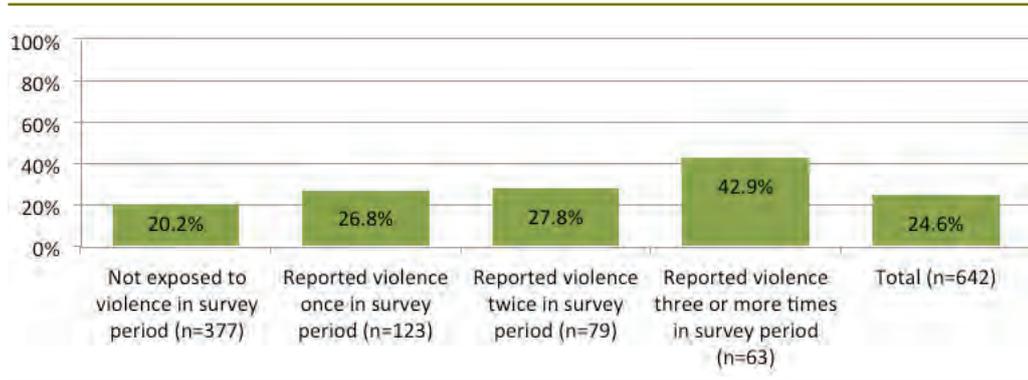


Figure 28 Proportion of women who used emergency relief in the last 6 months, Wave 6, by exposure to violence (%)

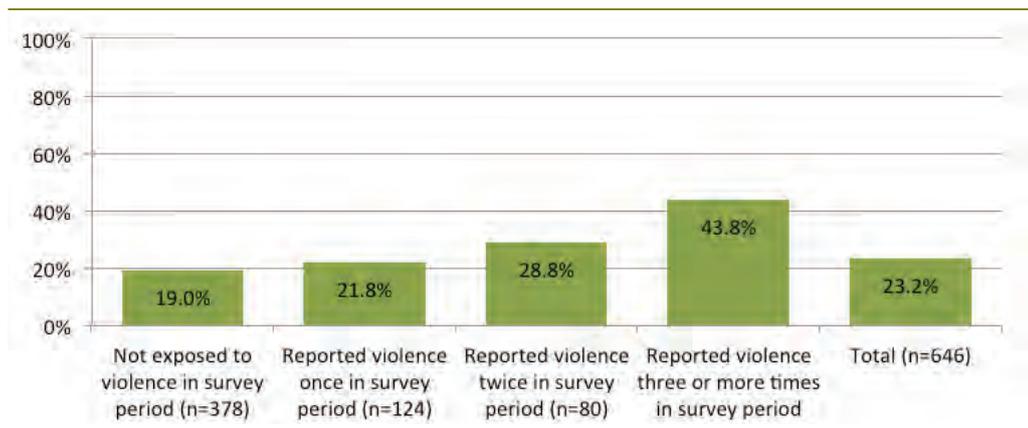
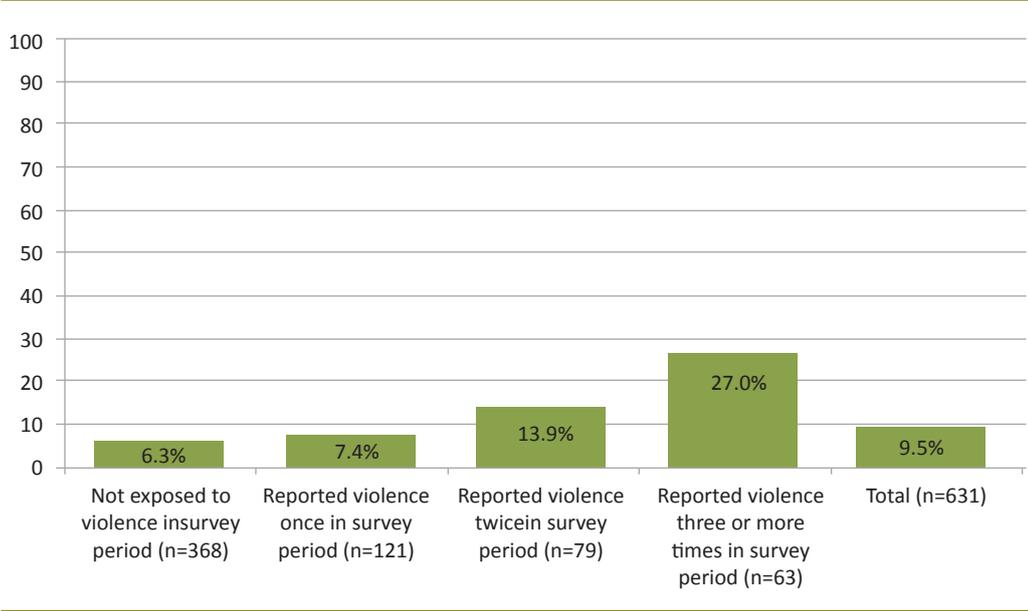


Figure 29 Proportion of women who reported difficulty accessing welfare services Wave 6, by exposure to violence (%)



Regression analysis: economic effects of prolonged exposure to violence

As indicated previously, the bivariate analysis shows how women with prolonged or repeated exposure to violence in the survey period had generally worse economic outcomes in Wave 6. To account for potentially confounding factors, multivariate analysis was undertaken. Models assessed whether there were independent associations between the financial measures in Wave 6 and domestic violence reported once during the survey period, and more than once, controlling for potentially confounding factors. Due to the size of the sample of women reporting violence in two or in three or more waves, these categories were combined. While the reference group in each model consisted of women who had not reported violence in any wave, each model included binary variables to indicate whether or not violence was reported once, or twice or more in the survey period. As for the “pathways” approach reported above, logistic and linear (ordinary least squares) models were used. Overall, the models showed that domestic violence in multiple waves, rather than in only one wave tended to be associated with worse economic outcomes.

Linear regression models: the effects of single and multiple episodes of violence

Table 4 shows the regression coefficients for the linear models, which are discussed below.

Income

We found no evidence of an independent association between women's gross individual weekly incomes in Wave 6 and either domestic violence reported in one wave, or violence reported in multiple waves. The most significant predictors of incomes were being in paid employment, and living with a child in Wave 6, each of which predicted higher weekly incomes. Being partnered, and being aged under 25 predicted lower weekly income.

Financial satisfaction

Violence in multiple waves was associated with significantly lower financial satisfaction scores, reducing financial satisfaction by 1.2 units on average, on the 0-10 scale ($p < .001$). This was independent of other factors, such as being employed, living in a non-metropolitan area, being aged over 55 or under 25, or being partnered, or from an Aboriginal and Torres Strait Islander background, each of which were associated with higher average levels of financial satisfaction.

Value of unpaid bills

After controlling for other factors, violence in more than one wave of the survey was independently associated with an increase in the value of unpaid bills in Wave 6, amounting to \$1866 higher than for those not exposed to violence ($p < .001$) average. Having a history in out of home care was also associated with higher unpaid bills, while being aged under 25 and being from an Aboriginal and Torres Strait Islander background were associated with lower levels of debt.

Table 4 Linear regression results, domestic violence reported in one wave and more than one wave

	Weekly Income (\$)	Financial Satisfaction (Scale of 0 to 10)	Value of unpaid bills (\$)
DV in one wave only	-28.3	-0.5	718.0
DV in more than one wave	-18.5	-1.2***	1865.8***
Non-metro area	-15.2	0.5*	422.8
Ever in OOHC	-2.1	-0.2	850.8*
Completed Year 12	21.6	0.0	-129.1
Employed in Wave 6	322.5***	1.0***	-508.7
Partnered in Wave 6	-57.2**	0.7**	525.1
Aged under 25	-49.5*	0.8**	-1128.7**
Aged over 55	51.2	2.1***	-1583.7
Living with a child in Wave 6	218.5***	0.7**	-125.0
From an Aboriginal and Torres Strait Islander background	44.9*	0.5*	-1053.5**
(constant)	334.7***	4.3***	1507.9**
<i>R square</i>	0.31	0.13	0.07

^ $p < .06$ * $p < .05$ ** $p < .01$ *** $p < .001$

Logistic regression models: The effects of single and multiple episodes of violence

Logistic regression models were used to explore whether violence in one and multiple waves in the survey period affected financial outcomes in Wave 6. Regression coefficients (odds ratios) are reported in Table 5.

Employment

There was some evidence of an association between domestic violence and paid employment. While there was no statistically significant relationship between experiences of violence in one wave of the survey and employment, women who reported violence in more than one wave were significantly less likely to be employed in Wave 6 (odds ratio = 0.6, $p < .05$), demonstrating the adverse employment impacts where exposure to violence persists over time.

Going without food

Women who reported violence in more than one wave of the survey had more than twice the odds of going without food when hungry in Wave 6, compared with those who did not report violence in the survey period (odds ratio = 2.1). While experiencing domestic violence in one wave was also associated with increased odds, the association was not statistically significant.

Difficulty paying bills

Compared with those not affected by violence, women who experienced violence in one wave (odds ratio = 1.6, $p < .05$) had more difficulty paying bills than those not exposed to violence, those who experienced multiple waves had more difficulty again (odds ratio = 2.4, $p < .001$). Other influences were living with a child (associated with higher odds) and being aged under 25 (lower odds), however, the effects of violence were independent of these, and other factors.

Contact with debt collectors

Having reported violence in multiple survey waves was associated with almost twice the odds of being contacted by a debt collector in the six months prior to Wave 6, controlling for other factors. As for many of the other measures, having a history in out of home care was associated with increased odds of financial hardship on this measure (odds ratio = 2.1, $p < .001$), while employment was associated with lower odds (odds ratio = 0.6, $p < .05$)

Having to sell or pawn items

Unlike the other measures, neither violence in a single wave, or violence more than once in the survey period, was associated with having to sell or pawn items in Wave 6. Rather, these were influenced by employment, (significantly lower odds) and being partnered in Wave 6 (higher odds).

Social contact

Exposure to violence in more than one wave was the strongest predictor of being unable to go out with friends due to shortage of money (odds ratio = 2.2, $p < .001$). Repeated or prolonged exposure to violence had more of an effect on social contact than other factors in the model.

Material assistance from welfare agencies

Experiencing violence in multiple waves of the survey was associated with significantly higher odds of asking a welfare agency for material assistance, and also, of experiencing difficulty accessing welfare services. Indeed, women who experienced violence in more than one wave of the survey had almost twice the odds of asking for material assistance from welfare services compared with women not exposed to violence (odds ratio = 1.9, $p < .01$). Further, they had more than triple the odds of experiencing difficulty accessing welfare services (odds ratio = 3.4, $p < .001$), although the precise reasons for this are unclear, and would differ among women depending on their circumstances and needs.

Among women who reported they had encountered difficulties accessing welfare services in Wave 6, the most common reasons were “inadequate services in the area” (reported by 41.7% of women who had difficulty accessing services in that wave), “appointment not available at time required” (38.3%), “poor customer service” (35%), and “transport/distance” (16.7%). These options were selected from a list provided by the interviewer. Qualitative research would provide deeper insight into the issues faced by women seeking to access welfare services following violence, including different kinds of access to services for particular needs.

Table 5 Logistic regression results (odds ratios), domestic violence reported in one wave and more than one wave

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Contact with debt collectors in Wave 6	Had to sell or pawn items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in 1 wave only	0.8	1.5	1.6*	1.6	1.2	1.4	1.3	1.1
DV in more than 1 wave	0.6*	2.1**	2.4***	1.9**	1.5	2.2***	1.9**	3.4***
Non-metro area	1.1	1.0	0.9	1.3	0.7	0.9	0.8	0.4*
Ever in OOHC	0.8	1.7**	1.4	2.1***	1.1	1.3	1.2	1.4
Completed Year 12	2.6***	0.7	1.0	1.5^	0.7^	1.3*	0.9	1.3
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.6	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.5	1.6*	0.7	1.0	1.2
Aged under 25	2.0**	0.7	0.6*	0.9	0.7	1.0	0.5**	0.6
Aged over 55	0.2	0.4	0.5	0.8	0.2^	0.6	0.5	1.6
Living with a child in Wave 6	0.4***	0.4***	1.6**	1.4	0.9	0.7*	0.8	1.0
From an Aboriginal and Torres Strait Islander background	0.6	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
Constant	0.2***	0.5**	0.5**	0.2***	0.4**	0.8	0.5**	0.1***
Nagelkerke pseudo r square	0.14	0.13	0.10	0.11	0.10	0.08	0.14	0.13

^ p<.06 *p<.05 **p<.01 ***p<.001

Summary of impact of violence using the "retrospective" approach

Whereas the “pathways” approach focused on how women exposed to violence in Wave 1 fared in Wave 6, the “retrospective” approach examined how economic outcomes differed for different groups of women, categorised according to whether they had not experienced domestic violence in the survey period, and whether they reported it in one wave, two waves, or three or more waves. This showed that women with higher levels of exposure to violence tended to fare worst, underlining the need for prevention and rapid response. Compared with others, we found that women who reported violence in more than one wave had lower average levels of satisfaction with their financial status in Wave 6. These women also reported more difficulty paying bills and more owed in unpaid bills in Wave 6. Women with lengthier exposure to violence reported more hunger, and more difficulty affording social activities. Women who reported violence in multiple waves were also less likely to be in paid work. Further, those exposed to repeated or prolonged violence had higher odds of asking a welfare agency for material assistance, but much more difficulty accessing welfare services.

As the Journeys Home data cannot elaborate on strategies to prevent the economic harms of violence, nor ways to intervene to redress economic injustice and promote women’s outcomes, qualitative research was undertaken, and reported in the following sections.

Qualitative research with service providers

While the analysis of Journeys Home data in the previous sections confirmed that domestic violence is associated with worse financial wellbeing for women, that methodology cannot show how services and systems need to change to reduce the economic impact of violence. To explore ways to improve responses to the economic harms of violence, we conducted qualitative interviews with 32 key informants working in service provision or leadership roles. Informants were selected on the basis of their involvement in services and advocacy to improve women's economic wellbeing following violence.

Detailed methods

The 32 key informants included representatives from a wide range of services, including specialist domestic violence services, legal services, the income support and child support systems, employment services, and consumer advocacy organisations. The mix of interviewees built on the evidence reviewed in the state of knowledge paper (Cortis and Bullen, 2015), which identified a range of services and supports likely to impact on women's economic security following violence in Australia, relating to income support, employment, child support, access to justice, and consumer issues. A description of interviewees is in Table 6. Interviewees were based in six states and territories.

Table 6 Description of interviewees

Stakeholder group	No of interviewees	Interview Numbers
Employment services and supports	7	7, 15, 16, 18, 22, 25, 26
Domestic violence services and supports	6	2, 3, 4, 6, 23, 24
Financial supports and services	5	5, 12, 21, 27, 28
Legal services and supports	4	1, 8, 9, 10
Employer representatives and Unions	4	13, 29, 30, 31
Income support and child support services and supports	4	11, 14, 17
Other advocacy and support bodies	2	19, 20, 32
Total	32	

Broadly, the interviews were designed to obtain new insight into perceptions of service managers, practitioners and advocates on:

- the economic dimensions and effects of abuse among the women their organisations were supporting;
- the nature of any gaps in provision; and
- in general, what needs to be done to better address economic abuse and build economic security following violence.

Key informants were identified across the stakeholder groups listed in Table 5. These groups were identified in the early project phases as relevant to responding to the economic harms associated with violence (Cortis and Bullen, 2015). Selection of informants was based on publicly available information (such as leadership of key services), recommendations from expert

advisors, and some “snowball” sampling, as many interviewees suggested inclusion of particular people with experience of interest to the study.

While the quantitative analysis reported in *Exploring economic impact of violence using Journeys Home* aimed to explore the impact of violence on women’s economic status and security, the interviews focused on how systems can better respond. Interviewees were firstly asked about their organisations and their roles, and their experiences of working with women affected by domestic violence. Participants were then asked about the circumstances of women using their services or supports (or the women they were seeking to help), how violence was identified in service systems, and whether and how financial or economic abuse or deprivation was identified, if at all. The interviews went on to explore whether participants’ organisations or professions had any tools or guidelines to assess women’s exposure to violence or their needs, and if so, their experiences of applying these, and how identification of economic need could be improved.

Interviewers then asked participants what they perceived to be the key issues women tend to face following experiences of violence, and how these differ for different groups of women, or women in particular circumstances. They then asked specifically about the key economic issues women face following experiences of violence, and how these differ for different groups of women, or women in particular circumstances. Questions were asked about how participants’ services help to promote women’s economic security following violence, and the supports or services which tend to work well, any gaps in system response to women’s economic needs, and what could be improved, to better meet women’s needs.

On the basis that collaboration is important to the effectiveness of services addressing the economic aspects of violence (Cortis and Bullen, 2015), the interviews also explored participants’ experiences of working collaboratively with other services or supports, and how collaboration could be improved. Finally, participants were asked about what, overall, they felt were the key barriers to promoting women’s economic security following violence, what else would help promote women’s economic security following violence, and to conclude, whether they had any other suggestions about the issues touched on in the survey. An example of the interview schedule is in Appendix B.

Findings are discussed in the following sections. Verbatim quotes are provided as evidence, to help explain and illustrate points made by interviewees in ways that illuminate the subtleties of their experience, and to deepen understandings whilst giving participants’ a voice (Corden and Sainsbury, 2006; Sandelowski, 1994). In some places, references are made to the wider literature to demonstrate how interviewees’ perspectives reflected points made elsewhere, or to elaborate on the points made. However, a fuller review of relevant literature can be found in Cortis and Bullen (2015).

Qualitative findings

Interviewees recognised the profound economic impact of domestic violence, and shared many insights about the ways economic abuse and other tactics of violence generate economic harms for women, and exacerbate gender inequality. Interviewees described how the economic impacts of domestic violence are comparatively not well researched or understood compared with other areas of violence. Many explained how, in their lengthy experience of delivering services and advocating for women affected by violence, financial issues are major factors in women’s decisions about leaving or staying in violent relationships. Financial disadvantage precludes many women from leaving, or delays their decision to leave.

Interviewees also provided insight into the factors affecting responses to the economic needs of women in diverse circumstances, and ways they felt women’s needs could better be addressed by policies and services. Interviewees explained how violence generates economic harms in the context of:

- women’s overall disadvantaged economic and social status; and
- the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

Interviewees described some excellent examples of highly competent practitioners delivering effective service responses. However, the strong feeling was that extreme resource constraints were undermining the capacity and effectiveness of the overall response for women subject to violence. Interviewees felt that long-term under-resourcing meant services were routinely unable to meet the quantity and range of women’s needs, leading to systemic neglect of issues of women’s immediate and longer term financial capacity.

Interviewees also noted that domestic violence, its economic impact and the inadequacy of service responses occur in the context of ongoing gender disadvantage across the community. There was general acknowledgement that ongoing action to address gender disadvantage is necessary to underpin specific actions to address women’s lack of economic security following domestic violence.

Four specific areas of action targeted to increasing women’s economic security following violence are also identified:

- preventing economic loss;
- meeting basic living needs and security;
- redressing economic injustice; and
- promoting women’s future earnings and economic wellbeing.

Overall, interviewees identified many areas of policy and service delivery within these action areas which they felt needed to be better resourced to more effectively respond to economic

disadvantage associated with violence. Interviewees described how change is required in relation to the following issues:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports. The Landscapes report (Cortis and Bullen, 2015) also identified a need for change in these areas

Recognition of the significant economic harms associated with violence

Interviewees described the wide range of dynamics through which partners' controlling behaviours could generate economic harms and impact on women's future economic status and wellbeing. Interviewees gave examples of how women had been affected by deliberate tactics of economic or financial abuse, but also, how economic harms resulted from other tactics of violence generated hardship, consistent with the extant literature (Cortis and Bullen, 2015). Importantly, interviewees underlined how domestic violence exacerbates economic injustices generated from unfair distribution of domestic and care work, workplaces modelled around male breadwinner models, and gender pay inequity. Some captured the very complex way that domestic violence generates economic harms and exacerbates the inequality women already experience. One explained how she often saw the intertwined problems, based on her advocacy work:

Women have often entered into a relationship where they're the secondary earner if at all or certainly they have a lesser earning power, a vulnerability of financial dependence on the perpetrator. Then there's a layer of the added dependency and responsibility of being primary carer for children ... financial abuse of withholding of adequate means to live, or appropriation of women's earnings or putting items purchased on hire purchase in women's names so they carry the debt of those things. Not putting them on the titles of assets such as homes are all kind of part of a financial abuse context. Once women attempt to leave then that shifts gear to trying to get access to property and assets of the partnership which becomes extremely dangerous if a perpetrator wants to tie that to threats, and that's the usual approach. There's the withholding of child support or bargaining around paying less child support, in a sense holding women ransom so that unless they accept the reduced amount or no amount there'll be trouble...there's constant litigation, tying the partner up in court proceedings which usually costs an awful lot of money and has an effect of impoverishing those who have had any kind of financial assets. (Interviewee 19, other advocacy and support bodies)

Like this interviewee, many others described the complex, intertwined range of ways that economic abuse and other tactics of violence harm women's financial status and capacity to meet basic living needs and participate in paid work.

Importantly, interviewees discussed how tactics of abuse, and the harms they generate, may vary for women in different circumstances. They explained how older women for example may have little opportunity to recover from financial abuse later in life. Women with limited English skills may be particularly vulnerable to financial abuse, and those without permanent residency have limited alternative means of financial support,

if they are ineligible for Centrelink payments or are distanced from family and friends. Where women are in Australia on spousal visas, this may also enable an additional level of control. Some interviewees described how women from small communities, such as women from rural and remote areas, some Indigenous women and some migrant women may also face additional challenges in separating from a violent partner. These may include lack of privacy within the community and social pressure to not separate or pursue financial issues in a context where everyone knows each other. Some communities have cultural expectations that may make it more difficult to deal with financial abuse. For example in some Aboriginal and Torres Strait Islander communities, there may be cultural expectations of shared property that make it difficult to identify and respond to financial abuse. Interviewees also explained how for women with disability, domestic violence can occur in not only the traditional family home but also other domestic settings such as group homes, supported accommodation facilities, tenancy support settings, congregate care, respite facilities, community-based psychiatric facilities and nursing homes. In these settings there may sometimes be more than one perpetrator. Women with disability are often in particularly poor financial circumstances, and economic abuse may be particularly difficult to identify or address where perpetrators are carers. Women with intellectual disability, psychosocial impairment and acquired brain injury may lack financial management experience and be particularly vulnerable to economic abuse. Interviewees explained how women with disabilities experiencing violence are not usually well served by existing domestic violence and other services and supports, and specialist services and supports are not available in most parts of Australia.

System resourcing and capacity for prevention and redress

Overwhelmingly, interviewees felt the economic harms associated with violence could better be prevented, and where there was economic loss associated with violence, it could be more effectively addressed through the justice and other systems. Interviewees described how systems intended to respond to domestic violence tended to be disjointed, under-resourced and unable to meet demand, with crisis services being insufficient and in many areas of Australia, an almost complete lack of longer term assistance for women. As one interviewee pointed out, this makes it difficult for women to access the assistance they need:

Women have to manage themselves across multiple services, often multiple professionals within services, across multiple jurisdictions...the system that we have at the moment is quite disjointed, which relies a lot on women navigating the pathways and hopefully getting a few good lucky referrals between the different services they bounce between. (Interviewee 1, legal service)

The notion of “lucky referrals” reflects the wide variability in provision of suitable services and supports. These perspectives were consistent with much public advocacy, with descriptions of service provision as disjointed and inadequate being well supported by other recent reports (COAG, 2016; State of Victoria, 2016).

Some interviewees discussed how in a context of constrained resources, services and supports had little choice but to prioritise immediate crisis responses. Interviewees explained that crisis services tend to include an assessment of clients’ financial situations, with a view to assisting women to access material aid like Centrelink payments or emergency relief. However, many felt there was a dearth of services and supports to help women build economic capacity in the longer term. Where interviewees provided examples of initiatives considered to embody good practice in addressing women’s economic needs following violence, these tended to be run on a small scale, in a limited geographic location and often with one-off funding, with no clear future opportunity for ongoing resourcing, even when the service was considered to be of very high quality (Donnelly and Donnelly, 2013; Stebbins, Planigale and Canty-Waldron, 2014, Women’s Health Goulburn North East, 2013; WIRE Women’s Information, 2014). Interviewees pointed out how this unevenness meant that women in different regions had different levels of access to services, and that services which were effective in addressing the economic dimensions of violence were unable to grow.

Profound resource constraints, and patchy service availability, thus emerged as characteristics of services and supports to meet women’s needs following violence.

Summary of strategies

Helpfully, interviewees described a range of strategies through which services and supports for women could be improved. Firstly, interviewees identified how women's economic security, and capacity to improve it, are shaped by two overarching factors:

1. women's overall disadvantaged economic and social position;
2. the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

In addition specific strategies are identified that can be understood as ways to pursue four ideal system goals:

1. preventing economic loss that can arise from domestic violence;
2. meeting women's basic living needs and economic security in the crisis period;
3. redressing economic injustice associated with violence; and
4. promoting women's future earnings and economic wellbeing.

The strategies and priorities that interviewees identified as part of achieving these ideal system goals are discussed in the following sections. A summary of strategies to help achieve each the goals is presented in Table 7, with the issues identified on the left and right indicating overarching issues affecting capacity to prevent economic harm, meet needs, redress injustice and promote capacity.

Table 7 Summary of strategies suggested by interviewees to improve women's economic security

Recognise the significant economic harms of violence	Recognise the diversity of women's needs and circumstances	Preventing economic loss associated with violence <ul style="list-style-type: none"> • Improve women's economic status • Improve community understanding of economic issues associated with violence • Early specialist advice and assistance to secure property and funds, and prevent loss upon separation • Consumer policies that prevent financial abuse • Prevent Centrelink debt arising from financial abuse • Improve access to Child support payments • Prevent economic loss while waiting for court settlements • Prevention of loss through employment 	System coordination and collaboration	Adequate system resourcing
		Meeting women's basic living needs and economic security in the crisis period and beyond <ul style="list-style-type: none"> • Improved access to options for immediate and long term housing security • Adequate levels of income support • Improving Centrelink capacity to identify and respond to women's needs 		
		Redressing economic injustice associated with violence <ul style="list-style-type: none"> • Improve Family Court outcomes for women experiencing violence • Access to legal representation and support • Develop alternative means of resolving small property matters and debts • Developing consumer policies to remedy financial abuse • Specialist domestic violence skills for financial counsellors 		
		Promoting women's future earnings and economic wellbeing <ul style="list-style-type: none"> • Access to affordable housing • Access to education and training opportunities • Improved employment services and supports 		

Strategies to prevent economic loss associated with violence

Interviewees suggested a number of strategies aimed at preventing economic loss associated with domestic violence, including both loss resulting from economic abuse, and loss associated with other tactics of violence. Strategies related to the need to improve community understandings and recognition of the importance of early access to specialist advice to strengthen women's economic status; and to more effectively deal with financial abuse and debt incurred in the process of separating from violent relationships. Other areas relate to how Centrelink identifies debt resulting from economic abuse; shortcomings in the child support system, and the time taken to resolve family court matters. Employment was also identified as a way to strengthen women's economic status and prevent the economic loss associated with violence.

Improve understanding of economic abuse and economic harms associated with violence

A key issue identified by interviewees related to awareness of financial aspects of violence. Informants pointed to both the need to improve community understandings, and the need to improve recognition of the financial aspects of violence among practitioners and policy-makers working to prevent and address violence. Interviewees explained how domestic violence is commonly equated with physical violence, and highlighted the need for widespread, national information about financial abuse, and the financial dimensions and impact of domestic violence, targeted at adults, young women and practitioners. A key theme was to promote understanding of the particular dynamics of economic abuse, and how it can be perpetrated post-separation and through systems. One interviewee explained how she saw understanding of violence to be a basic underpinning for system effectiveness:

The key barrier [to women's economic security following violence] is systems, and systems' lack of understanding that women are severely financially disadvantaged with abusive ex partners or current partners, and there's also no appreciation practically at all of post-separation financial revenge on a woman, and there are all sorts of systems and people in banks, lawyers, family court system, that have no understanding that financial abuse can continue on. The child support system for instance has no appreciation of post-separation financial abuse through the child support system. (Interviewee 2, domestic violence service)

Interviewees' accounts highlight the need for widespread, national dissemination of information about financial abuse, and the financial dimensions and impact of domestic violence. This would help promote information and awareness in the wider community and in the organisations supporting women. This would involve, as one interviewee explained:

...having broader conversations...having the public debate shift so that it is something that is the responsibility of not just the individuals who are experiencing the violence, but a community response. (Interviewee 13, employer representatives and unions)

Interviewees described how initiatives to promote awareness need to occur at a number of levels. Firstly, while there are already components in school education about healthy relationships, there is a need to add an economic component into these classes, in particular to encourage young women that it's reasonable for them to want a say in financial matters and not to put themselves at financial disadvantage in relationships.

Early specialist advice and assistance to secure property and funds, and prevent loss upon separation

Several interviewees pointed out the need to act promptly on some financial issues following violence, including bank accounts and debts. Some explained that if women have advice early enough, they are able to take key steps such as safely gathering financial information before they leave the home, closing down joint accounts and withdrawing money from joint accounts for living expenses. These actions in the early stages of separation could help prevent economic loss. To promote a quick response to financial matters, some crisis services reported working closely with financial counsellors on these issues, immediately after separation. However, as with other areas of provision, resourcing and practices were perceived to be uneven. Some interviewees reported reduced funding for and availability of financial counsellors in their location.

Consumer policies to prevent financial abuse

Many interviewees discussed how consumer policies, such as those of banks and utilities, could better recognise and prevent economic abuse, and promote fairer severance of financial links from violent partners, to reduce the burden of violence-related debt on women. Many interviewees were concerned with women being responsible for household bills after leaving. Others described perpetrators holding debt or liabilities in a partners' name during a relationship, whilst holding income and assets in their own name. This could unfairly generate high levels of debt for women, which they would often be willing to accept in order to sever financial ties with violent partners. A legal practitioner described a typical scenario:

The car was registered in his sole name, she had no benefit deriving from it, but the debt was in joint names - she had agreed to assume liability for the whole remainder of the debt and a repayment plan to pay it off, just because she wanted to sever her financial links to him. (Interviewee 1, legal service)

Problematically, debts may be exacerbated through the use of payday loans or multiple credit card advances, contributing to poor credit ratings in the long term. Credit card debt was identified as a particular issue, especially for women with intellectual disability, psychosocial impairment and acquired brain injury.

Several interviewees pointed out how banks, utility companies and other agencies could better prevent financial abuse. One legal practitioner, who was seeking redress for debts acquired in the context of economic abuse, described how lending policies could make consumers vulnerable. This interviewee explained the circumstances of a client who had very limited English and spoke through an interpreter:

She didn't have a driver's license, not even a learner's permit. Her partner decided he wanted a car so they went to the car yard and he signed her up for a lease. A couple of months later he also wanted a van, so they went back and did the same thing again. She ended up with \$77,000 worth of leases. He had the cars...she was working as a cleaner, so her income wasn't that high...There was no way that she could afford to pay these loans. So from that point of view the responsibility was back on the lender that they should not have lent this money in the first place. (Interviewee 27, financial support)

Improved procedures by banks, utilities companies and others could help prevent women from incurring debts associated with financial abuse.

Prevent Centrelink debt arising from financial abuse

Interviewees highlighted another area for change: how the income support system handles debt generated in the context of economic abuse. Men's control over household finances, and their withholding of financial information from women was identified as a factor preventing women from accurately reporting household income and assets to Centrelink, which could generate Centrelink debt. Interviewees explained how while Centrelink may not be able to shift such debts to perpetrators, it could investigate and advocate for debts to be waived, on the basis it was not deliberate defrauding by victims of controlling financial behaviours.

Improve women's access to child support payments following violence

Many interviewees set out the need to improve child support arrangements for women who have experienced violence. Upon leaving a violent relationship, many women lose support from partners with the costs of raising children. Interviewees raised a number of issues relating to child support for women who have experienced domestic violence, and identified this as a key area through which women experience economic loss following separation from a violent partner. Interviewees observed how ex-partners could act in ways that would delay or reduce the income that women receive, or contribute to debt, which could lead to more significant problems, such as garnisheed wages or departure prohibition orders.

Reinforcing findings documented elsewhere, interviewees described how women may decide against seeking child support from violent partners in order to sever links; may accept low payments out of fear or coercion; may choose not to report non-payment, or may voluntarily end payment arrangements to avert conflict or avoid contact with the abuser (Australian Law Reform Commission, 2012, Fehlberg and Millward, 2014). Where women do not seek support from former partners on the basis of violence, perpetrators are not required to pay, and there is no substitute payment from government. This contributes to financial hardship among women who do not seek financial support from a violent former partner. One interviewee described this in detail:

The implications of a woman not taking maintenance action when she separates from her partner can be quite dire. Your family tax benefit can fall to the base rate which can be about 90 dollars per child per fortnight less than your maximum entitlement. You don't get rent assistance if you don't take your maintenance action...there's no wonder they're in financial hardship. You know, you've been surviving on about half of what you're entitled to... There are so many pitfalls around the child support system about how maintenance is paid. I mean, men coercing women into I'll give you a hundred dollars a week if you don't go to the child support agency and then women failing the maintenance action test because it's better to have a hundred dollars than nothing, and then realising their family tax benefit and rent assistance has stopped and, you know, all those sorts of things. (Interviewee 11, income support and child support services and supports)

Even where child support arrangements are in place post-separation, they do not necessarily resolve economic hardship. A large study found that women who had separated from a violent partner were less likely than other women to report receiving child support payments in full and on time (Qu, Weston et al.,

2014). In that study, 43 percent of mothers who had experienced violence reported former partners were compliant with child support payments, compared with 58 percent of other mothers (Qu, Weston et al., 2014). Indeed, the interview data underlines the importance of improving how the child support system prevents economic loss associated with violence.

Prevent economic loss while waiting for court settlements

Interviewees also described how legal processes could contribute to economic loss following violence, due to lengthy waiting times, and the failure to systematically identify issues of family violence in property settlements. Waiting to resolve financial matters required some women to remain in contact with former partners, and delayed access to items and resources. Some interviewees described how delaying proceedings could be a tactic of economic abuse, as some perpetrators delayed proceedings and disposed of assets in the interim.

One interviewee from a legal service used the example of legal proceedings to illustrate how, on first impression, financial abuse may not be immediately apparent, and there was urgent need to improve recognition of how systems could enable economic abuse:

It's really the recognition by those systems of what looks like ostensibly somebody - the perpetrator - pursuing their legal rights but in fact when it is seen as a whole can be an abusive tactic of stringing out proceedings. (Interviewee 8, legal service)

An interviewee from a domestic violence refuge provided a more in-depth description of the complex situation of a client who was subject to multiple tactics of economic abuse while waiting for court settlement, and for whom there were limited opportunities to prevent economic loss. This is outlined in the following quote, which articulates perceptions that the time taken to resolve property matters contributes to worse economic outcomes, and underlines the urgent need to improve recognition of how systems can provide opportunities for economic abuse.

...the shared property is quite a lot, but he has denied her access to any financial documents. The court's ordered that he has to provide them to her solicitor, but that was 12 months ago and he still hasn't provided them. So she keeps getting dates to go to court then it's put off. And then in all this time she's got no money at all because he has everything in his name. He's living in the house, driving the car, not paying for the children in any way, so she's had to bear all the financial expense and he's dragging the whole thing out further and further. And also while this is all happening he's merrily disposing of assets as much as he can, so by the time they go to court you know there is less than perhaps she might have been entitled to initially. You can take a caveat to stop him selling the house and things. But in other things there's nothing that stops joint assets from being frozen for instance. He can sell the good car and the boat and the caravan and all that sort of thing - and I know that that's the unusual woman that has these. But that's the

other thing, some of these women actually do have a lot to lose if they leave the things that they've jointly worked for for years, so that does seem a little bit unfair. But even if you don't have a lot of stuff, the fact that the perpetrator just can drag the procedure out and out and out with no sort of - there seems to be no penalties for him just saying 'oh haven't done it, haven't got around to it.' And he's not paying for anything over this period of time. You know he's not being compelled to pay support for the children or anything. So that seems to be a huge issue. (Interviewee 4, domestic violence services and supports)

Prevention of loss through employment

As noted in Cortis and Bullen (2015), employment, education and training are key contributors to economic security, independence, and wellbeing. Based on the Personal Safety Survey 2012, around 62 percent of women subject to intimate partner violence in Australia are employed (Cox, 2015). While employment, as well as job search, education and training, may be targeted by perpetrators of economic abuse, supporting women to maintain employment or other economic activity may enable them to leave a violent relationship and minimise the economic loss of doing so (McFerran, 2011). Interviewees recognised the importance of maintaining employment as a source of empowerment and security for women, with decent pay and conditions seen as necessary for ensuring access to the full range of life choices following violence, including housing options. As one interviewee explained:

If women have decent and paid employment it really can make a positive influence on their decision making about staying out of a family violence situation and just gives them far more economic and housing choices as well. (Interviewee 24, domestic violence services and supports)

One respondent from a domestic violence service, who had assisted many working women following violence, provided an example of their client's common position:

Our clients say to us that they want to keep their job, that their job is a lifeline. If it can be set up that the workplace is safe for her then she often wants to stay there because of the financial independence but also because of, what it supports her to know about herself, that she's someone who's engaging with the community, that her contributions are valued. In a good workplace all of the messages that she'll be getting directly contradict the abuse that he's perpetrating towards her, so whilst he's telling her that she's worthless and has no value and no positive contribution to make, paid employment, if it's working well, will tell her the opposite. (Interviewee 6, domestic violence services and supports)

However, interviewees pointed out how steady workforce participation is only realistic where women's living conditions are stable. Further, continuity in the same workplace may not be realistic for women with safety needs which require them to move locations or workplaces. Time away from work may be required for court attendance and other appointments, and employers, supervisors and colleagues may not be sympathetic to these needs.

Interviewees described the benefits for working women of remaining in safe, supportive workplaces after separating from violent partners, but explained how violence may cause women to leave or lose their job during or following violence,

reinforcing the need for industrial protections for women affected by violence, and workplace initiatives that promote awareness of violence and safety (Australian Human Rights Commission, 2012, LaVan, Lopez, Katz and Martin, 2012, McFerran, 2013; McFerran, 2011).

Interviewees spoke optimistically about the leadership of the union movement in strengthening protections for workers affected by domestic violence. Interviewees from unions explained how in 2012, the ACTU Congress endorsed seven principles for inclusion in clauses aimed at supporting working women subject to violence: dedicated paid leave, confidentiality, workplace safety planning, referral to domestic violence services, trained contact people, access to flexible work arrangements and protection against adverse action by the employer. At June 30 2015 there were 759 current enterprise agreements containing domestic violence clauses, covering over 580,000 employees (Productivity Commission, 2015).

Interviewees described how the case before the Fair Work Commission in 2016 aiming to include domestic violence leave in modern awards offers a broad strategy for supporting working women subject to violence. These protections, and employer supports for women during and following violence, were seen as important. Some mentioned how although the focus of industrial strategies had been on domestic violence leave entitlements, these needed to be accompanied with workplace training about violence and ways to support affected employees. One interviewee for example identified the importance of senior leadership, and emphasised the importance of workplace training:

We know from experience and from some of the implementation work that was done by the “Safe at Work, Safe at Home” project that where senior employers were very proactive about the implementation about the clause and whether they endorsed it, supported it, that’s where we’re getting the better outcomes and where there was comprehensive training... workplace based training I think is really critical. (Interviewee 30, employer representatives and unions)

Some interviewees also identified a need to strengthen confidentiality relating to disclosures at work, as Australian discrimination law still does not prohibit employment discrimination on the basis of experiencing family and domestic violence, although landmark cases have contested unfair dismissal on the basis of domestic violence. Interviewees also outlined the importance of securing employment that fits with children’s timetables, ensuring traumatic experiences are accounted for in assessments of performance, and the need for intensive supports to develop skills and confidence for workforce participation for those women subjected to intensive economic or emotional abuse.

Strategies to meet women's basic living needs and economic security

As well as preventing economic loss resulting from domestic violence, services and systems also need to meet women's basic living needs and to promote economic security in the crisis period and beyond. Interviewees discussed the resource shortages which were limiting overall system capacity, and difficulties for women in safely retaining or accessing appropriate and affordable housing, and access to adequate levels of income support.

Improved access to options for immediate and long-term housing security

Many interviewees pointed out how housing security underpins economic security, but that current responses to women's housing needs following violence were inadequate. They stressed that there is a need to significantly increase the availability of immediate and long-term housing options to meet the needs of women in different situations. These include "safe at home" schemes, rental assistance, specialist crisis accommodation and rapid access to housing for those unable to stay at home (for a review of features of these initiatives, see Breckenridge, Chung, Spinney & Zuffery (2015)).

Housing problems and homelessness have many impacts, including creating an obstacle to women who have separated in establishing a stable life and maintaining or accessing employment. In addition to immediate housing challenges on separation, women may have ongoing affordability problems whether they leave the home or stay.

Interviewees pointed out that women's housing situations impact on all aspects of women's efforts to re-establish themselves after separation as well as their overall economic wellbeing. For example, the housing situation affects child protection issues, issues around children's matters in the family court, who children will live with, being able to retain possessions, being able to obtain and sustain employment, and being able to retain social connections.

Interviewees reported a lack of immediate crisis or other accommodation options in their locality. This included both refuge accommodation and "safe at home" schemes. Again there was variation in provision, with some states and territories offering rental assistance schemes for women following violence and some not. Similarly, "safe at home" schemes are available in some locations but not in others. Interviewees also reported a shortage of specialist domestic violence refuge accommodation and even of general homelessness accommodation. They also noted that general homelessness accommodation is not the most suitable response for women who had experienced domestic violence. When crisis accommodation is unavailable, women may also be placed in temporary accommodation, such as low quality hotels. These may be in isolated areas and in some locations are used to house men and women who are homeless for a variety of reasons. They may be very difficult places for women with children. There are particular issues for women with disability who need to leave violent situations.

Emergency accommodation may not be accessible to women with disability. Women may need equipment and personal care. Victoria and the ACT provide emergency respite personal care packages for women with disability that enable women to leave or stay in the house with the perpetrator removed even if the perpetrator is their carer. This assistance is not, however available in other locations.

Meeting basic needs through adequate levels of income support

Australia's income support system is often considered complex, and is unavailable to all women, (for example temporary residents), with only low levels of support available to those who have access to payments, and very thin financial supports for women subject to violence (Cortis and Bullen, 2015). Interviewees had mixed views on the capacity of the income support system to meet women's basic needs following violence. Several explained how although income support provides a vital source of income which helps some women separate from violent partners, the minimal level of support available overall and in times of crisis means it is not necessarily pathway to long term independent financial security. Some interviewees commented that income support provided support at "woefully low levels", and explained how this in fact deterred women from ending violent relationships:

Those families who are subjected by domestic violence and have left or the perpetrator has left and there's - there is no income, they will - and if their child is older than eight, they will be forced onto Newstart, which is so low. It actually is well below the poverty line. So there is those real practical aspects of am I better off to stay in this space where violence is part of it? It could be verbal threats through to physical through to control. At least we will be able to have a roof over our head and food on the table and the children can stay at their schools and connected in their networks. Or do we make that significant and far reaching change and then face the real prospect of homelessness and insecurity, insecure tenancy and struggle with the basics? So that's the real harsh reality. I've actually worked with families who have gone back to the violence because of the lack of financial support. (Interviewee 16, employment services and supports)

As discussed in Cortis and Bullen (2015), income support recipients subject to violence can apply for crisis payment, equivalent to one weeks payment and considered insufficient for meeting women's financial needs, especially for those relocating. Some service providers reported that women missed out on crisis payments because they did not apply within the required 7 days post-crisis, either because they were not aware of their entitlement, or because they needed to prioritise tasks related to their safety. Interviewees also described how their clients had been left for prolonged periods without money, for example because partners had claimed they were caring for children after leaving, while others found procedures around social worker referrals or information about entitlements was

inconsistent. One interviewee described this, with respect to women without permanent residency:

For women with no permanent residency it's really hit and miss. Sometimes we'll be able to access special benefit, other times we'll be told no without really a reason why, leaving the woman to have no other financial options except [this service] support them. Apparently there are particular bridging visas or visas that women can be on that makes her eligible for a payment. We're not really sure which ones are the ones that are eligible and which aren't...And some sort of visas seem to get a Medicare card others don't. Well we're unsure and they're unsure, and also it takes such a long time to get any sort of answer. If we weren't supporting these women they would be forced to go back to the perpetrator, because it's not like you can go to Centrelink and get an answer more or less the same day. (Interviewee 3, domestic violence services and supports)

Another described how exemptions from participation requirements did not recognise the time required to leave and recover from violent relationships. Discussing processes for being given an exemption from job search requirements, one interviewee explained:

To try and help a woman recover from trauma experiences can't really happen in two weeks, and when there's anxiety and other mental health issues. Yeah, we've had a woman that had to get a medical certificate recently saying that she was unfit for work...we're from [domestic violence service], they should be exempted straight away...they've experienced family violence, they don't need to go to a doctor to get a medical certificate to say that. (Interviewee 3, domestic violence services and supports)

Interviewees also reported that only a very small number of exemptions from work requirements are actually granted for domestic violence. Although this is a provision that was put in place because of an understanding that women may not immediately be in a position to seek work, interviewees considered Centrelink staff to be generally reluctant to approve it because they are preoccupied with women maintaining contact with the workforce rather than the impact of domestic violence.

However, some interviewees had different experiences with Australia's income support system, and a few spoke very positively about Centrelink's responsiveness to women affected by violence. These interviewees noted solid staff training and professionalism, established processes for referring to social workers upon disclosure of violence, tight security protocols to limit access to address information, and witness protection programs. Although many recognised experiences are variable,

a few had found Centrelink in their local areas to be well-coordinated and streamlined, for example:

We've got a really good relationship with the Centrelink social workers. When a woman arrives into a motel she is usually entitled to receive or qualify for a crisis payment. So I will advise her to go to Centrelink herself, if she has a car. If she doesn't then I can often take her. If she's got a car and she's self-sufficient, go to Centrelink herself, ask to speak with a social worker, mention to that social worker that she's working with our service, and give the name of the worker. The social worker at Centrelink will then ring us, and we can then verify the woman's story. So we can say yes this is what's happened, she's been assessed for this, this, this, she's in immediate danger. It makes the process so much quicker for the woman than if she was trying to advocate for herself. (Interviewee 2, domestic violence services and supports)

Improving Centrelink capacity to identify and respond to women's needs

Although some informants had positive experiences with Centrelink, many were critical of the limited opportunities for women to receive the personalised services they required following violence. Indeed, a recurring theme related to the diminishing opportunities for face to face contact with service providers, which were perceived to undermine capacity to identify and respond to women's needs. Interviewees explained that while a disclosure of violence to Centrelink staff should trigger wider assessment of circumstances and social worker support, the expansion of online service provision makes it difficult to build the trust and relationships that would allow this to occur. As an interviewee working in the income support system pointed out:

One of the greatest issues that we face in terms of working with people who are escaping domestic violence or living in a domestic violence situation is that there are so many access points and so many different avenues. And as we move towards virtual online claiming, digital servicing, that opportunity for face to face interaction with another human being where you can actually sit down and have a talk about your personal situation has become increasingly difficult over recent years. (Interviewee 11, Income support and child support services and supports)

Some service providers felt the movement to online service delivery was problematic for women who had experienced violence. As one explained:

Centrelink are wanting to move referring women to connect with them via their website. We're doing a whole lot of advocacy saying that that just doesn't cut it for our client group and our client group don't have access to computers. That expecting a woman who's in the midst of crisis and trauma to be able to navigate those sorts of websites is crazy, you know, it's not going to happen. And that our clients' situations are also really complex and that our experience of women trying to do that with either automated phone responses or web based responses means that she usually doesn't end up getting an outcome. (Interviewee 6, domestic violence services and supports)

Interviewees explained that while it is Centrelink's stated procedure to refer women disclosing violence to a social worker, this was applied inconsistently. As Centrelink channelled clients to online pathways, opportunities for face to face were becoming sparse. This was affecting service providers as well as women, as they found it more difficult to collaborate with Centrelink to meet clients' needs. For example:

Up until not very long ago we actually had the social workers' phone numbers and could ring them and make direct appointments. And then there has been some sort

of change to their procedures and now we can't do that anymore. So now if we present at Centrelink and we say look we need to see a social worker, they might say yeah, yeah, take a seat, and then the next minute you're seeing a person who is not a social worker. So it's like I guess a step back. There's no clear process that we know that we can actually refer a woman to see the social workers, it's very hit and miss. You get to see one if you actually present in person, but that means that, particularly with women who perhaps don't have good English skills, or who are just not feeling very confident in going and asking to see the social worker. It actually means that one of us has to go to Centrelink on the off-chance we can see a social worker. So often it can be quite wasteful of our resources, instead of us actually just being able to make a dedicated appointment and knowing we're going to go and see the right person. (Interviewee 3, domestic violence services and supports)

Further, there was much confusion about processes for accessing Centrelink's face to face supports. Some interviewees found it very difficult to obtain access:

Some women kind of felt like there wasn't a great deal of empathy when they disclosed family violence to Centrelink, they often had to kind of disclose it in the middle of the public kind of part of the building, and they kind of didn't get access to - we only just recently found out the other day that there are family violence social workers within Centrelink which we never really knew about before, and we're still not quite clear on how we access them directly. But it seems like that's not a part of Centrelink that's very accessible that women kind of just generally run through the mainstream Centrelink service without any special policies or social workers that deal with them and if they've got family violence. (Interviewee 1, legal services and supports)

Echoing this sentiment, another felt the quality of face to face service had reduced, with information about entitlements withheld by Centrelink:

It used to be information was much more readily accessible, there were pamphlets that you could get information about your rights and how to appeal. These days it's a much more secret thing... Even if I went in and said I've heard I could get an exemption from paid work application they would go "oh well if you can make out the grounds" but they wouldn't tell me there's a domestic violence exemption and check whether that was my issue. (Interviewee 19, other advocacy and support bodies)

However, there were several examples of models of service provision which involved collaborative provision between domestic violence services and Centrelink in some local areas.

These included mobile service centres in rural areas and Skype connections with social workers, and outreach officers working off-site including in domestic violence refuges.

Our relationship with Centrelink is excellent. Our Aboriginal service has a Centrelink outreach worker that visits them once a week, so Centrelink comes to the client which is incredibly helpful for everybody involved. The fact that we have direct phone numbers to the social workers at our local Centrelink office is incredibly helpful. (Interviewee 2, domestic violence services and supports)

Together, these perspectives underline the mixed experiences of income support. Improving consistency would help ensure that women's basic needs were met following violence.

Strategies to redress economic injustice associated with violence

As well as highlighting the need to prevent economic loss and meet the basic living needs of women affected by violence, interviewees also suggested strategies necessary to redress the impact of violence, where it does result in economic loss. Redressing the economic injustice associated with violence was particularly important among those interviewees involved with legal systems. Interviewees spoke about the need to improve economic outcomes for women, including by reducing court waiting times, as discussed above, and improving access to legal representation and support. Other strategies to improve redress of economic harms associated with violence included developing alternative means of resolving small property matters, and developing the domestic violence capability of financial counsellors. These are discussed below.

Improve Family Court outcomes for women experiencing domestic violence

Interviewees emphasised the important role of the courts in redressing the economic harms associated with violence, including in Family Court proceedings relating to the division of property. Informants from legal services mentioned the high prevalence of domestic violence in family law cases. However they noted that violence was not systematically identified in cases relating only to property settlements, unlike the situation with cases involving parenting issues. One interviewee explained:

Basically they are domestic violence courts, the family courts and they need to start thinking like that and they need to begin I suppose getting some approaches in place that deal with that issue specifically and that's all around safety and risk and everything else. (Interviewee 8, legal service)

Access to legal representation and support

A key issue was access to appropriate legal representation for victims of violence. Interviewees explained how women were often unable to access legal representation, as private services were accessible to wealthy women with capacity to pay, with only the very poor qualifying for publicly funded legal aid. Interviewees described how reduced funding for legal assistance had decreased women's access to representation, with many women with modest incomes lacking access. Some interviewees described how lack of legal assistance was particularly problematic for women who were vulnerable because of lack of English language proficiency or intellectual disability, and for women in rural and remote areas who may need to travel to regional centres to appear.

Family court processes were identified as very complex and unsuitable for women who were unrepresented, even for small debts or for property of relatively low value such as cars. One interviewee from a legal service described the difficulties for women in attempting to negotiate the system themselves:

It's extremely legalistic, the forms are really long and complicated, they've got strange names that women wouldn't probably be able to find by themselves, there's no precedents for the forms of order that they need to seek...unless you're a lawyer you're not going to know how to word a superannuation splitting order, or some kind of injunctive order to stop him spending all the money in the bank account. So it's just a system that you absolutely really can't navigate in relation to small property matters unless you've got a lawyer. (Interviewee 1, legal service)

Not pursuing property matters, or not having representation, even for small amounts of property, may lead to much worse financial outcomes. This interviewee explained:

It's usually in relation to a few things, a car or debt only, or stopping spending the only kind of small amount of money that is there, to prevent economically abusive behaviour from escalating to the point where it's going to cause them really severe financial disadvantage. But because the system is so inaccessible, unless you've got money to pay a lawyer to do that and you know to do that quickly, you're not going to be able to access that assistance that exists for that purpose. (Interviewee 1, legal service)

Options to redress economic loss arising from violent relationships other than through expensive legal proceedings, such as mediation, were also problematic for women. As one interviewee explained:

Women in relation to property matters are left with the choice of doing it themselves with assistance from the Women's Legal Service or a community legal centre and/

or negotiating within themselves and/or maybe going to a family relationship centre and then doing mediation. Some of them do do meditation,...but that's dependent on him wanting to do it. There's a whole range of problems associated with domestic violence victims negotiating that sort of stuff with a perpetrator of violence in mediation. (Interviewee 8, legal service)

Overall, women's access to legal representation was of paramount importance for redressing the economic harms associated with violence.

Alternative means of resolving small matters of property and debt

Interviewees described how without straightforward ways to sever joint debt and joint accounts at separation, women were open to economic abuse after separation, including in the process of seeking redress. Interviewees shared a vision of alternative means of resolving small matters of property and debt, for example, by legally characterising some financial matters as matters of family violence rather than family property law, to assist with remedying short-term financial problems such as mobile phones, bank accounts, utilities, and tenancies. Rather than waiting for settlement in the family court, these would ideally be addressed through a formal process outside the family court, such as through a small claims tribunal which would help deal with smaller property items, so that women have some basic home items and financial security prior to the property settlement. The family court could then focus on the higher value issues. Such a system could expedite matters relating to bank accounts and debt, and commitments to utilities companies and tenancies, as well as small household items.

Other options included funding domestic violence services to replace household items. Some interviewees felt intervention orders could be used to enable return of personal items, or to stop access to a bank account, although other interviewees felt intervention orders should remain primarily about safety, with property and related issues dealt with through other means.

Developing consumer policies to remedy financial abuse

Interviewees described how as well as helping prevent financial abuse, consumer policies were also important for responding to financial abuse and the economic harms associated with violence. Interviewees described some welcome initiatives to involve a wide range of commercial and other agencies in developing initiatives to redress problems of property and debt. One described resistance from banks and utility companies underpinned by poor understanding and identification of the financial dimensions of violence. One explained, for example:

When I talk to banks and utility service providers about policies that they might implement in relation to family violence, its 'oh look, we don't see a lot of that, we don't really get women who've experienced that, we don't see a lot of that economic abuse, it's just not something we deal with that much', which I know is not true. So I suspect it's just they're not asking the right questions to identify it. (Interviewee 1, legal service)

Another advocated strengthening the capacity of banks, telecommunications and energy providers to redress economic harms associated with violence. This interviewee explained:

What I'm hoping to do is to go to the 4 major banks, the 4-6 major energy providers, 4 Telco's and a couple of governments – I want to say to them, Can we identify the 5 most common problems faced by a women in a family violence situation? Can you then identify the 2 or 3 most viable solutions to those problems, can we then have those agreed and published and you make it part of either your financial hardship team or you make it part of a family violence response team, you name one individual who heads that team and you say to all the financial counsellors and legal centres, and the family violence agencies, if you have a problem with a phone and it's a Telstra account, here's the person – here's the name of the person you ring, this is the department they – this is the section they work with, here's the criteria they are going to use and here's the sort of outcomes you'd expect. (Interviewee 21, legal service)

Interviewees described plans for legal services to work further with industry and service provider corporations and government departments, to establish a single entry point for all workers assisting victims of family violence nationally, and assist with economic problems arising from violence. This was intended to draw on work developed to negotiate bulk debt waivers for vulnerable Australians on very low (or no) incomes to free up income for basic needs, rather than debt servicing (Nelthorpe and Digney, 2011).

Specialist domestic violence skills for financial counsellors

Several interviewees commented on how prospects to address economic loss associated with violence would be strengthened with improved specialist skills relating to domestic violence among financial counsellors. One interviewee, from a domestic violence service, described how it was currently difficult to find financial counsellors with the right mix of skills:

We have to do quite a bit of work to find the right individual financial counsellor...it's about finding the right individual who has all the financial info, but also the right level of knowledge and understanding about domestic violence. Or if they don't, that they're open to us training them around that stuff. (Interviewee 6, domestic violence service)

Financial counsellors often advocate for clients and work to promote creditors' understandings of violence, including waiving debt, accessing hardship programs, or obtaining approval that recognise women's particular circumstances, such as making lower repayments while family court proceedings are pending. Some large utility providers however do have hardship programs or repayment plans. These are generally available to members of the community in financial difficulty, and may not recognise the dynamics of violence and violent partners' use of bills and debt as a tactic of abuse. A financial counsellor explained in more detail the difference between a generalist and specialist approach in financial counselling:

Generalist financial counsellors look at the debt, go through what the debt issues are, then go through the options that may be available. So it could be things like do nothing, so what are the consequences if you do nothing, if you go into a payment plan, if you go into a full and final payment, so a lump sum amount to clear the debt, to bankruptcy and those sorts of things. So you go through your standard okay this is the debt, this is how we deal with the debt...dealing with the family violence [requires] a better understanding of what can family law do and what do we do on credit law...what options are there to delay the debt and make sure there's no long lasting effects on the debt for the woman while the family law options are being pursued. (Interviewee 27, financial support)

Another explained the particular skills and processes required in working with populations affected by domestic violence:

It's like an onion, I've got to unpeel to find out what happened, why it happened, was there coercion, was there fraud, what was the woman's belief when she was signing the documents, how did she come to sign it, how did she come not to be in the room or to be in the room, what was the thinking behind the bank and the other organisations that they're dealing with? It's a completely different way of operating. So I think there's a lot of family violence that is going just unacknowledged through financial counselling services. (Interviewee 24, domestic violence support)

Other interviewees explained that financial counsellors dealing with domestic violence also needed to understand the complex dynamics of domestic violence and financial abuse and its psychological effects, along with the operation and impact of intervention orders and how options like bankruptcy are damaging to the woman. Accredited specialist domestic violence training in financial counselling would assist with this issue.

A number of interviewees supported co-location of financial counsellors in services used by women who have experienced domestic violence. However, these tended to be run as pilot projects, with no funding commitment from government to identify and expand best practice. In Victoria for example, there are a series of initiatives involving colocation of financial counselling and domestic violence supports, including free legal advice and financial counselling to women experiencing family violence and financial hardship, involving collaboration by financial counsellors and lawyers (Camilleri, Corrie and Moore, 2015; Women's Legal Services Victoria, 2015).

Strategies to promote women's future earnings and economic wellbeing

To promote women's future earnings and economic wellbeing, interviewees mentioned the importance of access to affordable housing, safe opportunities for participation in employment and education, and employment services and supports which recognised the impact of violence on women's workforce participation.

Access to affordable housing

Interviewees recognised that housing tends to be the most significant cost for women following violence, and highlighted the need for more uniform help for victims of violence to remain in the home following separation, and to improve access to private and social rental housing. Private rental was seen as prohibitively expensive, particularly if women were on Newstart. Service providers also reported clients were experiencing prejudice from real estate agents, especially where they had children, had little work history, were Aboriginal or Torres Strait Islander, had no financial referees, or had no rental history in their own name, for example where partners had been on the lease. Further, rental histories may be poor due to damage to previous dwellings by the perpetrator. Criteria for accessing social housing have become tighter and tighter and waiting lists are long. One interviewee reported that women using public housing said they were treated as if "I'm a junkie or a gambler or an alcoholic" (Interviewee 2, domestic violence service) rather than as someone who had been made homeless by their partner's actions.

Interviewees reported that some women who initially left the home were forced to return to an arrangement of "separated under the same roof". Several interviewees from different parts of Australia mentioned this and reported that the practice had increased in recent years because of financial pressures due to rising housing costs. An interviewee reported that these arrangements were:

Not very good, because generally he thinks that because she's in the house she's still in the relationship, therefore he commands all the perks of her being in a relationship, he demands her to do the cooking, he demands her to do the cleaning, he demands her to have sex, it just generally doesn't really work. She still can get abused and certainly one of my recent clients, who was forced to go back and live under the main roof for 18 months, she ended up getting hit and assaulted, even though they were supposed to be separated under the main roof. (Interviewee 2, domestic violence services and supports)

An interviewee from an employment service reported that some women were forced back into seeking work before they were emotionally ready because of the financial pressures related to housing, and that employment could be unrealistic if housing was not safe, secure or affordable. This interviewee went on to underline the importance of housing access and stability as the basis of economic security for her jobseeker clients:

For a woman who is sort of in that lower income bracket where maybe they haven't worked, they've been renting as a family the whole time so there's no house or the fact that the man's been on a very low income or unemployed, to financially afford to leave is very difficult. They can't just walk into a rental property and social housing is almost – well, it's very, very difficult to get. So it's probably the financial issues that are the biggest issues I would have thought, unless they've got family or people they can move in with but it's a big ask if there's kids involved, to take in a family. (Interviewee 15, employment service)

Women may have affordability problems whether they leave the home or stay. Managing mortgage payments may be difficult. This is particularly the case if the woman is attempting to continue paying prior to property settlement, but also if she is not able to find well-paid employment. This is captured in one interviewee's reflections on critical issues among her client group:

One of the main things that we get women talking to us about is 'will I be able to maintain a roof over my head for myself and my children?' So that was regardless of the fact of whether they had left the family home or not...But with the male often being the main income earner or the woman hasn't been in employment for a long time and even if they are with the gender pay gap and all that sort of stuff will they have enough to pay the mortgage or to pay the rent? So we talk to women that a year and a half/two years after terminating the abusive relationship they're looking at becoming homeless or being uprooted from a community that they're very connected to. But the other side of the coin is women that have left the family home even if they go to a refuge or they stay at a friend's place it's will they have enough money to re-establish themselves in a community that they want to be in as well? We talk to women who...can only afford to live 30 kilometres [away from their and their children's supports]. (Interviewee 24, Domestic violence services and supports)

Access to education and training opportunities

As discussed above, interviewees described how quality employment opportunities were important for buffering women against economic loss precipitated by violence. Employment, education and training were also discussed as integral to promoting women's economic capacity following violence. Appropriate education and training opportunities were also identified as important for those affected by violence, including to help promote economic independence of women emerging from violent relationships with patchy work histories, or with limited access to education and training, and for those needing higher paying, better quality jobs following separation. However, interviewees pointed out that vocational and higher education may have costs and debts that are difficult for women in financial stress to contemplate. Child care while studying, or while working, may be difficult to access and expensive. Interviewees described how outreach by vocational providers, and collaboration between community service organisations to support their clients in study could assist.

Improved employment services and supports

As noted, several interviewees were working with women seeking employment. Interviewees highlighted the importance of improving holistic responses from employment services, to help women find and keep paid work following experiences of violence. This would involve helping recognise how violence may be a barrier to participating in work, job search or study for some women, to help promote better outcomes.

Australia's system of employment services, rebadged as *jobactive* in July 2015, consists of a network of service providers, contracted by the Australian Government to provide assistance to some jobseekers, including to recipients of Newstart Allowance and other income support payments. Some informants involved in *jobactive* felt the narrow performance indicators for *jobactive* providers meant services lacked incentive to assist women holistically, including through referrals to other services rather than employment outcomes. As one explained:

...[under the contracts prior to mid-2015] if we referred them to a domestic violence service, we could put in there that they're doing a personal development program with a domestic violence service and that would address some barriers which would give us, like points towards our KPIs. But in this new contract there's no evidence at this stage to my knowledge for anything other than employment and work for the dole... (Interviewee 17, employment services and supports)

Interviewees also explained how within the "Jobseeker Classification Instrument" (JSCI), which is used to identify barriers to job search and employment, domestic violence is not identified as a factor which attracts the "points" used in calculating the level of assistance required, although it could be recognised as a "personal factor" that may present barriers to work, alongside things like anger issues, problem gambling, drug treatment or stress. Violence may also contribute to other factors in the JSCI, such as housing stability, access to transport and health. As recommended previously (Australian Law Reform Commission, 2011), some interviewees suggested that the JSCI be amended to more reliably capture violence, and help caseworkers effectively identify and respond to jobseekers affected by family violence. The Instrument was seen as particularly problematic when done over the phone:

It's done over the phone, so you can imagine you ring up, you're not even talking to somebody face to face, unless it's happened there and then and you're very emotional and you're telling them, "I need help. I've got nowhere to live. I've got no money". If it's two, three weeks later and things have settled down a little bit and you go in and, you know, you can't see somebody face to face. They just put you onto a telephone. The only way you can see someone face to face is actually

ask to see a social worker. I think it would be very hard for somebody in a very first meeting to disclose that and it takes time and rapport and to build confidence for somebody to disclose. (Interviewee 16, employment service provider)

Other interviewees suggested that rather than screening, employment consultants could be better trained to ask women if they had any safety concerns for themselves or their children, and if so, to provide "warm referrals" back to a Centrelink social worker, or to local services. Staff could also be better trained to respond to poor confidence resulting from violence and abuse; or being unable to return to previous employment due to safety issues. For some women other measures were suggested such as assisted employment, work experience and entry level jobs that do not require interview, as for some women job interviews are very stressful and trigger anxiety attacks. Others suggested improving capacity to suspend activity requirements, such as job search or participation in Work for the Dole, while women obtained safety, while post-placement support was also identified as an area for improvement.

On the whole, however, the perception was that current practices in employment services were unlikely to be sufficient to meet women's needs, with one interviewee (Interviewee 24) describing supports as "tick a box" meetings, and others feeling contact made over the phone was inadequate. Interviewees pointed out that employment service consultants are not necessarily trained in relation to domestic violence, and tend to have little knowledge about the impact of domestic violence on job search and employment. One explained how violence could be misrecognised, with women experiencing violence seen to be "making excuses" and treated punitively for missing appointments, or for appearing "scattered", "vague", "defensive" or "angry" in interviews.

A well-developed understanding of domestic violence and its potential impacts on jobseekers was seen as particularly important not only to help women obtain and keep work, but also because loss of Centrelink payments can result from non-compliance with job search requirements. To improve practice, suggestions were for employment consultants to work more closely with other services, including crisis housing, financial counsellors, banks and loans and rental owners/companies to help arrange payments of debts, and to prevent negative credit ratings. In many cases, services appeared only to have developed referral channels on the basis of the volition of individual consultants or leaders, rather than contractual requirements or organisational protocol, and this was seen as an area for change.

However, while the *jobactive* system was generally considered to be poorly structured to identify and respond to domestic violence, some participants described some very promising

innovative practices and programs aimed at promoting skills, employability and work readiness for women affected by violence, although these tended to operate at a smaller scale than provision of services under *jobactive*. A number of interviewees pointed to the case studies of the WIRE and McAuley programs in Victoria, which each aim to support women affected by violence to obtain employment (see Appendix C: Examples of Promising Practice in Employment Services for Women: Case Studies). A systematic approach to identifying these practice models nationally and expanding best practice, would provide a stronger foundation for promoting employment among women affected by violence. Important ingredients for success were a partnership approach between skilled employment specialists and other specialised community service providers, ensuring a holistic response to women's needs, including in areas of housing and legal assistance. Further, caseloads were smaller, enabling focused individual attention, with excellent results in terms of employment outcomes.

Concluding discussion

Through the statistical analysis of Journeys Home and the 32 key informant interviews reported in this report, along with the literature review documented in the ANROWS Landscapes State of knowledge paper (Cortis and Bullen, 2015), this program of research has explored the economic pathways and financial issues faced by women following domestic violence, the efficacy of supports available to promote economic security, and ways to improve service system's capacity to promote women's economic security following violence, including for subpopulations of women.

The qualitative research builds on the state of knowledge paper and the analysis of Journeys Home to focus on strategies to address these harms. The qualitative data analysis identifies two overarching strategic issues that require attention in order to address the economic insecurity:

- women's overall disadvantaged economic and social status; and
- the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

In addition, four specific areas of action targeted to increasing women's economic security following violence are identified:

- preventing economic loss;
- meeting basic living needs and security;
- redressing economic injustice; and
- promoting women's future earnings and economic wellbeing.

New evidence about the economic impact of domestic violence

The state of knowledge paper and the analysis of Journeys Home both focus on the economic impact of domestic violence. The analysis of Journeys Home data is an important contribution. It provides new evidence of the profound economic impact of violence on the lives of women who are already experiencing social and economic disadvantage. This adds Australian data to international literature focused on the economic and employment pathways following experiences of domestic violence, and the economic impact of violence (Crowne et al, 2011; Lindhorst, Oxford and Gillmore, 2007). Before Journeys Home began in 2012, Australia lacked appropriately large and detailed unit record datasets that could provide insight into both women's exposure to violence, and how this affected their economic participation and experiences of financial hardship over time, in comparison with women not affected by violence.

Specifically, the bivariate and regression analyses in both the "pathways" and "retrospective" approach show how domestic violence contributes to alarmingly high levels of financial stress. Importantly, average incomes among those affected by violence and those who were not, were similar. Further, we found domestic violence in Wave 1 did not predict employment in Wave 6. However, women who experienced prolonged or repeated violence, and who reported violence in two or more waves of the study, were significantly less likely to be in paid work in Wave 6, demonstrating some adverse employment impacts where exposure to violence persists over time.

Women affected by violence fared much worse on other indicators of financial hardship. As the "pathways" analysis showed, the economic penalty associated with violence persisted across the six waves of the survey. For example:

- By Wave 6, women affected by violence in Wave 1 still faced more difficulty than other women paying bills, and carried higher average levels of debt;
- by Wave 6, women affected by violence in Wave 1 were more likely than other women to go without food when they were hungry due to shortage of money;
- in Wave 6, women who had reported violence in any wave of the study had lower levels of financial satisfaction than those not affected by violence.

Moreover, on each indicator, economic outcomes for women subject to repeated or prolonged violence were worse. Women with higher levels of exposure to violence in the survey period

tended to fare worse by Wave 6, underlining the need for prevention and rapid response. Women's levels of satisfaction with their financial status in Wave 6 decreased with exposure to violence, and women with higher levels of exposure had more difficulty paying bills and more owed in unpaid bills in Wave 6. Women with higher levels of exposure to violence reported more hunger, and more difficulty affording social activities. Importantly, those exposed to repeated or prolonged violence were more likely to seek material support from welfare agencies, but problematically, difficulty accessing welfare services also increased with exposure to violence.

The reasons for the economic penalties associated with domestic violence, and how these harms can be prevented and addressed, cannot be determined from analysis of Journeys Home, on its own. For this reason, the research involved a qualitative component. The perspectives of the 32 key informants who participated in interviews provide deeper insight into the areas of the service system which remain inadequately equipped to prevent or respond to financial abuse, or the other economic harms associated with violence. All interviewees in the research reported here recognised the impact of violence on the economic status of individual women, and on the broader status of women in society. Although interviewees recognised how women's immediate physical safety needs to take priority in initial responses to violence, interviewees recognised the need to take early action on financial issues. Interviewees also discussed how violence may have varied economic impacts on different groups of women, including older women, who may not have opportunity to recover financially from the loss of wealth associated with leaving a violent relationship, and women with intellectual disability, who may have little control over their financial affairs.

Interview data show that although there are many high quality, effective practices in place, on the whole, public and non-government services to promote economic security are inadequate to meet the range and extent of women's needs. Informants observed how individual women subjected to violence, and the services that support them, unfairly bear the economic burden of violence. However, awareness of the economic harms associated with violence appears to be improving, both within service and support systems, and across the general community. Notwithstanding, interviewees felt there was still an urgent need to promote community awareness about financial abuse, to improve understandings among women, and among mainstream government, non-profit and private services, including courts, Centrelink, banks, utilities companies, employers and employment service providers. Many interviewees felt this would help improve understandings of domestic violence, which was often equated with physical violence, with the economic dimensions less well understood.

Interviewees identified a wide range of areas which need to be properly resourced to be part of a coordinated response to economic disadvantage resulting from violence. They discussed how change is required in relation to:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports.

Directions for change

Widespread change is required across these institutions, services and supports. In particular, the report has analysed strategies for change seeking to effect four types of change. These should be considered broad system goals for addressing the economic harm associated with violence:

- *preventing* the economic harms that women experience as a result of domestic violence, and upon separation from a violent partner;
- *meeting* women's basic living needs post-separation and beyond;
- improving system capacity to *redress* economic harms, that is, to remedy the injustices women experiences where there is loss of income and wealth as a result of violence; and
- *promoting* women's financial capacity following violence.

The following identify some priorities to help achieve these goals.

Promoting awareness

Based on interviewees' perceptions, there is clear need to promote widespread, consistent information about financial abuse and the financial impact of violence. Awareness raising initiatives should be targeted at the general community including adult women and young women in schools. It should also be targeted at service providers in contact with women who may be affected by violence, including government service providers such as those in Centrelink; financial counsellors; employers and employment service providers; and staff in banks, utility providers and other organisations responsible for loans and debt repayment processes. Collaboration between specialist domestic violence services and mainstream services could help promote awareness and train staff, to build capacity. However, there is also room to improve awareness of the economic dimensions of abuse in specialist domestic violence services, although resource limitations and a need for crisis response usually mean women's immediate safety needs to be prioritised over longer term financial status.

Adequate resourcing

The general feeling among interviewees was that supports for women subject to violence are severely under-resourced and have been for many years. These resource limitations have caused services to focus resources on the immediate needs of women in the highest risk categories. Resource constraints also mean that some of the work that practitioners and policy makers know would help cannot be done, leaving systemic gaps in the range and quantity of provision. Services in all jurisdictions and service areas require adequate resourcing, including specialist crisis assistance and accommodation support, financial counselling, employment programs for women, and housing and access to justice. Public resources are needed to ensure women have access to representation for property matters upon separation from a violent partner. Appropriate resource levels would also help expand services to share and expand good practice. The service network should respond to the financial needs and situations of all women who have experienced violence and need assistance, or who are at risk of violence, including women with disability, Indigenous women and women who do not speak English, are newly arrived in Australia or who do not have permanent residency.

Early specialist advice and assistance to secure property and funds, and prevent loss upon separation

If women have advice early enough, they are able to take key steps that could help prevent economic loss, such as safely gathering financial information, closing down joint accounts and withdrawing money from joint accounts for living expenses.

Improved immediate and long term housing security

Housing

Housing situations impact on all aspects of women's efforts to re-establish themselves after separation as well as their overall economic wellbeing. Housing is the major household cost for most people, and for some, a key asset and source of wealth, much of which can be lost when women leave a violent relationship. The research points to the need for a range of initiatives to assist women with access to, and costs of, housing, and that offers women the option of either relocating or staying at home with the perpetrator excluded, depending their situation. The options of either relocating or staying at home with the perpetrator excluded should both be resourced so as to be available to all women. There is also a need for increased availability of specialist domestic violence refuge accommodation and support so that women in crisis are not turned away. Where women are homeless following domestic violence, the response should be to enable access to suitable housing for the woman and her children, and not remove the children on the grounds of homelessness.

Reducing systemic risks in addressing the economic dimensions of violence

There is a need to reduce the risks involved in addressing violence and redressing its economic impact. Many interviewees described how in their experience, the systems intended to redress the economic harms associated with violence can also exacerbate it, such as where perpetrators inflict economic abuse through drawing out processes in the family court and child support systems. The Family Court requires a more gendered response including identification of cases where there is a history of domestic violence and improved measures to protect women's economic security. Adequate resourcing to enable access to appropriate legal representation is necessary for women in the Family Court. Property settlements for small matters could be dealt with more efficiently outside the family court system, and the government could establish processes designed to mitigate the harms to women associated with child support non-payment. For example, the Commonwealth could become responsible for claiming child support and could carry the burden of non-payment of child support, so that women affected by economic abuse of non-payment are not unfairly penalised. Consumer policies, such as those of banks and utilities, could better recognise and prevent economic abuse, and promote fairer severance of financial links from violent partners, to reduce the burden of violence-related debt on women.

Specialist financial counselling

There is a need to develop pathways to specialist domestic violence practice for financial counsellors, including through specialist domestic violence counselling, and co-location of specialist financial counsellors in services used by women who have experienced violence. Training in domestic violence support and family law would improve the capacity of financial counsellors to assist women affected by violence.

Quality employment and industrial protections

Economic security depends on women obtaining quality jobs and sustaining employment even when affected by violence. As such, supports to promote supportive human resource management practices are important, along with the expansion of industrial protections to cover a higher proportion of the workforce. Family and domestic violence should be included in anti-discrimination legislation. In addition, tailored, personalised supports can help women with multiple barriers to employment obtain and sustain jobs.

Improving responses by Centrelink and employment services

For Centrelink and employment services, the Job Seeker Classification Instrument should be amended to recognise domestic violence as a barrier to employment, so that allocating resources to assist women following violence is properly recognised in employment service providers' contracts and performance indicators. The Commonwealth's jobactive services should also develop comprehensive local referral information for women who have experienced violence. Opportunities for face to face contact and the building of relationships between practitioners and clients should be maximised, to create psychological safety for disclosure and response. Issues of the inadequacy of income support payments, and poverty among income support recipients, should be urgently addressed.

Collaboration and integration

Collaboration is important to the effectiveness of services addressing the economic aspects of violence. Particular areas, including employment services, would benefit from collaboration with specialist domestic violence services. However, better integration and collaboration generally would help reduce the burden on women of managing themselves across multiple services and professionals. Promoting women's economic security also requires that a wider range of agencies and professionals be brought together, including commercial players whose policies affect debt, loads and access to basic services, such as banks, utility and telecommunications companies, and real estate agents.

Identifying and expanding good practice

Developing, documenting and evaluating innovative partnerships is important for building the evidence base, including experiences of collaboration between mainstream and specialist services. Interviewees described some promising, innovative practices happening at local levels, such as within an area or within a service. However, there is no mechanism in place to systematically share good practice nationally, and to take best practice to scale.

Of course, these priority issues for reform reflect the views of interviewees, whose perspectives were shaped by their roles as service providers and leaders and advocates. The perspectives of women affected by violence on areas for change would result in further insights.

Further areas for research

Although this research has provided new information about promoting women's economic security following violence, some gaps in the evidence base remain. While Journeys Home provides new insights into the link between violence and women's economic status, a longitudinal survey dedicated to understanding violence would further strengthen the evidence base. Specifically, a national longitudinal dataset would provide further longitudinal information about women's pathways following violence, and the impact of violence across the lifecourse, and could be used to help monitor the effectiveness of national efforts to prevent and address violence. Developing administrative data sources to better monitor the economic aspects of domestic violence and understand the factors associated with it, would also help build capacity. The integration of indicators of economic status in criminal justice and police data collections for example, and the collection of data relating to economic abuse, would assist.

Further research on women's experiences of finding and keeping jobs following violence, and experiences of accessing services to assist with financial matters following violence would also help develop Australia's evidence base, and could underpin the development of strategies to more effectively assist women affected by violence. Finally, while we restricted analysis to issues of women's economic security for reasons previously outlined, future research could explore the economic dimensions of domestic and family violence among men, including its economic correlates and economic impacts, for a fuller understanding of the relationships between economic wellbeing and violence.

References

- Adams, A. (2011). Measuring the effects of domestic violence on women's financial well-being. *CFS Research Brief, 2011-5.6*.
- Australia. Department of Social Services. (2014). *Second action plan 2013-2016 of the national plan to reduce violence against women and their children 2010-2022*. Canberra: DSS.
- Australian Bureau of Statistics. (2006a). ANZSCO: *Australian and New Zealand standard classification of occupations* (Cat no. 1220.0). Canberra: ABS.
- Australian Bureau of Statistics. (2006b). *Australian and New Zealand Standard Industrial Classification 2006* (Cat. no. 1292.0). Canberra: ABS.
- Australian Bureau of Statistics. (2013). *Average weekly earnings, Australia, Nov 2012* (Cat. no 6302.0). Canberra: ABS.
- Australian Bureau of Statistics. (2015). *Gender indicators, Australia* (Cat No. 4125.0). Canberra: ABS.
- Australian Human Rights Commission. (2012). *Consolidation of Commonwealth discrimination law: Australian Human Rights Commission supplementary submission to the Attorney-General's Department*. Sydney: AHRC.
- Australian Institute of Health and Welfare. (2014). Specialist homelessness services 2014–2015. Retrieved from <http://www.aihw.gov.au/homelessness/specialist-homelessness-services-2014-15/>
- Australian Law Reform Commission. (2011). *Family violence and Commonwealth laws: Improving legal frameworks: Final report* (ALRC report no. 117). Sydney: ALRC.
- Australian Law Reform Commission. (2012). Report of the Australia Law Reform Commission (Report No. 117) on family violence and Commonwealth laws: Improving legal frameworks. *Commonwealth Law Bulletin*, 38(3): 531-562.
- Australia's National Research Organisation for Women's Safety. (2014). National research agenda to reduce violence against women and their children. Sydney: ANROWS.
- Blaxland, M. (2008). *Everyday negotiations for care and autonomy in the world of welfare-to-work*. Sydney: University of Sydney.
- Braaf, R. & Meyering, I. (2011). *Seeking security: Promoting women's economic wellbeing following domestic violence*. Sydney: Australian Domestic and Family Violence Clearinghouse.
- Breckenridge, J., Chung, D., Spinney, A., & Zufferey, C. (2015). *National mapping and meta-evaluation outlining key features of effective "safe at home" programs that enhance safety and prevent homelessness for women and their children who have experienced domestic and family violence* (ANROWS Landscapes 05/2015). Sydney: ANROWS.
- Cameron, P. (2014). *Relationship problems and money: Women talk about financial abuse*. Melbourne: WIRE Women's Information.
- Camilleri, O., Corrie, T., & Moore, S. (2015). *Restoring financial safety: Legal responses to economic abuse*. Abbotsford, VIC: Good Shepherd Australia New Zealand.
- Corden, A. & Sainsbury, R. (2006). *Using verbatim quotations in reporting qualitative social research: Researchers' views*. York: University of York.
- Cortis, N. & Bullen, J. (2015). *Building effective policies and services to promote women's economic security following domestic violence* (ANROWS Landscapes, 07/2015). Sydney: ANROWS.
- Costello, M., Chung, D., & Carson, E. (2005). Exploring alternative pathways out of poverty: Making connections between domestic violence and employment practices. *Australian Journal of Social Issues*, 40(2): 253-267.
- Council of Australian Governments. (2016). COAG Advisory Panel on Reducing Violence against Women and their Children. Retrieved from Department of Prime Minister and Cabinet website <https://www.dpmc.gov.au/office-women/womens-safety/coag-advisory-panel-reducing-violence-against-women-and-their-children>
- Cox, P. (2015). *Violence against women: Additional analysis of the Australian Bureau of Statistics' Personal Safety Survey, 2012* (ANROWS Horizons, 01/2015). Sydney: ANROWS.
- Crowne, S. S., Juon, H.-S., Ensminger, M., Burrell, L., McFarlane, E., & Duggan, A. (2011). Concurrent and long-term impact of intimate partner violence on employment stability. *Journal of Interpersonal Violence*, 26(6): 1282-1304.

- Dewberry, C. (2004). *Statistical methods for organizational research*. New York: Routledge.
- Donnelly, J., & Donnelly, J. (2013). Evaluation report: Women's Health Goulburn North East "Tools for Change Project". Goulburn: Women's Health Goulburn North East.
- Evans, I. (2007). *Battle-scars: Long-term effects of prior domestic violence*. Melbourne: Monash University, Centre for Women's Studies and Gender Research.
- Fehlberg, B., & Millward, C. (2014). Family violence and financial outcomes after parental separation. In A. Hayes & D. J. Higgins (Eds.), *Families, policy and the law: Selected essays on contemporary issues for Australia* (pp. 235-243). Melbourne: Australian Institute of Family Studies.
- Hubbard, R., & Meyer, C. (2013). The rise of statistical significance testing in public administration research and why this is a mistake. *Journal of Business and Behavior Sciences*, 25(1): 4-20.
- LaVan, H., Lopez, Y. P., Katz, M., & Martin, W. M. (2012). The impact of domestic violence in the workplace. *Employment Relations Today*, 39(3): 51-63.
- Lindhorst, T., Oxford, M., & Gillmore, M. R. (2007). Longitudinal effects of domestic violence on employment and welfare outcomes. *Journal of Interpersonal Violence*, 22(7): 812-828.
- Macdonald, F. (2012). *Catalyst paper 1: An overview of economic abuse*. Collingwood, VIC: Good Shepherd Youth and Family Service.
- McFerran, L. (2011). *Safe at home, safe at work: National domestic violence and the workplace survey*. Sydney: Australian Domestic and Family Violence Clearinghouse.
- McFerran, L. (2013). Safe at home, safe at work 2010-2013. *Australian Domestic and Family Violence Clearinghouse Newsletter*, 53: 7-8.
- Nelthorpe, D., & Digney, K. (2011). *The bulk debt negotiation project: Client profiles and project outcomes*. (n. p.): West Heidelberg Community Legal Service.
- Productivity Commission. (2015). *Workplace relations framework: Final report*. Canberra: Author.
- Qu, L., Weston, R., Moloney, L., Kaspiew, R., & Dunstan, J. (2014). *Post-separation parenting, property and relationship dynamics after five years*. Canberra: Attorney-General's Department.
- Royal Commission into Family Violence (Victoria). (2015). Hearings: Day 4: Thursday 16 July (transcript): Financial abuse and empowerment. Retrieved from <http://www.rcfv.com.au/Public-Hearings>
- Royal Commission into Family Violence (Victoria). (2016). Report and recommendations. Retrieved from <http://www.rcfv.com.au/Report-Recommendations>
- Sandelowski, M. (1994). The use of quotes in qualitative research. *Research in Nursing and Health* 17(6): 479-482.
- Sharp, N. (2008). *'What's yours is mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence*. London: Refuge.
- Stebbins, T., Planigale, M., & Canty-Waldron, J. (2014). *Evaluation of Good Shepherd Firmer Foundations program: Discussion paper - non-crisis family violence work*. Macleod, VIC: Lirata.
- Wilkins, R. & Warren, D. (2012). *Families, incomes and jobs, Volume 7. A statistical report on waves 1 to 9 of the Household, Income and Labour Dynamics in Australia survey*. Melbourne: Melbourne Institute of Applied Economic and Social Research, University of Melbourne.
- WIRE Women's Information. (2014). *Money problems with your partner? Dealing with financial abuse*. Melbourne: Author.
- Women's Health Goulburn North East. (2013). *Essential first steps to re-establishing financial security*. Goulburn: Author.
- Women's Legal Services Victoria. (2015). Stepping stones. Retrieved June 12, 2015 from <http://www.womenslegal.org.au/stepping-stones.html>
- Wooden, M., Bevitt, A., Chigavazira, A., Greer, N., Johnson, G., Killackey, E., Moschion, J., Scutella, R., Tseng, Y., & Watson, N. (2012). Introducing 'Journeys Home'. *Australian Economic Review* 45(3): 368-378.

Appendix A: Supplementary Tables

Figure 30 Characteristics of women in Wave 1, by whether or not affected by DV

	Affected by domestic violence in Wave 1 (n=159)	Not affected (n=606)	All (n=765)	Statistically significant?
Age at interview: mean (SD)	30.2 (10.1)	30.1 (13.1)	30.1 (12.5)	N
% Aboriginal and Torres Strait Islander	23.3%	20.6%	21.2%	N
Born outside main English speaking countries	8.2%	6.1%	6.5%	N
Ever placed into foster, residential or kin-care	32.7%	26.2%	27.6%	^
Married/de facto	14.5%	20.6%	19.3%	N
% living with a child under 18	45.9%	31.0%	34.1%	***
Completed Year 12	45.9%	38.8%	40.3%	N
Employed	18.6%	16.4%	18.2%	N
Unemployed	21.4%	25.6%	24.7%	N
Not in the labour force	62.3%	55.6%	57.0%	N
Registered with any agencies to help find a job in last 6 months (not Centrelink)	50.3%	52.8%	52.3%	N
Lives outside major cities (ie in a regional or remote area)	32.1%	32.8%	32.7%	N
Report violence at least once in Waves 2 to 6	62.9%	24.3%	32.3%	***

^ p<.06, *p<.05 **p<.01 *** p<.001

Figure 31 Subsequent exposure to DV for women who were affected by violence in the 6 months prior to Wave 1

	W2		W3		W4		W5		W6		DV in any of waves 2 to 6	
	n	%	n	%	n	%	n	%	n	%	n	%
Exposed to DV	44	30.1	45	30.8	41	28.5	30	21.6	29	21.0	100	62.9
Not exposed to DV	102	69.9	101	69.2	103	71.5	109	78.4	109	79.0	59	37.1
All exposed to DV (including threats) in 6 months before w1.	146	100	146	100	144	100	139	100	138	100	159	100

Note: not all answered each wave, so size of subsample is less than 159 in some waves. % is based on those who answered in each wave only, not all 159. Also note that while threats were included in the definition of violence used in Wave 1, threats were not included from W2 to W6.

Figure 32 Linear regression results: Domestic violence in any wave as the dependent variable

	Weekly Income (\$)	Financial Satisfaction (Scale of 0 to 10)	Value of unpaid bills (\$)
(constant)	330.6***	4.30***	1475.1**
DV in any wave	-13.0	-0.8***	1287.1***
Non-metro area	-15.1	0.5*	421.5
Ever in OOHC	-2.9	-0.3	881.7*
Completed Year 12	21.1	-0.02	-65.3
Employed in Wave 6	323.3***	1.0***	-562.2
Partnered in Wave 6	-56.3**	0.7**	488.4
Aged under 25	-49.9*	0.7**	-1058.4**
Aged over 55	52.7	2.1***	-1563.4
Living with a child in Wave 6	218.8***	0.7**	-139.1
From an Aboriginal and Torres Strait Islander background	45.0	0.5*	-1029.7**
R square	0.31	0.12	0.06

Note: not all answered each wave, so size of subsample is less than 159 in some waves. % is based on those who answered in each wave only, not all 159. Also note that while threats were included in the definition of violence used in Wave 1, threats were not included from W2 to W6.

Figure 33 Logistic regression results: Domestic violence in any wave as the dependent variable

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Had contact with debt collectors in Wave 6	Had to pawn or sell items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in any wave	0.7	1.9**	2.4***	2.1***	1.4	1.8***	1.5*	2.0*
Non-metro area	1.1	1.0	0.9	1.3	0.7^	0.9	0.8	0.4*
Ever in OOH	0.8	1.7**	1.4	2.1***	1.1	1.3	1.2	1.5
Completed Year 12	2.6***	0.7	1.0	1.5^	0.7	1.3	0.9	1.4
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.6*	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.5	1.6*	0.7	1.0	1.2
Aged under 25	2.0**	0.7	0.7*	0.9	0.7	1.1	0.5**	0.6
Aged over 55	0.2	0.4	0.6	0.9	0.2	0.6	0.5	1.5
Living with a child in Wave 6	0.4***	0.5***	1.6**	1.4	0.9	0.7*	0.8	1.0
From an ATSI background	0.6	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
(constant)	0.2***	0.5**	0.4***	0.2***	0.4***	0.8	0.5**	0.1***
Nagelkerke pseudo r square	0.14	0.11	0.11	0.12	0.10	0.07	0.14	2.0

^ p>.06 *p<.05 **p<.01 ***p<.001

Figure 34 Mean individual income at Wave 6, by exposure to violence in the survey period

	Employed women - mean (median) income in \$ (n=117)	Unemployed women - mean (median) income in \$ (n=506)	Total - mean (median) income in \$ (n=623)
Not exposed to violence in survey period	739 (502)	420 (157)	489 (300)
Reported violence once in survey period	919 (292)	401 (165)	484 (269)
Reported violence more than once in survey period	758 (249)	424 (180)	470 (222)
Total	771 (443)	417 (164)	484 (279)

Note: Differences in income based on women's level of exposure to violence were not significant for either employed, unemployed, or all women ($p > .05$).

Figure 35 Employment at Wave 6, by exposure to violence in the survey period

	Employed	Unemployed	Not in Labour Force
Not exposed to violence in survey period (n=378)	22.8%	15.1%	62.2%
Reported violence once in survey period (n=124)	20.2%	16.9%	62.9%
Reported violence more than once in survey period (n=144)	14.6%	22.2%	63.2%
Total (n=646)	20.4%	17.0%	62.5%

Note: Differences in labour force status for women not exposed to violence, exposed once and exposed repeatedly were not statistically significant ($p > .05$).

Appendix B: Example of interview schedule

1. Can you tell me (briefly) about your organisation and role?
2. Can you tell me (briefly) about the circumstances of women who use your services?
3. In what ways does your service identify whether a woman has experienced domestic violence?
4. And what about financial abuse or deprivation from a partner or family member?
5. Does your organisation or profession offer any tools or guidelines to assist? If so, what has been your experience of using these? What could be improved?
6. In your experience, what are the key issues women tend to face following experiences of domestic violence? How do these differ for different groups of women, or women in particular circumstances?
7. And what are the key economic issues women tend to face following experiences of domestic violence? How do these differ for different groups of women, or women in particular circumstances?
8. In what ways does your service help promote women's economic security following violence? What supports or services tend to work well? What gaps are there? What could be improved?
9. In what ways does your organisation work collaboratively with other services or supports to promote women's economic security following violence? Are there any ways that collaboration could be improved?
10. Overall, what do you see as the key barriers to promoting women's economic security following violence?
11. What else would help promote women's economic security following violence?
12. Would you like to say anything else about women's economic security following violence, and how it could be improved?

Appendix C: Examples of promising practice in employment services for women: Case studies

A number of interviewees pointed to the case studies of the McAuley and WIRE programs in Victoria, which each aim to support women affected by violence to obtain employment.

Case Study One: McAuley Community Services for women

McAuley Community Services for Women in Melbourne provides a range of accommodation and supports for women and children escaping family violence, or experiencing homelessness. For around 4 years, it operated an innovative employment service for women who had lost jobs because of family violence or who were trying to obtain jobs to help to leave violent relationships. Many were still living in their own homes although usually tenuously. The majority were experiencing family violence, homelessness or risk of homelessness and mental health issues. An innovative co-case management approach was used, whereby McAuley workers with skills in employment services and case management co-supported women alongside other community service organisations specialized in areas such as housing and legal assistance. McAuley workers supported and assisted women to search for and find jobs, including developing resumes, identifying transferable skills, coaching and mentoring for interviews, and outfitting through Fitted for Work. The workers were mobile and met women in public spaces rather than in women's homes. When women were offered a job McAuley staff would provide coaching and mentoring. If invited into the workplace, they could undertake risk assessments of the workplace in order to keep work safe. Caseloads were small by employment service standards.

The McAuley employment program provided tailored responses to women seeking employment following violence. McAuley staff found women were highly motivated to find work. The program served a wider range of women than those using *jobactive* services, and claimed to achieve high success, although outcomes could take a long time to achieve. While the service was supported through a series of short-term grants, it ceased operations due to lack of funding. No area or level of government accepts responsibility for ongoing funding of this innovative program model.

Case Study Two: Women's Information and Referral Exchange (WIRE Women's Information)

The Women's Information and Referral Exchange (WIRE) (Melbourne) provides information support and referral to women, including on domestic violence and financial security. As well as information and referral, WIRE runs employment workshops, job coaching sessions, and offers WiFi, computers and computer tuition. Employment workshops and job coaching focus on obtaining employment, including information and support around employability and applications and interview techniques. Sessions are conducted with a gendered lens, looking at barriers faced by women, talking about confidence, and adopting a more personal approach than other employment workshops outside of a women specific organisation. In partnership with a registered training organisation, WIRE also offers a work readiness course for women with multi barriers to employment. Facilitators raise issues of domestic violence rather than waiting for women to disclose, and acknowledges that women may also be affected by other forms of sexism and gender discrimination. Content covers the additional barriers to workforce participation women face, and how these can be overcome. Women attending WIRE programs obtain confidence and connection from the safe environment, and recognise structural gender issues are not individuals' fault. There are frank discussions regarding how the impact of sexism and men's violence against women has affected them and about women's strength and resilience. Women utilising WIRE's employment resources can also access one-on-one support without an appointment, even if they are still dealing with the effects of violence years after it occurred.

This page has intentionally been left blank.

This page has intentionally been left blank.

ANROWS

ANROWS



ANROWS

AUSTRALIA'S NATIONAL RESEARCH
ORGANISATION FOR WOMEN'S SAFETY

to Reduce Violence against Women & their Children

Landscapes

State of knowledge | August 2015

Building effective policies and services to promote women's economic security following domestic violence: *State of knowledge paper*

Issue 07 | 2015

ANROWS acknowledgement

This material was produced with funding from the Australian Government and the Australian state and territory governments. Australia's National Research Organisation for Women's Safety (ANROWS) gratefully acknowledges the financial and other support it has received from these governments, without which this work would not have been possible. The findings and views reported in this paper are those of the authors and cannot be attributed to the Australian Government, or any Australian state or territory government.

Acknowledgement of Country

ANROWS acknowledges the traditional owners of the land across Australia on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander elders past, present and future; and we value Aboriginal and Torres Strait Islander history, culture and knowledge.

© ANROWS 2015

Published by

Australia's National Research Organisation for Women's Safety Limited (ANROWS)
PO Box 6322, Alexandria NSW 2015 | www.anrows.org.au | Phone +61 2 8374 4000
ABN 67 162 349 171

Building effective policies and services to promote women's economic security following domestic violence. / Natasha Cortis, Jane Bullen.

Sydney: ANROWS, c2015.

Pages; 30 cm. (Landscapes: State of knowledge: Issue 07/2015)

I. Abused women – Australia – Economic conditions. II. Family violence – Economic aspects – Australia. III. Women – Australia - Finance, Personal.

I. Cortis, Natasha. II. Bullen, Jane.

ISSN: 2204-9657 (print) 2204-9665 (online)

ISBN: 978-1-925372-06-9 (print) 978-1-925372-07-6 (online)

Creative Commons Licence

Attribution-Non Commercial



CC BY-NC

This licence lets others distribute, remix and build upon the work, but only if it is for non-commercial purposes and they credit the original creator/s (and any other nominated parties). They do not have to license their Derivative Works on the same terms.

Version 3.0 (CC Australia ported licence): [View CC BY-NC Australia Licence Deed](#) | [View CC BY-NC 3.0 Australia Legal Code](#)

Version 4.0 (international licence): [View CC BY-NC 4.0 Licence Deed](#) | [View CC BY-NC 4.0 Legal Code](#)



University of New South Wales
University of New South Wales, Sydney NSW 2052

Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper

Prepared by:

Dr Natasha Cortis, Research Fellow, Social Policy Research Centre, University of New South Wales

Dr Jane Bullen, Research Associate, Social Policy Research Centre, University of New South Wales

Author's acknowledgement

The authors thank ANROWS and anonymous reviewers for their helpful comments and advice, along with research team members Trish Hill and Simone Casey from project partner Jobs Australia, and the research team's advisory group: Jan Breckenridge, Ludo McFerran, Kylie Valentine and Kelley Johnson. Of course, any errors or omissions are those of the authors. The research was funded by Australia's National Research Organisation for Women's Safety (ANROWS).

This work is part of the ANROWS Landscapes series. ANROWS Landscapes (State of knowledge papers) are medium length papers that scope current knowledge on an issue related to violence against women and their children. Papers will draw on empirical research, including research produced under ANROWS's research program, and/or practice knowledge.

This report addresses work covered in ANROWS research project 4.6 "Building effective policies and services to promote women's economic security following domestic violence". Please consult the ANROWS website for more information on this project. In addition to this paper, an ANROWS Horizons and ANROWS Compass will be available at a later stage as part of this project.

This page has intentionally been left blank.

Contents

Executive summary	1
The impact of domestic violence on women’s economic security	2
Strategies to build women’s economic security	2
Introduction	4
Literature and document review methods.....	5
Structure of this paper.....	5
The economic dimensions of violence	6
Economic abuse as a tactic of violence.....	6
Prevalence of economic abuse.....	7
Economic resources and experiences of violence.....	8
Research about women’s economic security and domestic violence	9
Domestic violence and paid work.....	9
Understanding relationships between violence and paid work.....	9
The impact of violence on paid work.....	10
Income support and welfare to work transitions.....	11
Access to justice.....	13
Care of children and child support.....	13
Property settlements.....	13
Housing.....	14
Debt and access to credit.....	15
Summary: The impact of domestic violence on economic security.....	15
Strategies for promoting women’s economic security	16
Welfare and other support strategies	17
Income support.....	17
Income management.....	19
Employment services and supports.....	19
Education and training.....	21
Financial management services.....	21
Housing security.....	21
Asset-building strategies.....	23
Industrial strategies.....	24
Domestic violence protections and employment regulation.....	24
Human resource management strategies.....	25
Consumer protections and strategies.....	26
Access to justice.....	27
Summary: Addressing the impact of domestic violence on economic security.....	29
Conclusions: Towards best practice in promoting women’s economic security	30
Appendix A: Search methodology	32
References	33

Executive summary

Australia aims to reduce domestic violence, as part of its *National Plan to Reduce Violence against Women and their Children 2010-2015* (Council of Australian Governments, 2011). As part of this agenda, policy makers, domestic violence researchers, advocates and service providers, and unions and employers are paying increasing attention to the nature of domestic violence and abuse, and the diverse tactics it can involve. This has led to recognition of the financial or economic dimensions of domestic violence, and the adverse impact violence has on women's economic wellbeing (Franzway, 2008; Franzway, Zufferey, & Chung, 2007). This report outlines the state of knowledge about the economic tactics and financial impact of domestic violence, and ways to promote women's economic security during and following violence.

Perpetrators of domestic violence use multiple control tactics which exacerbate women's economic disadvantage. As well as physical and psychological abuse, perpetrators may attempt to control women through financial or economic abuse, involving attempts to prevent or control women's ability to acquire, use and maintain resources. There are many ways economic abuse can be perpetrated (Camilleri, Corrie, & Moore, 2015). It can involve preventing or interfering with women's participation in education, training and employment, or with their acquisition or use of economic resources. It can also involve refusing to contribute to economic resources or generating economic costs for women (Adams, 2011; Braaf & Meyering, 2011; Branigan, 2004; Consumer Utilities Advocacy Centre, 2014; Costello, Chung, & Carson, 2005; Macdonald, 2012a).

Even where tactics of economic abuse do not occur, the physical and psychological dimensions of domestic violence have economic effects, and result in financial disadvantage for women. This disadvantage is experienced in different ways by women in different circumstances. It influences when and how women can avoid or escape violence, and how they can participate in employment and society during and following violence, ultimately undermining women's independence and wellbeing over the life course.

The impact of domestic violence on women's economic security

This state of knowledge paper discusses the impact of violence on women's capacity to attain economic security through paid work, as well as through child support, property settlements, housing access, debts and access to credit. We discuss how the physical, psychological and economic tactics of abuse reinforce the financial disadvantage experienced by women, and present a barrier to eliminating violence. Domestic violence affects women of all ages, cultural, social and economic backgrounds, and relationship types, and with diverse needs (Tually et al., 2008). Violence raises the risk of poverty across these differing groups, and women with wealth or high incomes as well as those with lower incomes may require financial assistance following violence, given the costs associated with escaping abuse, such as relocating to a new area to escape abuse, loss of employment, or legal costs associated with ending a relationship. Economic security would give women alternatives to abusive relationships and the means to avoid and leave abusive partners. As such, pursuing economic equality between the sexes offers a broad strategy for the primary prevention of family violence. More specific strategies targeted at economic empowerment for the individuals who have experienced violence, and strengthening the systems that can support them, are also necessary for overcoming the financial disadvantage resulting from violence and abuse.

For those who undertake paid work, violence has negative impacts on job satisfaction, remuneration and employment stability, and these effects can persist for several years after the violence has ended (Crowne, Juon, Ensminger, Burrell, McFarlane & Duggan, 2011). Those not in paid work may lack independent resources to end violent relationships. Violence can undermine compliance with the welfare and employment services intended as supports, and exacerbate economic dependence on a perpetrator (Brush, 2000). The detailed recommendations relating to the income support system made by the Australian Law Reform Commission (2011) remain relevant, including those recommending improving the capacity of Centrelink staff to respond to family violence, and amending the Job Seeker Classification Instrument to help caseworkers effectively identify and respond to jobseekers affected by family violence.

Legal outcomes following separation from violent partners, and provision of child support payments, are also important

to women's economic security following experiences of violence. Violence can be a barrier to accessing child support payments, as those with experiences of family violence are less likely than others to pursue child support, even where it involves minimal contact with an abuser (Fehlberg & Millward, 2014). Women with experiences of spousal violence receive worse outcomes from property settlements than others, with the costs of legal proceedings deterring women from seeking a share of property, including housing, a major source of wealth and security (Braaf & Meyering, 2011). Safe, affordable housing is a major concern for women who have experienced violence, and there is much evidence of the adverse impact of domestic violence on women's economic security through loss of housing ownership, lack of access to affordable social and private rental housing, and discrimination in the private rental market. Further, women may carry debt and have poor access to credit following domestic violence, with utility debts undermining women's ability to meet essential needs following violence (Consumer Utilities Advocacy Centre, 2014).

Strategies to build women's economic security

Participation in employment, education and training offer women opportunities to improve their economic security following violence (Allen, Bybee, & Sullivan, 2004). However, strategies to address domestic violence have historically emphasised immediate practical needs such as crisis accommodation, legal assistance and counselling (Chung, Kennedy, O'Brien, & Wendt, 2000; Sanders, 2014). Less attention has been given to either those initiatives that support women's economic independence as a strategy of domestic violence prevention, and those which help women build and rebuild economic security following violence, both in the short and longer term (Sanders, 2011).

In Australia, although there have been some local and innovative approaches, the low level of resources available to domestic violence services makes it difficult to both undertake preventative work, or to systematically plan for employment, education and training to support women's economic security over the longer term (Costello, Chung & Carson, 2005; Finance and Public Administration References Committee, 2015). There is a need for increased and better

coordinated service capacity in the areas of prevention, early intervention and crisis support (Finance and Public Administration References Committee, 2015). A key challenge in preventing and addressing domestic violence, including its economic dimensions, is that it is multifaceted, and so requires comprehensive and integrated responses across many policy areas, including health, housing, policing, criminal and family law, education and employment. This requires coordinated, integrated approaches between jurisdictions, systems, levels of government, and non-government organisations, and across professional groups, as identified in the National Plan (Council of Australian Governments, 2011).

The State of knowledge paper analyses strategies to improve women's security in the main areas of policy that shape women's economic status: welfare systems and other supports, including income support, employment, education and training, and financial management; industrial systems, relating to paid employment and working conditions; consumer protections, relating to debt and credit; and legal strategies, including family law and child support, this shows:

- a need for income support, employment, housing, financial, education, legal and other systems to promote women's economic security to prevent, identify and respond to domestic violence;
- a need to recognise the strategic role of immediate and longer-term housing and employment security for women following violence;
- the importance of specialist domestic violence knowledge and skills across government, business and non-government agencies working with women who may have experienced violence, and initiatives to develop knowledge in mainstream organisations and collaboration between mainstream organisations and specialist services and programs; and
- the importance of integrated approaches to domestic violence, to address the range of interacting factors that impact on the immediate and longer-term needs of women and children who have experienced violence.

The material reviewed reiterates the need to improve the capacity of Australia's income support and employment service systems to screen for and address violence, to support women in their disclosures, and ensure consistency, transparency and fairness in the treatment of women who have experienced violence. Building capability within employment services is particularly important to promoting women's economic security. Building capability in employment service provision would help to identify instances of domestic violence among women seeking work; recognise it as a barrier to work, job search or study; and promote better outcomes for women through the education, training and employment systems,

including through collaboration with specialist domestic violence services. Housing security can also be promoted through programs to keep women and children safely in their homes and help perpetrators to leave, and through supports to sustain mortgage payments and tenancies in rented accommodation.

Financial education and financial management services are also important strategies for developing women's economic security, providing a basis for reducing debt, and building savings, assets and confidence following violence (Kovach, 2009; Macdonald, 2012d). Asset building strategies such as micro-loans and matched savings accounts for survivors of domestic violence have been used in the United States to facilitate access to education, training and business development, as well as residential stability. In Australia, there is a need to both map the extent of microfinance initiatives for women who have experienced violence and evaluate them, in order to identify ways to take successful initiatives to scale, and build on their success (Macdonald, 2012d).

In the industrial sphere, domestic violence protections in industrial instruments, including access to domestic violence leave, provide strategies for reducing the impact of violence on women's workforce participation, job tenure and economic security (Baird, McFerran, & Wright, 2014). Collective approaches are most comprehensive, such as the adoption of domestic and family violence clauses in enterprise agreements and awards, combined with legislative and employer policies, education and training and cultural change. Managers within organisations play important roles in generating change, including by educating supervisors and ensuring cultures of safety, confidentiality and support for women at work.

Consumer protections offer a further set of strategies for improving women's economic security, as financial institutions and utility companies can establish clearer pathways through which women can address debts and bills which may result from economic abuse. Recognising economic abuse in the courts, and ensuring access to legal information, advocacy, affordable representation and compensation are also essential for achieving fair financial outcomes.

Introduction

Economic and financial security is central to the wellbeing of women and children during and following experiences of domestic violence¹. Like other women, those who have experienced violence need economic resources to meet their daily needs and those of their children, achieve acceptable living standards, participate in society, and control their lives. But unlike other women, those who have experienced violence have particular economic needs arising from physical and psychological experiences of violence, and from economic or financial abuse (Franzway, Zufferey & Chung, 2007; Macdonald, 2012a). Women who have experienced violence must thus negotiate the financial challenges associated with abuse, in addition to the inequalities in income and wealth that women who have not experienced violence confront (Cameron, 2014b). These violence-related challenges tend to be particularly acute at the point of separation and immediately following, including health and legal costs, and costs of obtaining safe housing. Research has indicated that loss of income after leaving a violent relationship is a near universal experience, and women who have experienced violence achieve worse outcomes from property settlements than those who have not (Cameron, 2014b; Fehlberg & Millward, 2014). Further, the economic difficulties arising from experiences of violence and relationship breakdown reverberate through women's lives and increase hardship in the long term, having ongoing consequences for women's physical and psychosocial health, their housing, education, employment, relationship quality and parenting across the life course (Macdonald, 2012a).

Developing strategies to promote women's economic wellbeing is important in the context of the significant impact domestic violence has on business productivity and the national economy, as well as the private impact it has on individuals and families. It has been estimated that around 1 in 6 women (16.9 percent) have experienced violence from a partner since the age of 15 (Australian Bureau of Statistics, 2012). As well as impacting adversely on women's mental and physical health, and their education and employment outcomes, there are significant costs arising from domestic violence for employers, governments and society more broadly. Violence against women and their children was estimated to cost the Australian economy around \$13.6 billion in the 2008-09 financial year (National Council to Reduce Violence against Women and their Children, 2009) and is expected to rise to \$15.6b in 2021-22 ((Council of Australian Governments, 2014). For governments, domestic violence increases the costs of health care, legal and justice systems, as well as government transfer payments. Access Economics (2004) found that having experienced physical violence in the past three years increased the probability of receiving government benefits, including family payments, by 35.5 percent, although this does not reflect the impact of non-physical forms of domestic violence. A decade ago, the cost of the additional payments required as a result of domestic violence was estimated to be \$600 million annually (Access Economics, 2004). Violence also presents costs to businesses, in terms of employee absenteeism and lost productivity (Reeves & O'Leary-Kelly, 2007). The National Council to Reduce Violence against Women and their Children (2009) estimated that without effective interventions, by 2021-22, domestic violence will cost Australian employers \$456 million per year.

As this state of knowledge paper shows, these personal, business and national economic costs can be both prevented and minimised through effective policies and programs. Initiatives to improve women's economic status in society generally can help reduce gender-based violence. Improving recognition of economic abuse can help reduce its prevalence; and specific programs can help support the economic security of women who have experienced violence. To build knowledge in this area, the remainder of the report draws on academic and policy literature to explore the economic dimensions of domestic violence, and strategies for promoting women's economic security following experiences of violence.

¹ We use the term "domestic violence" to refer to behaviours which are controlling, violent or threatening, between people who have (or have had) an intimate relationship (Council of Australian Governments, 2011). "Family violence" is a broader term, which refers to these behaviours in a wider range of family relationships, such as between parents and children. We prefer the narrower term as our discussion relates primarily to violence between partners or former partners.

Literature and document review methods

The review is based on detailed searches of English language academic literature relevant to understanding the economic aspects of domestic violence, and the role of policies and services in building economic security for women who have experienced it. We searched a range of generalist databases such as Scopus and Web of Science, along with specialist databases, such as Violence & Abuse Abstracts and Social Service Abstracts. A full list of the databases and search terms are in Appendix A. We limited our search to articles published between 1996 and February 2015, but set up alerts to identify articles from the same search terms published later. We supplemented the academic database search with documents obtained through a grey literature web search focused on Australian policies and services (see Appendix A), along with personal collections and peer recommendations. Once duplicates were removed and articles were screened for relevance, our searches resulted in a total of 220 publications.

Structure of this paper

First, the paper explores evidence about the nature and impact of economic abuse, the financial consequences of domestic violence, and the ways domestic violence can contribute to women's economic disadvantage across the life course. It then considers the main themes arising from research about the impact of domestic violence on women's economic security, which relate to paid work, welfare to work transitions, access to justice, including care of children and property settlements, housing, and debt and access to credit.

The report then continues to draw on academic and grey literature to explore key strategies to respond to women's financial needs following violence. We discuss improving economic security of women who have experienced violence in four main categories:

1. *Welfare and other systemic support strategies*, whereby income support, employment, education and training, financial management and housing systems help reduce the risks of poverty among women who have experienced violence;
2. *Industrial strategies*, whereby employment conditions and human resource practices can help protect women's access to employment related income;
3. *Consumer protection strategies*, which assist women to address debts and bills which have resulted from economic abuse and the disruption of separation from domestic violence.
4. *Access to justice*, which can help reduce the loss of wealth for women experiencing breakdown of a relationship where violence has occurred, or can help to prevent and address discrimination based on exposure to domestic violence.

The report highlights the need for strategies to be integrated and comprehensive across and within these areas in order to be most effective in addressing the economic disadvantage resulting from experiences of domestic violence.

The economic dimensions of violence

Domestic violence is perpetrated through multiple control tactics. While most research has focused on the physical and psychological dimensions of abuse, there is increasing recognition of tactics of economic abuse, whereby perpetrators attempt to prevent or control women's ability to acquire, use and maintain resources. This section explores the economic dimensions of domestic violence, discussing the ways that economic abuse can be used to deliberately compound the financial hardship and disadvantage faced by women. However, even where economic abuse is not a deliberate tactic of violence, physical and psychological tactics of violence also result in financial disadvantage for women.

Economic abuse as a tactic of violence

Like other forms of domestic violence, economic abuse has often been considered a private matter, but is now recognised in law and policy as a public problem. Economic abuse is formally recognised in definitions of family violence in Victoria, South Australia, Tasmania and the Northern Territory, for example, although the precise definition differs (Australian Law Reform Commission, 2010).

While there is no definitive typology of the tactics of economic abuse, it includes a range of controlling behaviours which may keep women economically dependent and socially isolated (see, for example Adams, 2011; Australian Law Reform Commission, 2010; Braaf & Meyering, 2011; Branigan, 2004; Camilleri, Corrie & Moore, 2015; Consumer Utilities Advocacy Centre, 2014; Costello et al., 2005; Macdonald, 2012a; McFerran, 2011). These tactics include:

- **Interfering with women's participation and performance in education, training and employment**, to prevent acquisition of economic resources. For example, prohibiting women from working or seeking work, sabotaging transport or childcare, destroying documents or work, harassing co-workers, undermining women's capacity to obtain a job or achieve at work, humiliating women in front of colleagues, depriving women of sleep, or injuring women so they cannot attend work or education;
- **Preventing women from acquiring other economic resources**. For example, taking or controlling money, preventing financial autonomy, preventing access to bank accounts or credit, preventing acquisition of assets or refusing to jointly hold assets.
- **Preventing or interfering with women's use of economic resources**. For example, denying access to money or providing an inadequate allowance, spending women's earnings, controlling bank accounts or assets, limiting women's role in financial decision making, monitoring spending, restricting access to vehicles or communications, or coercing a woman to relinquish assets.
- **Refusing to contribute to economic resources**. For example, making women take sole responsibility for bills and household expenses as a form of control or punishment, withholding child support, or refusing to earn an income;

- **Generating economic costs for women.** For example, stealing money, accumulating debts, coercing women to take out loans, acquire debts or claim social security payments, damaging household property, pawning property, obtaining credit in a woman's name, or coercing a woman to commit fraud.

Abusers may employ economic tactics without engaging in the forms of abuse more typically associated with domestic violence, such as physical violence. However, the tactics or behaviours of economic abuse often accompany physical and psychological abuse. They may be more difficult to recognise than physical and psychological abuse, as women's lack of economic power can be overlooked where it is the social norm for men to acquire and control more resources than women. Cultural taboos around discussing income, wealth and household financial arrangements have prevented disclosure of economic abuse and hidden women's economic inequality. However, while economic abuse may occur in isolation, it is commonly entwined with physical and emotional abuse (Macdonald, 2012f; Sharp, 2008).

Based on focus group discussions with 125 women who had experienced violence in Victoria, Cameron (2014b) identified the most common tactics of economic abuse perpetrated by partners or former partners. These were:

- keeping financial affairs secret (experienced by 79 % of participants);
- excluding women from major financial decisions or ignoring their opinion (62%);
- making women feel they were not capable of managing money (60%);
- insisting on controlling household finances and assets (54%);
- monitoring women's spending (50%); and
- refusing to pay or help with childcare (49%).

Other behaviours reported by smaller proportions of women in Cameron's study included putting bills or loans in the woman's name; refusing to contribute to household expenses, work or share assets; and preventing women from working or studying (Cameron, 2014b). Clearly, these tactics and behaviours are not a distinct form of abuse, but rather, are entwined with the multitude of psychological and emotional tactics.

Other Australian research underlines the importance of the workplace in tactics of economic abuse (McFerran, 2011). As the *National Domestic Violence and the Workplace Survey* (McFerran, 2011) showed, 48 percent of those who

had experienced domestic violence said it had affected their capacity to attend work. The most common reason was physical injury or restraint (67%), followed by hiding keys or disrupting transport plans (28%) and failing to care for children (22%). Further, almost 1 in 5 of those who experienced domestic violence in the last 12 months (19%) reported that violence continued in the workplace, most commonly through abusive communications (12%) or the abuser coming to the workplace (experienced by 11% of respondents who experienced domestic violence in the previous 12 months).

Prevalence of economic abuse

Data on the prevalence of domestic violence is limited. There is little evidence about the prevalence of economic abuse in Australia, and estimates would depend on the precise definition used and the means of data collection. Of course, there are difficulties in estimating community prevalence of any kind of domestic violence let alone different tactics of violence, and the stigma of violence combined with the stigma of economic dependence may compound problems of under-reporting. Further, lack of recognition of economic abuse by police, whose immediate concerns will be securing women's physical safety, may be barriers to reporting and data collection. Notwithstanding these barriers, researchers have estimated that around 80 percent of women who experienced domestic violence experienced economic abuse (Evans, 2007; Macdonald, 2012a).

Overseas, studies have provided several estimates as to the prevalence of economic abuse. A review of a number of studies by Sharp (2008) found that between 43 and 98 percent of women in the United Kingdom who experience domestic violence were estimated to also experience economic abuse. However, these wide ranging estimates come from studies based on small samples (less than 250 women), and further estimates based on larger populations are needed. Sharp (2008) also cited findings from the 2001 *British Crime Survey* that although four percent of women had experienced domestic violence over the past year, when financial abuse was included the figure increased to six percent. This may indicate that economic abuse frequently occurs without other kinds of abuse; or perhaps that it is more likely to be reported than other forms of abuse. In any case, economic abuse should be considered a common experience which may or may not co-occur with the physical and psychological tactics and behaviours commonly associated with domestic violence. In any circumstance, it affects women's ability to escape violence, and has negative consequences for employment participation and security following violence, and for women's economic independence and wellbeing over the life course.

Economic resources and experiences of violence

Even where economic abuse is not a deliberate tactic of violence, domestic violence contributes to difficulties for women in sustaining education, job-searches and employment, and so undermines women's financial prospects in the short and long-terms (McFerran, 2011; Staggs & Riger, 2005). Importantly, economic security affects a woman's abilities to leave abusive relationships. Women require financial resources to transition from violent relationships, and as abusers may control finances and render women reliant on the abuser, financial insecurity is a key reason that women remain in or return to abusive relationships (Macdonald, 2012a). Those who leave violent relationships may need to leave their homes and jobs quickly, with few possessions or identity documents; and some may be unwilling to use bank accounts or credit if this risks leaving an information trail that would expose their location (Sharp, 2008). As such, a lack of access to economic resources presents barriers to leaving violent relationships, and major complications for those who do leave.

Further, a lack of economic resources hinders a woman's recovery from experiences of violence. Broader trends in public service provision and the welfare state mean social security safety nets have contracted in recent decades, shifting the burden of costs for health and education onto individuals and households (Pierson, 1996; Shaver, 2002). Income support is inadequate or inaccessible for many women, and many women (e.g. temporary residents) are ineligible for income support payments, exacerbating their vulnerability. In this context, a lack of money reduces women's access to the health, welfare, and legal supports which are necessary to recover from experiences of violence, and may delay or prevent women from accessing the services they need (Braaf & Meyering, 2011). Women may also carry ex-partners' debts after leaving (Braaf & Meyering, 2011). As such, economic disadvantage constitutes both a major obstacle for women seeking to leave abusive relationships, and a barrier to achieving safety, security, independence and wellbeing following violence (Boyce, Koliner, Koplín, Trifone, & Wong, 2014; Macdonald, 2012a).

Domestic violence has economic consequences which tend to shape women's livelihoods for a long time after violent relationships have ended. These consequences relate to the loss of property, and also the cumulative loss of income, as abuse often interferes with employment and lowers earnings.

Loss of property or other assets means that throughout the life course, women who have experienced violence are likely to lack resources to draw on in times of hardship (Adams, 2011). In addition, expenses associated with medical and mental health care, and legal representation, along with safe housing, may be ongoing or protracted.

Moreover, economic abuse may be used to undermine women's independence and wellbeing even after relationships have ended. Indeed, economic abuse may emerge, continue or escalate post-separation, including during attempts to resolve financial matters through the court or child support systems. As such, it is a way abusers may seek to control women's lives after separation (Cameron, 2014a). Furthermore, physical and psychological harm as well as economic abuse contribute to long term financial disadvantage, so women who have experienced violence are likely to require additional economic resources across the life course.

Research about women's economic security and domestic violence

The physical, psychological and economic tactics of abuse contribute to immediate and longer term financial disadvantage for women. Domestic violence affects women of all ages, cultural, social and economic backgrounds, and relationship types (Tually, Faulkner & Cutler, 2008). Domestic violence raises the risk of poverty across these differing groups, and financial supports will be required for women with wealth or high incomes as well as those with lower incomes, given the costs arising from abuse, and associated with ending it. These may include costs of safe housing, relocating to a new area to escape abuse, loss of employment, or the legal costs associated with ending a relationship, for example. Women with wealth shared with a perpetrator, such as equity in a house, may need supports to gain access to it. Women with complex needs or experiencing poverty or disadvantage, such as low income women, Indigenous women, women living in remote and isolated areas, women with disability, sexual or gender minorities, older women, women from culturally and linguistically diverse backgrounds and women dealing with migration issues, face additional challenges (Braaf & Meyering, 2011). Further, gaps in the service system have greater impact on those women who face greater challenges. However, the literature to date lacks sufficient detailed analysis of the different ways financial disadvantage may be generated, and how it may be addressed for different groups of women.

This section identifies and explores the main themes in the literature relating to domestic violence and economic security. First, we explore the burgeoning literature on domestic violence and paid work. We then explore the state of knowledge relating to welfare to work transitions in the context of violence; along with the impact of domestic violence on access to justice, including child support policy and property settlements, housing and debt, and access to credit.

Domestic violence and paid work

Understanding relationships between violence and paid work

There are several frameworks for thinking about the relationship between domestic violence and paid work (Hughes & Brush, 2015). Lloyd (1997) points out that various interpretations of the relationship between violence and women's participation in paid work can co-exist, given the diversity of circumstances in which violence occurs, the range of circumstances of working women, and the range of ways that paid work and violence can be entwined. The most prevalent is what has been termed the "exposure and exchange" model. This emphasises the benefits for women of undertaking paid work or education outside the home, as women will have lower exposure to abuse where they undertake activities independent from their partner, and because the income they earn increases women's bargaining power and independence, helping to curb or escape abuse (Hughes & Brush, 2015; O'Campo, McDonnell, Gielen, Burke, & Chen, 2002). The workplace also provides a source of social support. McFerran (2011) found that 45 percent of respondents with recent experience of domestic violence discussed the violence with someone at work. It was discussed most often with co-workers or friends at work, rather than supervisors, human resource staff, or union representatives.

In contrast to the idea of paid work as a source of women's empowerment, "backlash" models emphasise how violent men can respond to women's increased economic independence by escalating their abuse (Hughes & Brush, 2015). In this framework, gaining economic resources is understood to increase vulnerability to violence, as perpetrators respond to the independence that employment and education can bring about by escalating their abuse (Riger, Staggs, & Schewe, 2004). Another model for thinking about paid work focuses on "employment sabotage" as a technique of abuse. In this frame, the workplace, and women's participation in paid work, provide men with potential sites to exert control. Interfering behaviours included stalking women at work, contacting women or co-workers, preventing attendance at work or causing women to be late. Swanberg, Logan, and Macke (2005) for example found abuse frequently involved interfering with women's paid work and contributed to poor work relationships and performance, and absenteeism.

Recognising that employment sabotage is a technique of abuse shows that as well as affecting women, partner abuse affects employers and economies. However, domestic violence has been conventionally viewed as a private matter, and organisations have generally been slow to recognise how partner violence affects their workplaces, including through loss of productivity (Reeves & O’Leary-Kelly, 2007; Swanberg et al., 2005). Based on a survey of over 2000 employees, Reeves and O’Leary-Kelly (2007) showed how experiences of violence generate costs for employers, impacting on productivity related behaviours such as absenteeism, tardiness, and distraction. Co-workers are often directly affected by the family violence that colleagues are subjected to (McFerran, 2013). Further, customers or clients may also be exposed, and potentially traumatised or harmed by witnessing violent events.

While there is a diversity of possible relationships between domestic violence and paid work, these can co-exist. In some circumstances, male violence can reduce female labour force participation, while in others it can increase it (e.g. when it spurs women to obtain independence), and in other cases the effects of violence on women’s paid work may be unclear or ambiguous (Lloyd, 1997). Helpfully, Lloyd (1997) points out that rather than explaining the relationship between violence and work as one of either empowerment or backlash, it is helpful to understand violence as having varied impacts on work, as women respond to the varied tactics of violence in diverse ways, and there are large differences among women in the kinds of resources they can bring to bear on their circumstances.

The impact of violence on paid work

Although there is much diversity in women’s experiences, responses and resources, studies have noted how abuse tends to have negative impacts on a range of work outcomes, including attendance, performance, workplace safety, job satisfaction, remuneration, and employment stability (Adams, Tolman, Bybee, Sullivan, & Kennedy, 2012; Banyard, Potter, & Turner, 2011; McFerran, 2011, 2013). Employment sabotage may be a deliberate tactic. Australian survey research (McFerran, 2011) has shown that most often, this occurs by disrupting a woman’s capacity to attend work, as a result of physical injury or restraint, or through disrupting transport plans, for example by hiding keys. Violence at home may spill over to continue at the workplace, most commonly through abusive phone calls and emails, or through abusive partners physically coming to the workplace (McFerran, 2011). These tactics result in poor work performance, absenteeism and

tardiness (McFerran, 2011). Qualitative research in Australia has also shown how women faced difficulty in entering or re-entering the workforce after separating from a violent partner. Braaf and Meyering (2011) found childcare and housing problems were obstacles to workforce participation, as well as poor mental and physical health, and a lack of skills or employment history, due to economic abuse. Many women who have experienced domestic violence may also have employment histories which have been influenced by the need to leave a job abruptly to escape violence, making it difficult to secure subsequent positions.

Research based on five waves of a survey of 503 single mothers in Michigan, USA, pointed out that although women with abusive partners may be employed at similar rates to other women, they tended to have lower stability in their employment, and more disrupted work biographies (Adams et al., 2012). This may result from them being actively prevented from getting a job, being forced to quit, or being fired for poor attendance or poor job performance (Adams, Tolman, Bybee, Sullivan & Kennedy, 2012). Tolman and Wang (2005) similarly found that experiencing partner violence tended to reduce the amount of time women spent employed. This was the case both while the abuse was occurring and after it had ended, suggesting abuse diminishes women’s capacity to sustain employment throughout the life course.

Although protection orders should help stop abuse and end the many ways it interferes with women’s paid work and income, legal protections may not provide a clear linear pathway to economic security. Based on social security records of 3923 Pennsylvanian women in the late 1990s, Hughes and Brush (2015) found that the period when women applied for a protection order was characterised by earnings instability and financial cost, and that losses were not recouped later. A short-term fall in earnings was not unexpected, as the disruption associated with applying for a protection order may reduce hours or be associated with a change in jobs to escape the abuse. However, longer term stalls in earnings were more surprising, and suggest that women’s economic experiences during the period of attempting to stop the abuse may linger.

Based on a longitudinal study of 220 homeless women in the United States recruited from shelters and welfare services and 216 low-income women who were not homeless, Browne, Salomon, and Bassuk (1999) examined the impact of violence on paid work. They found that those who experienced physical violence from male partners had only one third the odds of maintaining 30 hours of paid work for six months or more compared with women who had not had this experience.

That is, there was a negative relationship between partner violence and women's work stability (Browne, Salomon & Bassuk, 1999). This reinforces the expectation that violence may contribute to higher job turnover, as women may need to leave their jobs or move away due to violence, because of the impact of abuse on mental health, or because of the need to attend to health, housing, and legal matters, or lack of childcare (Braaf & Meyering, 2011).

Experiences of violence have sustained effects on women's employment. Even three years after violent relationships have ended, women have been found to experience difficulty in sustaining a job (Adams et al., 2012). Partner violence has been found to impact on employment stability after nearly 6 years, although women's mental health was a mediating factor (Crowne et al., 2011). As abused women don't spend as much time in paid employment as non-abused women, they often lack access to employment related benefits such as sick leave, parental leave and retirement savings, where these are contingent on sustained employment (Adams et al., 2012). However, research hasn't fully unpacked the dynamic over time of the economic effects of violence, and for how long they remain apparent, nor the full range of ways personal resources, individual circumstances, and broader contextual factors can affect women's employment following violence.

Income support and welfare to work transitions

Australia's income support system aims to support individuals, families and communities to achieve self sufficiency through paid work. To this end, the Department of Human Services administers a range of payments to individuals and families, which were described in the recent McClure review of the welfare system as highly complex and difficult to administer, as well as to understand and navigate (Reference Group on Welfare Reform, 2015).

The McClure review has called for the system to continue to place greater focus on employment and promoting capacity to work. This reflects a key trend in welfare systems in Australia, the UK, US and other countries, towards the increasing conditionality of income support payments with the aim of promoting participation in paid work. In seeking to move welfare recipients into work, income support has taken on a more residual role, with tight eligibility for payments (including residency requirements), long waiting times, and low payment levels. In Australia, an agenda to promote "welfare to work" was introduced by the Howard Government in 2006, resulting in policy changes to increase the range and number of people required to look for and accept paid work. This included moving many single mothers from sole parent payments where they were not expected to seek work, to Newstart Allowance, thus introducing job search requirements (Grahame & Marston, 2012).

These arrangements have implications for women who have experienced domestic violence. The qualitative study by Braaf and Meyering (2011) involving 57 women who had experienced violence found that all of the women were highly concerned with, and were making efforts to improve, their economic position but their efforts were often frustrated. A key obstacle is that the jobs that welfare-leavers obtain are likely to be low wage, low quality and casual (Cook & Noblet, 2012; Cox, Priest, Wales, & Wales, 2008) and that mandatory employment associated with welfare-to-work may be associated with lower quality of life, lower job satisfaction and reduced autonomy to decide how to balance parenting and employment (Blaxland, 2009; Cook, Davis, Smyth, & McKenzie, 2009; Cook & Noblet, 2012). Mandatory employment may in some circumstances conflict with capacity for good parenting, and that there is a need to respond to individual needs and situations, including women's needs for safety and stability, rather than adopt a blanket approach that assumes that employment will always be beneficial to sole parents (Cox et al., 2008; Grahame & Marston, 2012).

For some women who have experienced domestic violence, employment may provide a pathway to economic security; however, for some other women, factors such as the physical and mental health impacts of violence on themselves or their children, may mean that they need to defer employment and place priority on dealing with these issues and personally

providing a high level of care for their children (Braaf & Meyering, 2011). This is consistent with the more general literature on single mothers and welfare to work that emphasises the need to ensure that welfare to work policies are enacted so as to promote participants' quality of life (Cook, Davis, Smyth & McKenzie, 2009; Grahame & Marston, 2012).

In the context of welfare to work changes, the income support system has been recognised as difficult to negotiate for people who have experienced violence. Entitlements such as Special Benefit, which equates to a week of income support payments, are nowhere near adequate for meeting women's heightened resource needs following violence, and many women, including temporary migrants, lack access (Braaf & Meyering, 2011; Corrie, 2013; Macdonald, 2012c). Women receiving Parenting Payment Single or Newstart Allowance experience high rates of poverty, lack savings, and often cannot pay bills on time (Macdonald, 2012c).

Braaf and Meyering's (2011) qualitative study found that the specific needs of women who had experienced violence were poorly catered for in the policies and procedures of the income support system. Women reported a range of difficulties accessing income support payments and transitioning to work. These were lack of information, conflicting information, no assistance to fill in forms, the waiting time for payments, having payments cut off due to administrative errors, poor staff manner and having to retell their experience of domestic violence because they saw a different staff member on each visit. Both the women and the workers who participated in Braaf and Meyering's study identified systemic issues impacting on women's capacity to achieve economic security, including inadequate levels of payments, and strict welfare to work requirements which failed to recognise the impact of domestic violence. While some women have found Centrelink helpful in their transitions from violence, others reported difficulties finding eligibility information, including for Crisis Payment, or found their payments were delayed (Braaf & Meyering, 2011). Women who had experienced violence frequently did not receive information about their rights and entitlements in the income support system. Many had negative interactions with staff, including being asked to repeat their stories several times and to different people, and not being able to access help to complete forms. Some reported application requirements were onerous, that they were deterred from disclosing violence, or were traumatised by having to retell experiences to staff (Braaf & Meyering, 2011). Women also found there were long waits for payments to be processed, and some experienced loss of payments due to administrative errors (Braaf & Meyering, 2011).

More extensive exploration of welfare to work policies comes from studies undertaken in the United States, where welfare to work policies have included tighter eligibility requirements,

a limit on the number of years for which payments can be received over the life course, and sanctions for non-compliance. Brush (2000) pointed out how women who have experienced violence may have strong incentives to increase their economic self-sufficiency, and high stakes in complying with welfare requirements. However, experiences of violence act as obstacles to transitioning from welfare to work. Indeed, experiences of violence have been found to be more powerful predictors of drop-out rates of welfare programs than caring responsibilities or human capital factors, yet welfare policy often ignores the relationship between work and domestic violence, risking jeopardising the safety and success of poor women (Brush, 2000).

Access to justice

Braaf and Meyering's (2011) study identified legal issues as a key area affecting women's financial outcomes. Legal proceedings can be a source of financial stress and uncertainty with some legal action spanning many years with uncertain and sometimes adverse outcomes. Violence is common and may be heightened post-separation (Laing, 2003). Community legal and court resources lack resources to fully deal with domestic violence and economic abuse (Camilleri et al., 2015). Some groups of women, including women who have experienced trauma, Aboriginal and Torres Strait Islander women, women from culturally and linguistically diverse backgrounds and women with disabilities face additional barriers in accessing justice (Women's Legal Services Australia, 2013).

Care of children and child support

The Australian family law system includes both non-legal and legal services, including family support, legal assistance and courts. Arrangements about the care of children made either by agreement between the parents or through the family court system determine child support payments through the Child Support Agency (Productivity Commission, 2014). Where there is domestic violence, individuals may agree to potentially unsafe or unfair arrangements, and parenting orders made through the Family Court are more appropriate (Productivity Commission, 2014; Smyth, Weston, Moloney, Richardson, & Temple, 2008). Further, the *Family Law Act 1975* (Cth) contains a general presumption of equal shared parental responsibility, and although this is not intended to apply in situations of violence, this safeguard does not always operate because of the difficulty in proving violence and the fact that many victims are unrepresented in court and many matters are settled in mediation without legal assistance due to limits to legal aid (Women's Legal Services Australia, 2013). This outcome has implications for both safety and for women's financial settlement, including child support, property and spousal maintenance (Braaf & Meyering, 2011). In particular, there is evidence that shared arrangements tend to drift towards care by the mother over time, without changes to the property division (Smyth et al., 2008).

Child support payments offer a way to maintain economic security for women and children following relationship breakdown. However, accessing these payments may be difficult for women who have experienced violence. Parents with experience of family violence are less likely than others to pursue child support, or may "give up" and choose instead to take on full financial commitment for their children, in order to minimise contact with abusers (Fehlberg & Millward, 2014). Further, those with experience of violence have been found to be more likely than others to report non-compliance with child support payment requirements, and to be more likely to perceive the amount of support to be unfair (De Maio,

Kaspiew, Smart, Dunstan, & Moore, 2013). Patrick, Cook, and McKenzie (2008) argued that child support policy in Australia fails to properly protect women and children from further abuse and from poverty. One reason is that welfare payments are calculated on the assumption that regular child support is received, and recipients are not compensated when it is not received. Sole parents are also ineligible for above the base rate of Family Tax Benefit if they do not seek child support, although exemptions are available (Patrick et al., 2008). Child support outcomes are also problematic, because women are less likely to access legal representation in relation to child support than when negotiating property settlements (Fehlberg & Millward, 2014).

Property settlements

Women's economic security is shaped by property settlements, parenting arrangements, wills, and debt. Since the 1990s there has been increased recognition by Australian Family Law courts of the relevance of family violence in property division under the *Family Law Act 1975* (Cth) (Fehlberg & Millward, 2014). Property settlements among the general population already lead to a shortfall in allocation of financial resources to women because they reflect the financial contributions to the marriage made by each partner and the children's future welfare, but not the future financial needs of the woman (Sheehan, 2002). Men receive the majority of non-domestic assets such as businesses, farms and investments, and the man's superannuation, while women receive the majority of domestic assets, comprising the home and contents. However despite recognition that violence can affect the victim's financial contribution to the relationship, and of financial hardship after separation, women who report spousal violence are more likely than other women to receive a minority share of property (Fehlberg & Millward, 2014; Sheehan, 2002; Sheehan & Smyth, 2000). Although the law provides for superannuation benefits to be divided among both spouses, women may find that in practice superannuation is not included as part of the property settlement (Evans, 2007).

Legal representation, court costs, and lost work days to attend to legal matters result in high costs for women, and may deter women from seeking a share of property. Many women may be unable to afford any representation, or the same quality of representation that men can afford, and this may compromise the quality of representation received (Braaf & Meyering, 2011). Fehlberg and Millward (2014) identified that despite the importance of family law services for women following violence, there is inadequate availability of free or low cost advice on financial and property matters after separation. For example, community legal centres which include Women's Legal Services and Family Violence Prevention Legal Services (the latter targeted to Aboriginal and Torres Strait Islander women) provide little support in property matters. The

majority of Legal Aid approvals are for criminal rather than civil matters and access to Legal Aid for Family Court matters that concern property but not children is even more limited (Productivity Commission, 2014). As such, there could be more comprehensive and effective supports for assisting those exposed to family violence to resolve property and child support arrangements. The Productivity Commission Inquiry into Access to Justice Arrangements (2014) notes that there is a lack of adequate resourcing for civil law matters including family matters.

Further, the shift in family law towards presumptions of shared care is problematic for economic as well as safety reasons. Braaf and Meyering (2011) pointed out that legislative changes in 2006 which emphasised the importance of children maintaining relationships with both parents, resulted in adverse economic outcomes for women, who tended to receive less in financial settlements as a result of shared care arrangements.

Fehlberg and Millward (2014) identified a lack of research in this area, and the need to use larger, representative samples to help develop law reforms that reflect understanding of the relevance of family violence to the financial outcomes of separation.

Housing

Housing is a major source of wealth and security, and loss of housing is a major threat to women's economic wellbeing following violence. In Braaf and Meyering's study, safe, affordable housing was the biggest concern for women who had experienced violence. Many had lost property and incurred substantial costs as a result of leaving the family home, and had experienced regular relocations as a result of continued threats or abuse, contributing to financial disadvantage. A lack of affordable private and social housing and discrimination in the private rental market were contributing factors (Braaf & Meyering, 2011; Chung, Kennedy O'Brien & Wendt, 2000).

Women who have experienced domestic violence are disadvantaged in the housing market, as access to private rental housing involves assessment of risk, with property managers identifying low income, domestic violence, marital breakdown, unemployment, sole parenthood and other issues signifying risk to private landlords and their agents (Short, Seelig, Warren, Susilawati, & Thompson, 2008). Discrimination against women escaping violence in the private rental market is an obstacle to securing long term housing (Chung et al., 2000). Braaf and Meyering (2011) identified that Indigenous women and women from culturally and linguistically diverse backgrounds are particularly likely to experience discrimination. Braaf and Meyering also identified that women who had not previously rented or had only rented in their ex-husband's name faced additional difficulties.

Homelessness resulting from domestic and family violence is a widespread and increasing problem in Australia, with women and children becoming homeless as a result of leaving the home because of fear for their safety (Tually et al., 2008). Forty-three per cent of all female clients of homelessness services including refuges seek help as a result of family or domestic violence (Australian Institute of Health and Welfare, 2014). The number of people seeking help due to domestic and family violence has increased by 9 percent in the year from 2012-13 to 2013-14 (Australian Institute of Health and Welfare, 2014, p. vii). The experience of homelessness, in addition to the effects of domestic violence, has a negative effect on women's economic position (Tually et al., 2008). Women and children who leave the home to escape violence experience "considerable social and personal disruption and financial disadvantage" (Chung et al., 2000, p. 46). For some women, the longer term economic impact of past domestic violence, in particular job loss, poverty and private rental insecurity may play a role in longer term homelessness or homelessness later in life (McFerran, 2010; Tually et al., 2008). Women who have independent and secure finances are best placed to reduce the housing impact of domestic violence (Chung et al., 2000).

Debt and access to credit

Accumulation of debt, and low access to credit, are direct outcomes of financial abuse. Some women may be forced to carry debts incurred by violent partners, including mortgages, credit card bills, and business debts, resulting in poor credit rating or bankruptcy (Braaf & Meyering, 2011). Bills may be put in women's names without their knowledge or consent, and women may not be aware debt is in their name until after they have left an abusive partner (Consumer Utilities Advocacy Centre, 2014). Further, when trying to set up utilities after leaving a violent relationship, some women may agree to take on liability and debt from their former partner, presumably as a strategy for avoiding conflict and obtaining access to essential needs (Consumer Utilities Advocacy Centre, 2014, p. 10).

Women also face penalties from financial institutions as a result of ex-partners failing to pay joint loans, debts and bills (Braaf & Meyering, 2011). A recent report on utility bills in the context of domestic violence (Consumer Utilities Advocacy Centre, 2014) identified and explored two common experiences: victims of domestic violence being pursued for utility debts incurred by abusive partners; and being pursued for their own debts, which they were unable to pay given the financial consequences of domestic violence and economic abuse. These are problematic, as the inability to manage utility debts has implications for women's ability to meet essential needs like electricity and phone access (Consumer Utilities Advocacy Centre, 2014). Further, they can lead to poor credit ratings, limiting access to finance in the future, as well as further fees and financial penalties, limiting women's financial confidence as well as their ability to achieve economic security. Women with poor credit ratings were also more likely to access high cost short term loans from fringe lenders rather than mainstream credit options (Consumer Utilities Advocacy Centre, 2014).

Summary: The impact of domestic violence on economic security

Domestic violence involves multiple tactics of control, including economic abuse. Women who experience domestic violence are financially disadvantaged in both the short and longer term as a result of economic abuse as well as the physical, psychological and other tactics of domestic violence. At the same time, increased economic security through paid work and other strategies may act as a source of empowerment for women experiencing domestic violence, despite the possibility of "backlash" by the violent ex-partner.

The financial disadvantage caused by domestic violence has multiple and interacting impacts in areas including: reduced employment stability, earnings and job satisfaction; difficulty in accessing income support payments and child support payments; obstacles and costs in pursuing legal matters including property settlements; difficulties in meeting immediate and longer term housing needs; exposure to debt and reduced access to credit.

Strategies for promoting women's economic security

As discussed above, economic security would give women alternatives to abusive relationships and the means to avoid and leave abusive partners. As such, promoting economic equality between the sexes more generally is a broad strategy for preventing domestic and family violence. Economic empowerment is also necessary for overcoming the financial disadvantage resulting from violence and abuse. Research suggests that women who access social services following domestic violence wish to address financial issues (Allen et al., 2004). However, strategies to address domestic violence have historically emphasised immediate practical needs such as crisis accommodation, legal assistance and counselling following violence (Chung et al., 2000; Sanders, 2014). Further, gaps in the service system as a whole affect the assistance that is available, with greatest impact on women with more complex needs or requiring specialist support (Braaf & Meyering, 2011). The *National Plan to Reduce Violence against Women* aims to bring together the work of all Australian governments to reduce violence against women (Council of Australian Governments, 2011). However there is not yet a sufficient and coordinated range of services, and cuts to some services adversely impact on women (Finance and Public Administration References Committee, 2015). There is need not only for prevention and early intervention services but crisis support, legal responses and long term support, and for co-operation between governments and non-government stakeholders to improve the capacity of the range of services related to domestic violence (Finance and Public Administration References Committee, 2015).

Policy and service initiatives to support women's economic security in the short and longer term have attracted less attention (Sanders, 2011). Camilleri et al. (2015) suggest that a national education campaign is required through the Attorney-General's Department to raise awareness that economic abuse is a form of family violence. The allocation of \$16.7 million to a national domestic violence awareness campaign as part of the 2015-2016 Commonwealth Budget provides an opportunity to improve understanding of the economic aspects of domestic violence.

In Australia, there have been some local and innovative approaches by individual workers and agencies, but the low level of resources available for addressing domestic violence has made it difficult for services to develop and undertake preventative work, and to systematically plan for the employment, education and training required to support women's economic security over the longer term (Costello et al., 2005; Finance and Public Administration References Committee, 2015). Indeed, a key challenge in preventing and addressing domestic violence, including its economic dimensions, is that it is multifaceted, and so requires comprehensive and integrated responses across many policy areas, including health, housing, policing, criminal and family law, and employment, requiring coordination between different levels of government and non-government organisations. This integration will need to include and reach beyond the elements already conceptualised as potentially comprising an integrated response, such as disclosing abuse, reporting to police, court proceedings, individual and group support and reduction of attrition or repeat victimisation (Australian Domestic and Family Violence Clearinghouse, 2010) to involve income support, employment services and supports, financial management assistance, housing security, asset-building, education and training, employment regulation, human resource management, consumer protection and longer term legal strategies.

This section analyses strategies to improve women's economic security following violence. We analyse the categories related to the main spheres of policy that shape women's economic status: welfare systems, education and training, industrial systems, consumer protections and legal strategies. This shows:

- a need for income, education, housing, employment, industrial, financial, legal and other systems to promote women's economic security after domestic violence, and to be both more proactive and more responsive in identifying and assisting women who have experienced violence;
- a need to recognise the strategic role of immediate and longer-term housing and employment security in promoting women's economic wellbeing and capacity to achieve independence following violence;
- the importance of domestic violence knowledge and skills relevant to women's economic security in government, business and non-government organisations, and strategies for developing these within organisations and collaborating to transfer the knowledge of specialist services and programs; and
- the importance of an integrated approach to domestic violence by different levels and areas of government and non-government organisations, to address the range of interacting factors that impact on the immediate and longer-term needs of women and children who have experienced violence.

Welfare and other support strategies

Income support

The income support payments made by Centrelink to assist eligible individuals and families to achieve self-sufficiency, are an important means of ensuring a basic standard of living, and ensuring women's economic wellbeing before and following violence. Rather than promoting welfare dependency, income support can provide financial support to survivors of domestic violence at times of vulnerability, to support them to enter or re-enter the workforce and establish themselves financially (Evans, 2007). Purvin (2007) emphasises that although measures specifically targeted to women and children who have experienced violence are critical, general measures to advance the security of low-income families also assist the economic security of women experiencing violence, by reducing their dependence on abusive partners and by providing a possible means of escape. As such, income support is important for helping prevent violence, preventing women from experiencing poverty following violence, and for helping women achieve sustainable employment outcomes and economic security following violence (Costello et al., 2005).

Centrelink screening and response

Ideally, the income support system would provide an opportunity to screen for, and identify those who have experienced violence, and bring together a co-ordinated range of services and supports to meet women's needs (Brush, 2000). It is particularly important, however, to ensure women's disclosures are well managed in contexts where practitioners lack specialist domestic violence expertise, and ensure that disclosures result in supports for women.

Several studies have identified a need to improve the capacity of workers in welfare and employment services to understand domestic violence (Lindhorst, Meyers, & Casey, 2008). In the United States, administrative data indicates that only one to five percent of women experiencing violence choose to disclose it to welfare officers, and training and development of welfare officers is identified as important to their capacity to identify and serve victims of domestic violence (Hetling, 2011). Lindhorst, Meyers & Casey (2008) found of those who disclosed domestic violence, only half received assistance from their welfare worker, despite policies requiring that clients receive information on waivers and community resources, suggesting systemic barriers to address issues of violence rather than poor performance of individual workers. Purvin (2007) identified the attitudes and discretion of implementing personnel as a marker of policy success or failure in the responses of social welfare systems to women who have experienced domestic violence, and highlighted the need for staff to be well-trained and to understand the multi-dimensional nature of domestic violence.

In Australia, Braaf and Meyering (2011) found that levels of knowledge about domestic violence among Centrelink staff were mixed. As such, women and workers from domestic violence services sought out particular Centrelink officers, and practitioners from other services sought to actively build relationships with Centrelink staff and share knowledge. Braaf and Meyering recommended that Centrelink could better assist clients by ensuring that clients who disclose violence were supported by a single case worker to ensure they did not need to repeatedly explain their circumstances.

The Australian Law Reform Commission (ALRC) (2011) also recommended that Centrelink customer service advisors receive consistent, regular and targeted training in identifying the potential impact of violence on job seekers' capacity to work and barriers to employment. The ALRC (2011) recommended improving supports for women to disclose domestic violence to Centrelink, and to increase consistency and transparency in the way the social security system treats people experiencing violence, including in determining their relationship status, and determining capacity to work (ALRC, 2011; Macdonald, 2012c). The ALRC recommended that the Department of Human Services service delivery staff facilitate disclosures of family violence, and flag customer records where there are safety concerns for a customer.

Centrelink could consider adopting best practice from other services which screen for violence, in particular in the health field. Routine screening for domestic violence has been introduced into some health services internationally, including in the US, but also in NSW (Spangaro, 2007; Spangaro & Ruane, 2014; Spangaro, Zwi, Poulos, & Man, 2010; Spangaro, Zwi, & Poulos, 2009). However, not all women who experience abuse disclose it. While there are mixed views about the purpose and outcomes of screening, it can bring benefits to women, including providing an opportunity for re-evaluating their situation and reducing isolation, particularly when associated with referral to counselling (Spangaro & Ruane, 2014). Screening for violence in the income support system, for example in the initial process of applying for payment, should similarly be undertaken, although disclosures need to result in appropriate responses, such as referral to specialist services (Australian Law Reform Commission, 2011).

Centrelink debt and income support payments

The ALRC also identified difficulties in having Centrelink debt waived, even where debts are incurred under duress (ALRC, 2011; Macdonald, 2012c). Further, they raised concerns about the adequacy of available income support payments, as Crisis Payment is only one week's standard benefit, and about eligibility, as strict requirements (including the requirement

for claims to be made within 7 days of extreme circumstances) may prevent some women from accessing it (Australian Law Reform Commission, 2011; Macdonald, 2012c). In addition, women not eligible for income support payments, or those experiencing violence post-separation, are unable to access the payment (Macdonald, 2012c). Braaf and Meyering (2011) recommended that Centrelink provide information about entitlements and processes, specialised supports for women when they separate, widen access for Special Benefit and provide voluntary financial literacy and counselling.

Braaf and Meyering found that that migrant women in particular require increased access to material and other support (Braaf & Meyering, 2011). While some migrant women affected by domestic violence may receive basic financial assistance through the Community Assistance Support Program and Asylum Seeker Assistance Scheme, both operated through the Department of Immigration and Citizenship (DIAC). Braaf and Meyering found that these supports were inadequate, and that some migrant women required additional material assistance and financial support to survive, including through increased access to special benefit.

Much research on the effectiveness of income support strategies comes from the United States. Time limits on welfare receipt, and policies of marriage promotion have compounded pressures on women to stay in abusive relationships (Bartle & Segura, 2003). Bartle and Segura (2003) found that only a few states provided information to recipients encouraging them to disclose domestic violence to workers, and that workers tended to be inadequately trained to screen for violence (Bartle & Segura, 2003).

Bartle and Segura (2003) found that workers in California sometimes ignored disclosure, denied requests for help or failed to encourage women from accessing services. Where workers ignored disclosure, the lack of recognition could cause women to deny abuse. Several participants found out about welfare rights from other supportive services like domestic violence shelters or lawyers at court. It was mostly advocates and professional staff outside the welfare system who provided information to women about access to welfare services (Bartle & Segura, 2003). Caseworkers were in a difficult situation, being required to apply a complex policy, including assessing participants' eligibility and need of a range of services. Caseworkers need extensive training concerning available services and dealing with people who are in situations of stress. Temporary release from employment requirements may increase safety and positive outcomes for some welfare recipients experiencing domestic violence (Brush, 2000).

Income management

Compulsory income management is a Federal policy with several aims, including helping income support recipients in some regions to manage their household needs and expenses. By quarantining a proportion of income support payments for priority needs, income management has sought to help families budget, and ensure funds are focused on essential household items like food and clothing, and reduce or eliminate spending on gambling and substance use. However, it has raised concerns as a general policy, for the level of surveillance and control applied over income support recipients' spending, and for its impact on Aboriginal and Torres Strait Islander people.

One of the justifications for introducing income management was to protect income support recipients from financial exploitation, harassment, deception and abuse, and other economic dimensions of domestic and family violence. Compulsory income management was introduced into Indigenous communities in the Northern Territory (NT) as part of the Northern Territory Emergency Response, in part to protect children from abuse and neglect, and women from financial harassment or "humbugging" and violence (Mendes, Waugh, & Flynn, 2014). Financial vulnerability can trigger the imposition of income management arrangements on welfare recipients. However, recipients can apply for exemptions, demonstrating they are meeting priority needs and are not vulnerable to financial exploitation (Marshall, 2011). Social workers may also determine that income management would place the person's mental, physical or emotional wellbeing at risk.

Overall, evaluations of income management have found the policy has not had a major impact on family violence. The final report of the evaluation of New Income Management, for example, noted that income management has not stopped problems of family violence. Aggregate data for the NT (Bray, Gray, Hand, & Katz, 2014) showed rates of assault, including those associated with family violence, were in fact higher after the introduction of income management than they were before. They concluded that income management did not appear to have contributed to changes in levels of violence (Bray et al., 2014).

Income management has also been criticised by the ALRC. Because women who have experienced family violence may experience sudden crises and may need cash to quickly escape, the ALRC (2011) recommended that people experiencing family violence should not be subject to income management in either its compulsory or voluntary form, and that those on income management should not be prevented from purchasing travel and other crisis-related needs (ALRC, 2011; Macdonald, 2012c; Marshall, 2011). Instead, they recommend a flexible opt-in and opt-out voluntary approach to income management for victims of family violence (Marshall, 2011). As such, voluntary income management is preferable to compulsory approaches.

Employment services and supports

Australia's system of employment services consists of a network of service provided, contracted by the Australian Government to provide assistance to some jobseekers, including to recipients of Newstart Allowance and other income support payments. The role of these services in addressing domestic violence have attracted little attention. Historically, support services for women who have experienced domestic violence have focused on their immediate needs for crisis and emergency assistance and psychosocial supports (Chung et al., 2000). Women's employment needs, including their job search needs, and the role of employment in promoting women's economic independence following violence has attracted less attention (Costello et al., 2005). Advocates have raised concerns about how caseworkers in employment services, and those in Centrelink, recognise domestic violence among their clients or customers; how they understand its effect on capacity to work or undertake job searches; and the circumstances under which violence may be a reason for exemptions from training and job search requirements (Australian Law Reform Commission, 2011; Macdonald, 2012c).

Activity tests

Activity tests are used to ensure income support recipients are engaging in employment, job search, education, training or voluntary activity they are required to do, in order to be eligible for some income support payments. However, violence can disrupt women's participation in employment and job search. In 2011, the Australian Law Reform Commission expressed concerns that the temporary exemptions from activity tests of 13 and 16 weeks were too short for victims of family violence, and that these should be reviewed and lengthened for victims of family violence, to recognise the lengthy period required for establishing safety and stability.

Identifying women who have experienced violence

Further research is required about how Centrelink officers and practitioners in employment service providers screen for all forms of violence including economic abuse, and support women who have experienced it. Like other jobseekers, women who have experienced violence or abuse are asked questions about their circumstances, as part of the Job Seeker Classification Instrument (JSCI). The JSCI is used to measure a job seekers' likely difficulty in gaining and maintaining employment. It is the main way of identifying job seekers with complex needs and who require intensive assistance, and is used to allocate individuals to one of three assistance streams. There are 18 JSCI factors which attract points used for calculating the level of assistance required. Domestic violence is not explicitly listed as one, however, it is recognised as a "personal factor" that may present barriers to work. Rather than being separately recognised, experiences of violence and abuse are categorised as personal factors, alongside having anger issues, experiencing trauma or grief,

problem gambling, risk of homelessness, undertaking drug treatment, or experiencing severe stress. Violence may also be a factor affecting other factors in the JSCI, such as stability of residence, access to transport, and health, which underpin employment capacity and stability (ALRC, 2011; Macdonald, 2012c).

Supporting women who have experienced violence

While violence may be captured in the JSCI, there has been little research conducted about how employment service staff work with clients who have experienced domestic violence, and what constitutes best practice in screening for violence in a job search context, promoting employment which is appropriate for people experiencing domestic violence, and sharing information with employers (ALRC, 2011). As mentioned above, the ALRC (2011) recommended that the JSCI include a new and separate category of family violence, and that the Federal Government require contracted employment service providers to consider the existence of family violence when tailoring services to individual job seekers. This is consistent with findings of Costello et al. (2005), which indicated that employment service staff generally did not recognise clients who had experienced domestic violence within their case-load, and pointed out the considerable scope to develop and adopt good practice. Good practice may include screening employers to ensure women were placed in jobs that would be sustainable for them in the context of the challenges they faced, recognising women's skills and pursuing higher quality employment, and promoting joint working between employment services and agencies that could help meet the range of needs of women during or following violence, including housing (Costello et al., 2005, p. 260). Correia (2000) similarly suggested assisting women through sectoral employment strategies that target labour market areas that offer quality employment for job placement and training. These sectors are those with features such as higher wages and career opportunities. Employment services could also help women to access specialist domestic violence information and services, and where they were working with perpetrators, could require referrals to anti-violence programs as part of their job readiness preparation (Costello et al., 2005).

Collaboration between domestic violence and employment services

Research highlights the value of formal collaboration between domestic violence and employment services, including good referral pathways with the option of continued involvement from both supports, and collaboration to support early detection and intervention, for example through cross-training between the two sectors (Costello et al., 2005). Initiatives from overseas provide models which could be followed in Australia. In the United States, a demonstration project conducted in three cities developed a model of collaboration

which linked domestic violence and employment services, and strengthened the programs offered (McKean, 2004a, 2004b). Given the high numbers of women estimated to experience violence and the large numbers of low-income women required to participate in job readiness programs and job placements, collaboration between employment systems and domestic violence services was considered important to meeting women's needs. Collaboration was identified as a way to increase awareness of the ways violence can act as a barrier to employment and economic security. It could also help expand pathways to assistance from domestic violence services, for example, by providing domestic violence education and services onsite at employment service agencies. This was seen as a successful way to expand access to domestic violence services, and to help low-income women attain economic security, and for improving the capacity of both domestic violence and employment services, through connecting systems (McKean, 2004a, 2004b).

McKean (2004a, 2004b) made several recommendations about best practice in collaborations between employment and domestic violence services. These include ensuring employment service agencies had policies which provided the confidentiality and security which domestic violence services required, including enabling women to access domestic violence services without the knowledge of their employment case manager, where this was preferred. Training for employment service case managers about domestic violence was also considered important, along with training for domestic violence counsellors about the contractual obligations and operating environment of employment services. Like other collaborations, channels for communication and decision making, and for delineating responsibilities, were also required (McKean, 2004a, 2004b).

In terms of program activities, best practice recommendations include fostering awareness and disseminating information about domestic violence to the client bases of both agencies, incorporating sessions about domestic violence into training and employment preparation programs, and providing various opportunities for victims to disclose violence. Information about domestic violence should be provided early and often, with caseworkers training in screening, disclosure and referral procedures, as well as safety issues. Counselling should be offered, with safety concerns addressed first, and support groups should be separate for men and women, with refreshments and childcare provided. Follow up contact with clients should be coordinated between the caseworker and domestic violence counsellor, with clients having access to ongoing domestic violence supports once placed in work (McKean, 2004a, 2004b). Job placements for both women using employment services and others may also be increased through the use of tax credits or subsidies for employers who hire women who have experienced domestic violence (Brown, 2008).

Education and training

Much of the emphasis on measures to increase financial security of women who have experienced domestic violence has been on more immediate access to employment, often in low-wage positions, rather than on longer-term measures to increase financial self-sufficiency (Pyles, 2006). Pyles (2006) suggests there is a need for greater emphasis on longer term strategies such as opportunities to safely access higher education, vocational training and non-traditional employment. Interviews with 390 low-income women who had experienced violence showed they viewed assistance with education and employment as services that would help them leave violent relationships (O'Campo et al., 2002). Consistent with this, other interview-based research about women's perspectives on their needs found that women who have already separated from violent partners frequently wish to further their education and obtain employment (Allen, Bybee & Sullivan, 2004). Survivors often use the ending of relationships to make life changes, including improving their employment prospects through education and training (Evans, 2007). A study of the Competitive Skills Scholarship Program (CSSP) in Maine, US, a program that aimed to improve the skills of unemployed people and meet the skill needs of employers, showed that education and training can assist women to leave abusive relationships (Deprez & Butler, 2014). In the US, Individual Development Accounts, part of the "Assets for Independence" program (section 1.1.7) have also been used to assist women save for education (Kovach, 2009). Research in Australia could further explore strategies to increase access and sustain participation in education for women during and following violence, to help build women's longer term capacity to achieve economic security.

Financial management services

Women in or leaving violent relationships need good financial information to achieve economic security. Financial counselling and financial management services are important strategies for promoting economic security during and following violence. Financial counsellors offer to help resolve immediate financial hardship, including by helping to negotiate debt repayments, and providing women with advice on consumer credit matters (Macdonald, 2012d). Kovach (2009) points out that financial education is a critical building block for building savings and assets following violence, as it improves knowledge about financial control and independence, and can help repair credit histories, assist with budgeting and engaging with financial institutions, and recover from identity theft, where this has been a tactic of violence.

Financial management is particularly important at times of immediate material hardship; for example, during separation, as abuse may cause women to become socially isolated, and reduce their options for obtaining advice and support. However, some women will need longer term support to overcome material hardship and build their independence. Financial counsellors

and consumer advocates may offer economic advocacy, but these aren't necessarily part of campaigns aimed at building long-term financial capability for women (Macdonald, 2012d). Short term financial assistance needs to be tied into longer term initiatives to assist women to build economic security throughout the lifecourse (Macdonald, 2012d).

Further, women at different stages of violent relationships require different forms of financial information, counselling and assistance (Braaf & Meyering, 2011). Before leaving, for example, information about available financial support may help a woman to decide to leave, and plan the process. After leaving, a secure financial base is required to avoid poverty or a return to violent relationships, while in the longer term, women require economic capacity to become financially independent. Braaf and Meyering (2011) address the following range of areas of intervention: debts, bills and banking; accommodation; legal issues; health; migration; employment; social security and child support.

Further, as well as assisting with practical issues of access to resources, financial management services can also help empower women to take control of their finances (Adams, 2011). Promoting subjective financial wellbeing is important to women's financial decision making, and women's belief about their ability to provide for themselves and families outside of an abusive relationship can affect decisions to remain in or leave an abusive relationship. As such, financial self-efficacy is important, and financial counselling is a strategy for building women's confidence in their capacity to fulfil financial needs and responsibilities, and meet financial goals (Adams, 2011). Strategies that have been suggested to improve financial counselling for women who have experienced family violence include development of a specific qualification and training for family violence counsellors and extending government-funded financial counselling programs to include family violence financial counselling within community legal centres (Camilleri et al., 2015).

Housing security

In the context of the current tight housing market in Australia, the issue of housing is a particularly strategic consideration for women considering whether and how to leave a violent relationship (Braaf & Meyering, 2011). In considering issues of housing security it should be noted that there is diversity in women's needs and situations, and that different women require different housing responses. For example, the living arrangements of Australian families are diverse and the home may include extended family members, in particular in the case of Aboriginal and Torres Strait Islander families and families from culturally and linguistically diverse (CALD) backgrounds (Tually et al., 2008). This has implications for housing responses, including "staying at home" programs. Similarly, refugees and homelessness services may not provide

appropriately for the needs of CALD women (Tually et al., 2008). Some Indigenous women view safe houses and cooling off houses as a preferred short term option (Tually et al., 2008). Refuges, homelessness services and private rental properties may also not be accessible for women with disabilities (Tually et al., 2008).

Women's refuges provide a vital crisis response, as well as help to access longer term housing (Chung et al., 2000; Tually et al., 2008). Domestic violence is the most common reason women present at homelessness services including refuges (Australian Institute of Health and Welfare, 2014). However, not all women escaping violence seek help from, or are able to access, a refuge (Tually et al., 2008). One reason for this is that a lack of longer term housing opportunities including social (public and community) housing and affordable private rental housing has created an obstacle for women in leaving crisis accommodation, so that they are delayed in establishing independent housing and need to remain in crisis accommodation for longer (Tually et al., 2008).

From the 1990s a number of "staying at home" programs have been introduced in Australia. These programs aim to enable women and children to remain in their homes safely with the violent partner removed and deterred from returning by means of a court-based exclusion order (Braaf & Meyering, 2011). These programs operate by means of a coordinated combination of judicial, housing and welfare measures (Spinney & Blandy, 2011). Legal and judicial measures can include improved police responses to breaches of court orders, law reform and the introduction of family violence courts. Welfare measures may include financial assistance, incentives for perpetrators to leave, and assistance with the provision of safety or communications equipment within the home. "Staying at home" programs are not available in all locations, however, and there are wide discrepancies in legislation and police practice between jurisdictions (Spinney, 2012).

Research suggests that remaining in the home through programs of this type may bring economic, housing security and other benefits for women and children, while maintaining safety in some but not all cases (Braaf & Meyering, 2011; Edwards, 2011). For example, remaining at home avoids the cost of relocating, finding alternative accommodation, replacing household contents and, in some cases, difficulty maintaining employment (Braaf & Meyering, 2011).

On the other hand, some women are unable to remain in their homes because of continuing fear of the perpetrator, failure by police to respond to breaches of protection orders and related issues; or because of a shortage of money following the loss of the partner's contribution, resulting in difficulty in meeting rent or mortgage payments (Braaf & Meyering, 2011). Even where remaining in the home long-term is not affordable, staying may offer a temporary respite for some women (Braaf & Meyering, 2011).

"Staying at home" schemes

Increasing the accessibility and availability of "staying at home" schemes, including free assessments of the risk of harm to assist the woman's decision about "staying at home"; security upgrades; and other supports is suggested (Braaf & Meyering, 2011; Spinney, 2012). Legislation and practice in this area need to be standardised to conform with good practice standards (Spinney, 2012). In addition, no existing models of "staying at home" schemes are specifically provided for Indigenous Australians and there is a need for further research regarding culturally appropriate responses (Spinney, 2012).

For women who stay in or return to homes they were purchasing, mortgage payments may present an obstacle to remaining in the home. One strategy suggested to address this issue would be for financial institutions to establish arrangements for women to negotiate their housing payments in order to remain in their homes (Chung et al., 2000). Similarly, tenancy sustainment schemes may assist women to stay in or access rented accommodation (Spinney & Blandy, 2011).

Assistance for those unable to stay at home safely

For women who are unable to remain in the home safely, models which provide not only crisis accommodation and support but also other forms of financial support, as well as housing advocacy and other pathways to long-term housing are important (Braaf & Meyering, 2011). Braaf and Meyering found that greater investment in both crisis accommodation and transitional housing were needed, together with increased availability of social housing, rental subsidies and tenancy reforms, for example to enable women to break leases without penalty in the case of domestic violence. Tenancy reforms to enable this have been made or are underway in some but not all states and territories (Women's Legal Service Tasmania, 2014).

Housing advocacy

Braaf and Meyering (2011) identify that women who have experienced violence value housing advocacy such as organising crisis accommodation, writing references and making representations regarding housing and assisting with applications. Centrelink rent assistance, bond assistance through state government schemes, reimbursement for security upgrades and, when available, charity assistance to assist with rent were viewed as important. The study also identified that different financial support is needed for women who own their homes. Other material assistance, for example for women to set up a home, while often provided on an ad hoc basis was also valuable. Increased resources for housing advocacy and financial assistance are suggested, for example by means of court mandating of offenders to provide financial assistance as part of a protection order.

Asset-building strategies

Developing savings and assets are considered important for women's material status (Christy-McMullin, 2002). While women from wealthier families may lack or lose savings or assets as a result of violence, low income people are more likely to lack assets and are at greater risk of poverty. Sanders (2011) points out that people with low incomes lack access to the subsidies for saving that people with higher income enjoy, such as tax concessions on housing and retirement savings, and they may also be discouraged from saving and acquiring assets due to the limits in place for eligibility for public assistance (Sanders, 2011). However, savings and asset accumulation are key ways that low income women can gain control over their finances and decrease dependence on an abusive partner. Women require the economic, psychological and social benefits from savings and asset ownership in order to escape violence. Savings can help facilitate access to education, training, business development and residential stability, and can provide emergency funds to help prevent women from returning to an abusive partner. On the other hand, savings and asset ownership can risk backlash from violent partners, who may oppose or feel under threat from women's efforts to obtain economic security. As such, achieving safety in the context of individual circumstances should be the key consideration (Kovach, 2009; Sanders, 2011).

In Australia, asset-building strategies such as savings have not been part of national policy to address poverty, and income support recipients may fear loss of payments and allowances or reduced entitlements if they accumulate savings or assets. In contrast, initiatives to promote economic wellbeing through savings and asset development have developed in the United States in recent years (Sanders, 2011). Kovach (2009) explored the role of individual development accounts (IDAs), which are matched savings accounts available to people with low incomes in the United States, to help them save earned income and develop economic security through education, business development or home purchase. IDA's are part of the "Assets for Independence" program, which enables non-profit and government agencies to help welfare recipients or those with household incomes which are less than twice the Federal poverty line, most of whom are women. As part of the program, information resources were developed to help project staff ensure domestic violence survivors could access IDAs, and build assets. The initiative involved developing information resources about how domestic violence survivors could benefit from projects, including through financial education and distribution of matched funds when savers make asset purchases using savings from their IDA. In addition, financial education curricula were developed for domestic violence survivors, such as how to separate joint financial relations, repair damaged credit histories, and how domestic violence agencies could integrate asset-building strategies into domestic violence advocacy (Kovach, 2009).

Sanders (2014) assessed the use of IDAs by women who had experienced domestic violence, and found two-thirds reached savings goals, and three quarters made at least one withdrawal which was matched. Purchases by women which were supported included cars, education, small business support, home repairs and purchases, retirement savings, and safety and emergency funds, such as rent or utilities, or temporary housing. However, those with more education and income had more savings and were more likely to achieve their savings goal and receive matched funds. African American women were less likely to reach savings goals and had lower savings on average (Sanders, 2014).

Sanders and Schnabel (2006) outline a collaboration which integrated women's savings accounts with economic education, credit counselling, and economic advocacy. This project was developed collaboratively between domestic violence and homelessness services, to develop a response to economic disadvantage, and was institutionalised in service delivery systems. Sanders and Schnabel found that this project was considered successful as it brought the community together, it was innovative and filled a gap; the leadership of the initiative had legitimacy; and it was effectively organised as a collaboration (Sanders & Schnabel, 2006).

Micro-loans, low-interest loans and deferred payment schemes

As well as incentives for saving and asset development, for example through matched savings accounts, micro-loans also offer to support women to build assets following violence. Services from non-predatory financial institutions can help women obtain safety, such as those run through the non-profit sector as no-interest loans or low-interest loans. These programs of targeted loans offer a further set of strategies to assist women during and following violence (Macdonald, 2012d). In Australia, no-interest loans and deferred payment schemes have also been suggested as a way to support the costs of fleeing domestic violence (Tennant, 2010). However, there is a need to map the field to establish the extent of micro-finance initiatives, and to assess whether there are adequate and appropriate community-based options which can help promote the economic security of women who have experienced violence (Macdonald, 2012d).

Micro-enterprises

In the US some programs have been established that support those women who are interested in establishing micro-enterprises, or very small businesses (Correia, 2000). Businesses that have been established include catering, translation and interpreting, hair and nail salon fashion design and tailoring. Micro-enterprise development programs are usually operated by non-government organisations and provide participants with training, technical assistance and access to credit and markets.

Industrial strategies

This section examines strategies relating to employment and employers. It covers supportive employment arrangements and conditions for women who have experienced domestic violence across the workforce, through employment regulation and within organisations and through supportive human resource management strategies.

Domestic violence protections and employment regulation

Strategies in employment systems that can support women's economic security during and following domestic violence include paid leave and other entitlements to protect women who have experienced violence, initiatives to prevent and eliminate employment discrimination; and initiatives that promote awareness of domestic violence and safety in the workplace (LaVan, Lopez, Katz, & Martin, 2012). Australia's system of employment regulation provides multiple opportunities to respond to domestic violence, including through provision of a safety net of legislated minimum conditions, through enterprise agreements, through protections against employment discrimination, and through workplace health and safety, as domestic violence may create risks in the workplace (Alford, 2011).

Anti-discrimination legislation provides important opportunities to protect women's employment relationships, where these have been impacted by domestic violence (Heffernan & Matahaere, 2010). Advocates, including the Australian Human Rights Commission (AHRC, 2012) have sought to improve the employment protections available to survivors of domestic violence by explicitly prohibiting discrimination on the basis of experiences of domestic or family violence, although this has not yet occurred. However, a key strategy in Australia has been to expand protections through employment regulation.

Australian domestic violence advocates effectively lobbied unions to pursue claims for domestic violence protections in employment regulation. Advocates and unions subsequently worked together, including through the Safe at Home Safe at Work program, to raise the issue of domestic violence and its impact on the workplace; to protect the rights of workers who have experienced violence; and to frame the issue as in the interests of employers and businesses who are affected by lost productivity and who have a duty of care to provide safe and healthy workplaces (ALRC, 2011; McFerran, 2011, 2013; Murray & Powell, 2008). Achieving employment protections has subsequently become a key strategy for supporting women who have experienced violence and reducing the adverse impacts it has on the workplace, and has been recently recognised by the United Nations and International Labor Organisation.

Enterprise agreements

Domestic violence advocates have worked with unions and employers to translate specialist knowledge into practice, and pioneer the development and introduction of domestic

violence protections in enterprise agreements. Since the Australian Services Union achieved the first clause in 2010, clauses providing domestic violence entitlements have been included in union negotiated enterprise agreements, and it has been estimated that over 1.6 million workers in Australia now have some of these protections (Baird et al., 2014). In 2012, the Australian Council of Trade Unions (ACTU) congress endorsed claims for dedicated additional paid leave and flexible work for employees experiencing violence; confidentiality; workplace safety planning; referral to appropriate specialist services; provision of training; and protection against adverse action or discrimination for those disclosing violence. A model clause for inclusion in enterprise agreements was developed by the Australian Domestic and Family Violence Clearinghouse and provided to assist negotiations, consisting of twenty days per year of paid special leave for medical appointments, legal proceedings and other activities related to the experience of domestic violence. As well as paid leave, the model clause also included rights to request changes in hours, duties, contact details and locations of work; protection against adverse action or discrimination; and commitment to keeping information confidential, including not keeping information on an employee's personnel file without their express written permission. This provides important guidance for unions and employers about how to respond to domestic violence. However, many different approaches have been taken, including structuring domestic violence leave as a type of personal leave, or as additional paid leave.

Employment legislation

As well as progressing through enterprise agreements, domestic violence employment protections have been progressed through employment legislation. Under the *Fair Work Act 2009* (Cth), employees have the right to request flexible working arrangements if they are experiencing domestic violence, or if they are assisting someone who is experiencing violence (Baird et al., 2014). Unions are also pursuing a claim for domestic violence protections to be included in modern awards, which will provide further protections across the workforce.

These initiatives have developed in response to concerted feminist activism and collaboration between the Australian Domestic and Family Violence Clearinghouse, unions, employers and others, directed at changing unions', employers' and governments' approaches to domestic violence. Domestic violence advocates have encouraged unions to push employers to adopt strategies to address the health, safety and security issues that employees experiencing domestic violence may face, and to offer opportunities to negotiate leave and flexible work time arrangements (Baird et al., 2014; McFerran, 2011, 2013; Murray & Powell, 2008). Internationally, these conditions are being considered by the International Labour Office for inclusion as part of an international labour standard for protecting employees who have experienced domestic violence (Baird et al., 2014).

Human resource management strategies

As well as addressing women's needs for economic security through employment regulation, human resource strategies can also help at the workplace level, to ensure the development of safe and supportive organisational cultures. These strategies are important for ensuring effective implementation of employment regulations at the workplace level, as human resource officers are integral to ensuring any domestic violence clauses in enterprise agreements or other organisational initiatives work well.

Collins (2011) for example argued that human resource professionals are integral to developing strategies to ameliorate the employment disadvantage faced by women who have experienced domestic violence, although interventions need to be carefully constructed. Swanberg et al. (2005) argued employer supports should focus on prevention, including education for supervisors and other employees, along with provision of employment protections like leave, flexibility, relocation, legal assistance, and security, and intervention through employee assistance programs and counselling, referrals, assistance with safety planning and emergency funds for crisis situations. As well as formal supports such as workplace policies, informal supports such as ensuring supervisors display understanding, enabling colleagues to screen phone calls, providing security to escort abusers off work property, are also strategies that managers can support (Swanberg & Logan, 2005). Support from supervisors and co-workers has been found to help women who have experienced violence to stay focused on their work and remain employed (Swanberg & Logan, 2005). However, where workplaces develop and implement domestic violence initiatives, it is important that they seek specialist knowledge to ensure they account for safety issues and respond appropriately (Murray & Powell, 2008).

Human resource strategies can include confidential counselling programs such as Employment Assistance Programs, education for managers about employment needs and options for women experiencing violence, regular meetings to gauge support needs of individuals, flexibilities to retain women and keep them in control of their career development, and longer term education and career planning (Collins, 2011). Human resource strategies can also help educate employers about domestic violence and its effects in the workplace, provide information about resources in the community, and create programs to share knowledge between human resource practitioners and women who have experienced violence and their advocates, to reposition human resource practitioners as advocates for change. Collins (2011) also argues that human resource management is integral to changing organisational cultures to remove patriarchal standards, help organisations establish leave time practices and regulations that enable women time to deal with the experience of abuse, like court attendance. Human resource managers can also assist victims

through employee assistance programs, job reassignments and flexible scheduling, along with training of managers, ensuring appropriate security, and identifying threats to workplace safety (LaVan, Lopes, Katz & Martin, 2012).

While there is a clear rationale for human resource management to feature within strategies to promote employed women's economic security following violence, there is also a need to build capacity of employers and human resource professionals to do this (Brown, 2008). A US study of 28 employee assistance programs (Lindquist et al., 2010) found that companies are frequently not aware of the extent to which domestic violence affects the workplace, and how it can be addressed in the workplace. Others suggest that there could be improved capacity to address violence through employee assistance programs. Staff delivering these programs tend to have generic counselling skills but may lack specialist knowledge and skills relating to domestic violence, including referral information (Murray & Powell, 2008). However, a US study based on a survey of 1765 women who had sought assistance from employee assistance programs to address partner violence suggested these programs do tend to provide a comprehensive set of services to women experiencing domestic violence, although these services differ between employers (Pollack et al., 2010). While Pollack et al. (2010) suggest a need to improve confidentiality in employment assistance programs, Murray and Powell (2008) suggest developing referral partnerships between employee assistance staff and local specialist domestic violence services, as a way to improve responses. Further, they note that workplace interventions are sometimes the result of the work of committed organisational leaders acting as change agents, but momentum may be lost when these people move (Murray & Powell, 2008).

Consumer protections and strategies

Consumer protections offer a further set of strategies for improving women's economic security. Consumer strategies can help carve out pathways through which women can address the debts and bills which accumulate as consequences of economic abuse, and to help put a stop to economic abuse. As the Consumer Utilities Advocacy Centre (2014) points out, the ways utility providers manage debt can help to enable women to re-establish themselves independently as customers, able to meet basic needs, following violence and economic abuse. However, there is much variation in consumer policies in relation to joint billing, payment methods, late payments, disconnections, and customer service (Macdonald, 2012b). There is also little research about practices in determining whether claims for leniency because of domestic violence are legitimate, for example, whether proof from police or a court order is required.

Macdonald (2012b) points out how changing the practices of financial institutions may help prevent economic abuse. Following experiences of violence, women may need assistance to approach banks and other creditors to apply for loans, renegotiate repayments, and to separate liabilities and joint accounts (Macdonald, 2012b). However, the policies and procedures for managing hardship developed by financial institutions and utilities companies are not always applied, or appropriate. Good practice includes ensuring economic abuse is recognised and considered by large private institutions such as banks and utility companies, as a lack of recognition can be a factor in perpetuating women's debt and economic hardship. Camilleri et al (2015) suggest that there is a need for more information about the credit reference system through the government, industry and community sectors, including information specifically targeting women in family violence situations that explains how their changed circumstances will impact their credit reference. Improved banking and credit regulations, policies and procedures are also suggested, including changing banking industry codes of Practice and national credit legislation to allow family violence survivors with unsecured debt of less than \$10,000 to apply to remove their name, be released from liability and/or sever the debt and the introduction of consistent policies and procedures for banks and financial institutions regarding economic abuse (Camilleri et al., 2015). These policies would be developed by the Australian Bankers' Association in partnership with the community sector.

In terms of utilities, the Consumer Utilities Advocacy Centre (2014) pointed out that hardship provisions may be difficult for some women to access. Similarly, Macdonald (2012b) pointed out that company policies don't necessarily recognise relationship or family breakdown as reasons to access hardship provisions, and few customer service staff are likely to have sufficient awareness of domestic violence, or knowledge about how to respond (Macdonald, 2012b).

Consumer Utilities Advocacy Centre (2014) noted that utility providers differ in how they deal with customers experiencing hardship, and not all have set eligibility criteria for entering hardship programs. Some may require proof of hardship where family violence was disclosed for example, although most would take customers at their word. Indeed, a recommendation is that no customer has to provide proof of domestic violence to be referred to hardship departments (Consumer Utilities Advocacy Centre, 2014). Camilleri et al. (2015) suggest that essential service industries develop guidelines and access points within their self-regulatory dispute resolution pathways to minimise the impacts of family violence. Consumer Utilities Advocacy Centre (2014) also noted that long waits on the phone to utilities to negotiate debt and hardship could in fact create further hardship, such as mobile phone costs, and having to retell their circumstances to multiple people. As such, they recommend working with an advocate, and suggest financial counsellors, who have more formal access to hardship departments than lawyers or emergency relief workers.

Overall, Consumer Utilities Advocacy Centre (2014) recommended reviewing the energy retail code, to develop and apply industry wide best practice in hardship principles and guidelines, to reform protocols around the breakdown of joint accounts, and to ensure investigation of cases where energy providers wrongfully transfer debt (Consumer Utilities Advocacy Centre, 2014 p. 43). In terms of best practice for managing utility debts, they recommend not requiring proof of violence, encouraging disclosure, ensuring an affordable payment plan following disclosure, working with other agencies to reach favourable outcomes for clients, having flexible approaches to payment difficulty, ensuring confidentiality, and ensuring training and development for staff who interact with clients (Consumer Utilities Advocacy Centre, 2014).

Macdonald (2012b) also pointed out the need for customer service policies and practices to be developed to help minimise the likelihood of economic abuse. Companies could also take leadership by auditing the awareness of economic abuse among customer service staff, by assessing the accessibility of hardship policies, ensuring opportunities to repair credit records, and ensuring their processes are efficient, so that customers don't have to retell their experiences (Macdonald, 2012b). Others have pointed to the need for special financial products for domestic violence victims, such as no or low-interest loans and matched savings accounts; government funded financial counselling delivered through domestic violence services; and policies in financial institutions to address financial abuse, such as loan and bill splitting for jointly generated debts (Braaf & Meyering, 2011).

Camilleri et al. (2015) suggest a suite of reforms affecting a range of essential services such as banks, utilities and telecommunications. They propose establishing family

violence teams in these services that are modelled on the financial hardship teams model with the aim of minimising the impact of economic abuse on access to services. Family violence teams would also consider access to essential goods and services separately to the debt that is attached to the service so survivors of economic abuse can still access these services while property matters are being settled. In addition, Camilleri et al. (2015) suggest that providers of utilities be required to amend contract details for joint account holders upon evidence of a family violence protection order and that energy, water and phone companies be required to include evidence of family violence and economic abuse as a trigger for the application of financial hardship provisions. Camilleri et al. (2015) also suggest that a forum or conference for consumer, legal and family violence sectors and utility and essential service providers is held to enable discussion and policy and procedure development that will enable service providers to deal with economic abuse.

Access to justice

Improving access to justice for women would result in better economic, safety and other outcomes for women who have experienced violence. This requires better access to legal, assistance and advice, better training of relevant staff in the justice and legal system as well as changes in specific areas, for example family law and anti-discrimination law.

Legal information, assistance and advice are important in achieving fair outcomes for women who have experienced violence. Research identifies a need for improved access to legal advice and representation. The Productivity Commission (2014) recommended that additional funding be provided to civil legal assistance services, while the Senate Finance and Public Administration References Committee (2015) recommended that funding cuts to legal services be reversed and additional funds be made available to legal assistance services in order to address gaps. Camilleri et al. (2015) suggest increased funding from state and/or federal government to increase community legal centres' capacity to employ family lawyers. Braaf and Meyering (2011) suggest there is a need to review policies on eligibility for Legal Aid for domestic violence victims, to assist in complex cases, to allocate the same lawyer throughout a case and to use a means test that would take into account victims' lack of access to funds. As described in the section of this paper titled "Property settlements" most Legal Aid approvals are for criminal rather than civil matters. Women's Legal Services Australia (2013) support additional funding and separate management of funding for civil and criminal law matters, so that availability of funding for civil matters, which may have a high impact on women who have experienced violence, is not impacted by demand for criminal law matters. Camilleri et al (2015) recommend that a mechanism such as a small claims tribunal be established for survivors of family violence to negotiate small property settlements.

Women also require information about legal matters; referral to legal services; explanation of legal documents; help with preparing documents; and support at court, in addition to legal representation (Braaf & Meyering, 2011). Braaf and Meyering (2011) also found that some women had become familiar with relevant legislation in order to be able to pursue legal matters. However, not all women were aware of their options, and there is a need for improved information for women who have experienced violence. For example, Camilleri et al. (2015) suggest including economic abuse in information about intervention orders so that women understand they can include it when applying for orders.

Research identifies a specific need for improved information, advice and legal assistance for women who have experienced domestic violence and who are also dealing with migration issues (Braaf & Meyering, 2011; Camilleri et al., 2015). Issues faced by women in this situation include sabotage of applications for residency by a violent partner, unfamiliarity with Australian immigration and other legal processes, lengthy application

processes and fear of deportation (Braaf & Meyering, 2011). Camilleri et al. (2015) suggest that funding for settlement services be increased to enable the provision of information for newly arrived women about family violence and/or economic abuse and their rights. Camilleri et al. also suggest that additional resources be provided to organisations that work with refugee and migrant women experiencing economic abuse, both to enable improved information and support to women, and to enable the organisations to set up a helpline to provide advice to other community and legal services. In addition, there is an identified need for further research into misuse of dowry as a form of economic abuse and visa and legal options available to women experiencing this form of abuse.

A range of other measures are suggested to improve access for those women facing specific obstacles in accessing justice. These include access to interpreters, and improved support for women who have experienced trauma, Aboriginal and Torres Strait Islander women and women with disabilities (Women's Legal Services Australia, 2014). One project aiming to raise the awareness, and assist the financial recovery, of women who have experienced violence and require legal assistance is the Stepping Stones pilot project through Women's Legal Services Victoria (Women's Legal Services Victoria, 2015). The project offers specialist, collaborative legal and financial counselling.

Family Law

The changes suggested above to improve access to justice including legal information and advice are particularly relevant to family law issues for women who have experienced violence. A need has been identified to give greater consideration to domestic violence in Family Law cases, to promote more equitable financial settlements and to reduce court costs for victims (Braaf & Meyering, 2011; Fehlberg & Millward, 2014).

A change to shift away from the presumption of shared parental responsibility contained in the *Family Law Act 1975* (Cth), to a case-by-case approach in the child's best interests has been suggested (Women's Legal Services Australia, 2013). Although the presumption is not intended to apply in domestic violence cases, it nevertheless acts as a standard. There is a need for protection to prevent unrepresented violent perpetrators cross-examining the women who are victims of their violence (Women's Legal Services Australia, 2013). Women's Legal Services Australia (2013) also suggests practice directions to better guide family report writers in assessing families and ensure that domestic violence is recognised. Greater monitoring of compliance with parenting orders, and penalties for non-compliance are also suggested (Braaf & Meyering, 2011).

Anti-discrimination laws

Discrimination law provides a way to protect victims of domestic violence against employment discrimination, and a way to maintain income during and following experiences of

violence. At present however, these laws would protect victims of domestic violence only where they experience discrimination based on sex, family responsibilities and disability, rather than on the basis of experiences of domestic violence (Orchiston & Smith, 2012). There has been much discussion of expanding the grounds for discrimination in Australia. In 2011, the ALRC recommended examining reforming discrimination law to include an explicit protection against discrimination on the basis of family violence (ALRC, 2012).

The rationale for introducing a Commonwealth law prohibiting discrimination on the basis of domestic and family violence was made strongly by the AHRC (2012) and discussed by others (Orchiston & Smith, 2012; Smith & Orchiston, 2012). The Human Rights Commission noted that introducing domestic violence as grounds of discrimination would help clarify and strengthen existing protections, and result in improved workforce participation and productivity gains, as well as playing an educative role (AHRC, 2012). Smith and Orchiston (2011) similarly argued that Australian anti-discrimination laws could better protect women in their disclosures of domestic violence at work, on the basis that working women may fear negative responses from colleagues and managers, or may feel they lack the rights to workplace flexibility and the adjustments they need to address their safety needs. Smith and Orchiston (2012) also argued that laws protecting victims of domestic violence from workplace discrimination carry a positive public message which can raise the status of victims of domestic violence and protect them at work. Similar points have been made in US literature, where anti-discrimination laws protect victims of domestic violence from workplace discrimination in at least eight jurisdictions, although there are less comprehensive protections under employment law (Brown, 2008).

While strengthening protections for victims of domestic violence as part of a consolidated anti-discrimination law were discussed in Australia, in early 2013 the Federal Government decided not to introduce new attributes, including domestic violence, on the basis that the consolidation exercise had a deregulatory rather than law reform focus (Attorney General's Department, 2013). As such, protection from discrimination on the basis of experience of domestic violence was not resolved through the consolidation of anti-discrimination law. Instead, employment regulation has been pursued as a way to expand protections in Australia. However, recognising domestic violence within discrimination law remains an issue for reform.

Education and training of lawyers, judges, magistrates and others in the justice and legal system

Literature suggests several strategies that concern the education and training of lawyers. In the US, Brown (2008) suggests there is a need to better demonstrate the connection between

domestic violence and the workplace in the employment law curriculum. Braaf and Meyering (2011) suggest that legal bodies develop specialised domestic violence training and information such as a domestic violence benchbook and/or website, and a national institute of family violence for the judiciary, court and legal officers, promoted by the Attorneys General and organisations with judicial oversight. Camilleri et al. (2015) similarly suggest including economic abuse in family violence training for magistrates and adding it to the relevant benchbook. Camilleri et al (2015) also suggest educating duty lawyers and magistrates to better use existing legal mechanisms to enable timely resolution of access to essential goods and services, rather than relying on long-term property settlements.

Summary: Addressing the impact of domestic violence on economic security

Research and policy literature highlights the need for action to build both the immediate and longer term economic security of women who have experienced domestic violence, and identifies strategies in a range of areas. Strategies need to be more proactive and more responsive in identifying and assisting women who have experienced violence. Policy and program responses also need to be based on specialist skills and knowledge about domestic violence.

A key challenge is the need for increased services and integrated responses across a diverse range of policy areas in order to respond to the multifaceted nature of domestic violence. This requires coordination between different levels of government and non-government organisations. Indeed, this integration will need to include and reach beyond the more immediate elements already conceptualised as potentially comprising an integrated response, to involve income support, employment services and supports, financial management assistance, housing security, asset-building, education and training, employment regulation, human resource management, consumer protection and longer term legal strategies.

Conclusions: Towards best practice in promoting women's economic security

Based on a review of scholarly literature and policy reports, this state of knowledge paper has explored the impact of domestic violence on women's economic security, and the welfare, industrial, consumer, legal and other strategies which can promote change. Strategies to address domestic violence have historically emphasised meeting women's immediate practical needs, rather than responding in comprehensive, integrated ways across systems and levels of government to build women's long term economic independence. This report has identified the need to make economic issues primary components of domestic violence prevention and responses, and to ensure income support, employment, housing, financial, legal and other systems work more effectively together to prevent, identify and respond to the economic tactics and impacts of domestic violence.

The state of knowledge on this issue emphasises the importance of preventative and integrated approaches among different areas of government, non-government organisations and private businesses, including the financial institutions and utilities companies that women engage with to meet their daily needs. Protecting the economic security of women who have experienced violence, and reducing the adverse impacts it has on the workplace through employment regulation, is a particularly positive development in Australia. Further initiatives can reinforce this, such as building capacity in employment service provision, and expanding anti-discrimination law, to ensure women obtain and sustain employment that meets their needs for safety and security during and following violence. This paper also points to the need to transfer knowledge between mainstream organisations and specialist domestic violence services and programs, to more effectively translate knowledge and develop strategies to support women's economic wellbeing.

Importantly, responses need to be comprehensive and integrated. As Meyering (2012) and ALRC (2011) have pointed out, promoting economic security following violence requires deep structural change in national policy and service systems. Society-wide measures, such as equal pay and paid parental leave improve women's independence generally and can reduce both the incidence and impact of gender-based violence. Affordable housing, adequate and accessible social security payments, and paid domestic violence leave can also help facilitate transitions from violence, and promote women's independence.

Promoting women's economic security also requires changes to organisational practices, including better identification of economic abuse and the economic impact of violence, economic advocacy by crisis services, and better collaboration between financial, employment and domestic violence services (Costello et al., 2005; Meyering, 2012). As Macdonald (2012e) pointed out, structural and cultural changes are required to prevent and eliminate economic abuse, and that integrated service systems are critical to positive outcomes for women. While services working on their own are important for meeting some needs, services also need resources to work across systems to build capacity and address gaps, including among specialist domestic violence, financial counselling, employment, consumer advocacy, and legal services.

While there is scope for more integrated service responses in the crisis phase, integration is also important for addressing women's needs for financial support in the long term, and as a preventative strategy. Although addressing women's needs for financial assistance have been described as "post-crisis" support (Desmond, 2011), strategies to build women's economic security also need to be integrated into broader strategies to prevent domestic violence. Indeed, there is a need to reach beyond the more immediate elements already conceptualised as potentially comprising an integrated response, to involve income support, employment services and supports, financial management assistance, family law, child support, housing security, asset-building, education and training, employment regulation, human resource management, and consumer protection. Given the magnitude of change required, change is likely to be incremental. A common issue across systems relates to identifying economic abuse and economic insecurity resulting from domestic violence, and developing appropriate screening instruments and systems for monitoring the prevalence of abuse. Adams (2011) points out that there are a number of standardised instruments which have been developed to help practitioners identify how violence is interfering with work or school, including a 12 item "work/school abuse scale", a 28 item "scale of economic abuse" questionnaire that assesses economic control and exploitation, and a simpler five question "domestic violence related financial issues scale" which assesses the impact of abuse on women's credit ratings, education, employment and access to money and debt. Adams (2011) points out that as well as being used for research and to develop estimates of prevalence, these instruments could be used by practitioners in advocacy, legal and financial settings, to help determine the influence abuse has had on women's financial wellbeing, to help assess needs, guide conversations with women about their financial situations, and mobilise resources to address barriers. These instruments could be adapted, for example, to assist Centrelink, employment service providers, or legal services to identify economic abuse and tailor initiatives to respond.

Finally, the review has identified gaps in research. There are limited datasets available which compare earnings and wealth for those subjected to abuse and similar women who were not (Hughes and Brush 2015). Research needs to further explore dynamics over time in how women experience the economic impacts of violence, for how long these impacts remain apparent, and how different groups of women are affected. Further, much research has been conducted in silos, with research on legal remedies for example separate from research on women's economic wellbeing, making it difficult to see the mix of factors impacting on women's economic wellbeing.

In Australia, further research is required to explore women's diverse experiences of achieving economic security following violence, and the impact of domestic violence employment

regulations on their responses to violence, and capacity to achieve economic security. Further research is also needed on how services can work more effectively to prevent and respond to the economic dimensions of violence. Even in the court system, knowledge of financial abuse among legal personnel is considered limited, and frequently overlooked (Camilleri et al., 2015). Further, as Braaf and Meyering (2011) have pointed out, there is little known about how practitioners in domestic violence services and other systems respond to economic abuse. Improving the capacity of employment service providers and financial counsellors to identify and respond to economic abuse and its impact offers a way to help improve outcomes for women. Developing, documenting and evaluating innovative partnerships is important for building the evidence base, including experiences of collaboration between mainstream and specialist services. Research in Australia could further explore collaborative strategies to increase access and sustain participation in employment and in education for women during and following violence, to help build women's longer term capacity to achieve economic security.

Overall, this paper has outlined the state of knowledge relating to women's economic security following violence, and provides the basis for further inquiry, some of which will be undertaken in coming months. This includes analysis of survey data to provide insight into women's economic needs and pathways following violence for a group at risk of homelessness; and qualitative research with practitioners working to support women to build their economic security following violence.

Appendix A: Search methodology

List of databases searched:

- CINCH Informit
- Health & Society Informit
- Rural & remote health Informit
- APAFT (Informit)
- Family (Informit)
- Rural & remote health (Informit)
- Web of Science (Citation database)
- Scopus (Citation database)
- Sociological abstracts Proquest
- ASSIA: (Proquest)
- Social Services Abstracts (Proquest)
- CINAHL (Ebsco)
- Violence & Abuse Abstracts (Ebsco)
- Womens Studies International (Ebsco)
- Ovid Social Work Abstracts (Ovid)

Terms used for database search:

(Economic security OR financial security OR poverty OR Financial stress OR economic stability OR Economic abuse OR Economic conditions OR Economic impact OR Self sufficiency OR economic empowerment OR economic effects OR money OR income OR wealth OR employment) AND (domestic violence OR domestic abuse OR intimate partner abuse OR intimate partner violence OR ipv OR spouse abuse OR battered women OR partner violence OR partner abuse OR domestic and family violence OR family violence) AND (policy).

Grey literature search

We searched for documents in .pdf file format using Google. We used words relating to domestic or family abuse or violence, along with:

- “Income management”
- “Financial management”
- “Employment services”
- “Income support” or “Social security” or “Centrelink”

References

- Access Economics. (2004). *The cost of domestic violence to the Australian economy: Part I*. Canberra: Office of the Status of Women.
- Adams, A.E. (2011). *Measuring the effects of domestic violence on women's financial well-being* (CFS research brief 2011-5-6). Madison's University of Wisconsin-Madison.
- Adams, A., Tolman, R., Bybee, D., Sullivan, C., & Kennedy, A. (2012). The impact of intimate partner violence on low-income women's economic well-being: The mediating role of job stability. *Violence Against Women*, 18(12), 1345-1367.
- Alford, A. (2011). *Safe at home, safe at work presentation*. Paper presented at the Safe at Home, Safe at Work Conference, Melbourne, Victoria, 5-6 December 2011.
- Allen, N. E., Bybee, D. I., & Sullivan, C. M. (2004). Battered women's multitude of needs: Evidence supporting the need for comprehensive advocacy. *Violence Against Women*, 10(9), 1015-1035.
- Attorney General's Department. (2013). *Consolidation of Commonwealth anti-discrimination law: Regulation impact statement*. Canberra: Australian Government.
- Australian Bureau of Statistics. (2012). *Personal safety, Australia, 2012*. (Cat No 4906.0.) Canberra: ABS.
- Australia. Department of Social Services. (2014). *Second action plan 2013-2016 of the national plan to reduce violence against women and their children 2010-2022*. Canberra: DSS.
- Australian Domestic and Family Violence Clearinghouse. (2010). *Understanding domestic violence and integration in the NSW context: A literature review*. Sydney: University of NSW.
- Australian Human Rights Commission. (2012). *Consolidation of Commonwealth discrimination law: Australian Human Rights Commission supplementary submission to the Attorney-General's Department*. Sydney: Australian Human Rights Commission.
- Australian Institute of Health and Welfare. (2014). *Specialist homelessness services 2013-2014*. Canberra: Australian Government.
- Australian Law Reform Commission. (2010). *Family violence: A national legal response final report*. Sydney: Australian Law Reform Commission.
- Australian Law Reform Commission. (2011). *Family violence and Commonwealth laws: Improving legal frameworks*. Sydney: Australian Law Reform Commission.
- Baird, M., McFerran, L., & Wright, I. (2014). An equality bargaining breakthrough: Paid domestic violence leave. *Journal of Industrial Relations*. DOI: 10.77/0022185613517471.
- Banyard, V., Potter, S., & Turner, H. (2011). The impact of interpersonal violence in adulthood on women's job satisfaction and productivity: The mediating roles of mental and physical health. *Psychology of Violence*, 1(1), 16-28.
- Bartle, E., & Segura, G. (2003). Welfare policy, welfare participants, and CalWORKS caseworkers: How participants are informed of supportive services. *Journal of Poverty*, 7(1-2), 141-161.
- Blaxland, M. (2009). *Welfare to work activity agreements, or how to reduce mothers' autonomy by requiring they do what they are already doing*. Submission to the Australian Social Policy Conference refereed paper. Sydney: Social Policy Research Centre, University of New South Wales.
- Boyce, C., Koliner, S., Koplun, L., Trifone, D., & Wong, J. (2014). *Barriers to building financial security for survivors of domestic violence*. Paper presented at the Workshop in Public Affairs, Madison, WI.
- Braaf, R., & Meyering, I. (2011). *Seeking security: Promoting women's economic wellbeing following domestic violence*. Sydney: Australian Domestic and Family Violence Clearinghouse.
- Branigan, E. (2004). *His money or our money? Financial abuse of women in intimate partner relationships. A Report by the Coburg Brunswick Community Legal and Financial Counselling Centre Inc*. Melbourne: Coburg Brunswick Community Legal and Financial Counselling Centre Inc.
- Bray, J. R., Gray, M., Hand, K., & Katz, I. (2014). *Evaluating new income management in the Northern Territory: Final evaluation report* (SPRC Report 25/2014). Sydney: Social Policy Research Centre, UNSW Australia.

- Brown, J. B. (2008). The costs of domestic violence in the employment arena: A call for legal reform and community-based education initiatives. *Virginia Journal of Social Policy & the Law*, 16(1), 1-45.
- Browne, A., Salomon, A., & Bassuk, S. S. (1999). The impact of recent partner violence on poor women's capacity to maintain work. *Violence Against Women*, 5(4), 393-426.
- Brush, L. (2000). Battering, traumatic stress and welfare-to-work transition. *Violence Against Women*, 6(10), 1039-1065.
- Cameron, P. (2014a). *Relationship problems and money: Women talk about financial abuse*. Melbourne: WWomen's Information and Referral Exchange.
- Cameron, P. (2014b). *Submission to the Senate Finance and Public Administration References Committee Inquiry into domestic violence in Australia*. Melbourne: Women's Information and Referral Exchange.
- Camilleri, O., Corrie, T., & Moore, S. (2015). *Restoring financial safety: Legal responses to economic abuse*. Melbourne: Good Shepherd and Wyndham Legal Service.
- Christy-McMullin, K. (2002). Designing policies that address the relationship between woman abuse and economic resources. *Journal of Sociology and Social Welfare*, 29(3), 109-124.
- Chung, D., Kennedy, R., O'Brien, B., & Wendt, S. (2000). *Home safe home: The link between domestic and family violence and women's homelessness*. Adelaide: Partnerships Against Domestic Violence.
- Collins, J. (2011). Strategy of career interventions for battered women. *Human Resource Development Review*, 10(3), 246-263.
- Consumer Utilities Advocacy Centre. (2014). *Helping not hindering: Uncovering domestic violence & utility debt*. Melbourne: CUAC.
- Cook, K., Davis, E., Smyth, P., & McKenzie, H. (2009). The quality of life of single mothers making the transition from welfare to work. *Women & Health*, 49(6-7), 475-490.
- Cook, K., & Noblet, A. (2012). Job satisfaction and 'welfare-to-work': Is any job a good job for Australian single mothers? *The Australian Journal of Social Issues*, 47(2), 203-219.
- Correia, A. (2000). *Strategies to expand battered women's economic opportunities*. Harrisburg, PA: National Resource Centre on Domestic Violence.
- Corrie, T. (2013). A wider lens: Domestic violence, homelessness and financial security. *Parity*, 26(2), 21-23.
- Costello, M., Chung, D., & Carson, E. (2005). Exploring alternative pathways out of poverty: Making connections between domestic violence and employment practices. *Australian Journal of Social Issues*, 40(2), 253-267.
- Council of Australian Governments. (2011). [The National plan to reduce violence against women and their children: Including the first year action plan]. Canberra: FAHCSIA.
- Cox, E. M., Priest, T., Wales, N. S., & Wales, N. S. (2008). *Welfare to work: At what cost to parenting?* Sydney: NSW Office for Women.
- Crowne, S. S., Juon, H.-S., Ensminger, M., Burrell, L., McFarlane, E., & Duggan, A. (2011). Concurrent and long-term impact of intimate partner violence on employment stability. *Journal of Interpersonal Violence*, 26(6), 1282-1304.
- De Maio, J., Kaspiew, R., Smart, D., Dunstan, J., & Moore, S. (2013). *Survey of recently separated parents: A study of parents who separated prior to the implementation of the Family Law Amendment (Family Violence and Other Matters) Act 2011*. Melbourne: Australian Institute of Family Studies.
- Deprez, L. S., & Butler, S. S. (2014). Back from the brink: Unemployed women in Maine get a second chance. *Journal of Women, Politics & Policy*, 35(2), 133-154.
- Desmond, K. (2011). *Filling the gap service model: Integrated post crisis response for women and children who have experienced family violence*. Collingwood, VIC: Good Shepherd Youth & Family Service.
- Edwards, R. (2011). *Staying home leaving violence: Listening to women's experiences*. Sydney: Social Policy Research Centre.
- Evans, I. (2007). *Battle-scars: Long-term effects of prior domestic violence*. Melbourne, VIC: Centre for Women's Studies and Gender Research, Monash University.

- Fehlberg, B., & Millward, C. (2014). Family violence and financial outcomes after parental separation. In A. Hayes & H. D. J. (Eds.), *Families, policy and the law: Selected essays on contemporary issues for Australia* (pp. 235-243). Melbourne: Australian Institute of Family Studies.
- Finance and Public Administration References Committee. (2015). *Domestic violence in Australia: Interim report*. Canberra: The Senate.
- Franzway, S. (2008). *Framing domestic violence: Its impact on women's employment*. Paper presented at the Reimagining sociology: The annual conference of The Australian Sociological Association, University of Melbourne.
- Franzway, S., Zufferey, C., & Chung, D. (2007). *Domestic violence and women's employment*. Adelaide, SA: University of South Australia, Hawke Research Institute for Sustainable Societies.
- Grahame, T., & Marston, G. (2012). Welfare-to-work policies and the experience of employed single mothers on income support in Australia: Where are the benefits? *Australian Social Work*, 65(1), 73-86.
- Heffernan, A., & Matahaere, L. (2010). *Domestic violence discrimination in the workplace: Is statutory protection necessary?* Paper presented at the Our Work, Our Lives conference. Retrieved from www.ntwwc.com.au/LiteratureRetrieve.aspx?ID=123271
- Hetling, A. (2011). Welfare caseworker assessments and domestic violence services: Findings from administrative data and case narratives. *Violence Against Women*, 17(8), 1046-1066.
- Hughes, M. M., & Brush, L. D. (2015). The price of protection: A trajectory analysis of civil remedies for abuse and women's earnings. *American Sociological Review*, 80(1), 140-165.
- Kovach, A. (2009). Integrating asset-building strategies into domestic violence advocacy. *Journal of Poverty Law and Policy*, 43(3-4), 148-160.
- Laing, L. (2003). Domestic violence and Family Law. *Topic Paper No. 8*.
- LaVan, H., Lopez, Y. P., Katz, M., & Martin, W. M. (2012). The impact of domestic violence in the workplace. *Employment Relations Today*, 39(3), 51-63.
- Lindhorst, T., Meyers, M., & Casey, E. (2008). Screening for domestic violence in public welfare offices: An analysis of case manager and client interactions. *Violence Against Women*, 14(1), 5-28.
- Lindquist, C. H., McKay, T., Clinton-Sherrod, A. M., Pollack, K. M., Lasater, B. M., & Walters, J. L. H. (2010). The role of employee assistance programs in workplace-based intimate partner violence intervention and prevention activities. *Journal of Workplace Behavioral Health*, 25(1), 46-64.
- Lloyd, S. (1997). The effects of domestic violence on women's employment. *Law & Policy*, 19(2), 139-167.
- Macdonald, F. (2012a). *Catalyst paper 1: An overview of economic abuse*. Collingwood: Good Shepherd Youth and Family Service and Kildonan Uniting Care.
- Macdonald, F. (2012b). *Catalyst paper 2: Credit, debt and economic abuse*. Collingwood, VIC: Good Shepherd Youth and Family Service and Kildonan Uniting Care.
- Macdonald, F. (2012c). *Catalyst paper 3: Income security and economic abuse*. Collingwood, VIC: Good Shepherd Youth and Family Service and Kildonan Uniting Care.
- Macdonald, F. (2012d). *Catalyst paper 4: Financial capability and economic abuse*. Collingwood, VIC: Good Shepherd Youth and Family Service and Kildonan Uniting Care.
- Macdonald, F. (2012e). *Catalyst paper 6: Community sector collaboration*. Collingwood, VIC: Good Shepherd Youth and Family Service and Kildonan Uniting Care.
- Macdonald, F. (2012f). *Spotlight on economic abuse: A literature and policy review*. Collingwood, VIC: Good Shepherd Youth and Family Service.
- Marshall, V. (2011). Income management in the context of family violence. *Indigenous Law Bulletin*, 7(26), 22-26.
- McFerran, L. (2010). *It could be you: Female, single, older and homeless*. Woolloomooloo, NSW: Homelessness NSW.
- McFerran, L. (2011). *Safe at home, safe at work: National domestic violence and the workplace survey (2011)*. Sydney: Australian Domestic and Family Violence Clearinghouse.
- McFerran, L. (2013). Safe at home, safe at work 2010-2013. *Australian Domestic and Family Violence Clearinghouse Newsletter* 53, 7-8.

- McKean, L. (2004a). *Addressing domestic violence as a barrier to work: Building collaborations between domestic violence service providers and employment service agencies*. Chicago, IL: Centre for Impact Research.
- McKean, L. (2004b). *Self-sufficiency and safety: The case for onsite domestic violence services at employment services agencies*. Chicago, IL: Center for Impact Research.
- Mendes, P., Waugh, J., & Flynn, C. (2014). Income management in Australia: A critical examination of the evidence. *International Journal of Social Welfare*, 23(4), 362-372.
- Meyering, I. (2012). *Making economic advocacy 'core business'*. Sydney: Australian Domestic and Family Violence Clearinghouse.
- Murray, S., & Powell, A. (2008). *Working it out: Domestic violence issues and the workplace*. Sydney: Australian Domestic & Family Violence Clearinghouse.
- National Council to Reduce Violence against Women and their Children. (2009). *The cost of violence against women and their children*. Canberra: FAHCSIA.
- O'Campo, P., McDonnell, K., Gielen, A., Burke, J., & Chen, Y. H. (2002). Surviving physical and sexual abuse: What helps low-income women? *Patient Education and Counseling*, 46(3), 205-212.
- Orchiston, T., & Smith, B. (2012). Empowering victims of family violence: Could anti-discrimination laws play a role? Retrieved from Australian Review of Public Affairs, website http://www.australianreview.net/digest/2012/03/orchiston_smith.html
- Patrick, R., Cook, K., & McKenzie, H. (2008). Domestic violence and the exemption from seeking child support: Providing safety or legitimizing ongoing poverty and fear. *Social Policy and Administration*, 42(7), 749-767.
- Pierson, P. (1996). *Dismantling the welfare state? Reagan, Thatcher and the politics of retrenchment*. New York, NY: Cambridge University Press.
- Pollack, K. M., McKay, T., Cumminskey, C., Clinton-Sherrod, A. M., Lindquist, C. H., Lasater, B. M., . . . Grisso, J. A. (2010). Employee assistance program services for intimate partner violence and client satisfaction with these services. *Journal of Occupational & Environmental Medicine*, 52(8), 819-826.
- Productivity Commission. (2014). *Access to justice arrangements* (Inquiry report no. 72). Canberra: Productivity Commission.
- Purvin, D. M. (2007). At the crossroads and in the crosshairs: Social welfare policy and low-income women's vulnerability to domestic violence. *Social Problems*, 54(2), 188-210.
- Pyles, L. (2006). Toward safety for low-income battered women: Promoting economic justice strategies. *Families in Society*, 87(1), 63-70.
- Reeves, C., & O'Leary-Kelly, A. M. (2007). The effects and costs of intimate partner violence for work organizations. *Journal of Interpersonal Violence*, 22(3), 327-344.
- Reference Group on Welfare Reform. (2015). *A new system for better employment and social outcomes. Report of the Reference Group on Welfare Reform to the Minister for Social Services*. Canberra: Department of Social Services.
- Riger, S., Staggs, S. L., & Schewe, P. (2004). Intimate partner violence as an obstacle to employment among mothers affected by welfare reform. *Journal of Social Issues*, 60(4), 801-818.
- Sanders, C. (2011). *Facilitating savings and asset ownership among domestic violence survivors*. (Center for Financial Security Issue Brief, 5). Madison, WI: Center for Financial Security.
- Sanders, C. (2014). Savings for survivors: An individual development account program for survivors of intimate-partner violence. *Journal of Social Service Research*, 40(3), 297-312.
- Sanders, C., & Schnabel, M. (2006). Organizing for economic empowerment of battered women. *Journal of Community Practice*, 14(3), 47-68.
- Sharp, N. (2008). *'What's yours is mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence*. London, UK: Refuge.
- Shaver, S. (2002). Australian welfare reform: From citizenship to supervision. *Social Policy & Administration*, 36(4), 331-345.
- Sheehan, G. (2002). Financial aspects of the divorce transition in Australia: Recent empirical findings. *International Journal of Law, Policy and the Family*, 16(1), 95-126.

- Sheehan, G., & Smyth, B. (2000). Spousal violence and post-separation financial outcomes. *Australian Journal of Family Law*, 14(2), 102.
- Short, P., Seelig, T., Warren, C., Susilawati, C., & Thompson, A. (2008). *Risk-assessment practices in the private rental sector: Implications for low-income renters (final report)*. Melbourne: Australian Housing and Urban Research Institute.
- Smith, B., & Orchiston, T. (2012). Domestic violence victims at work: A role for anti-discrimination law? *Australian Journal of Labour Law*, 25(3), 209-236.
- Smyth, B., Weston, R., Moloney, L., Richardson, N., & Temple, J. (2008). Changes in patterns of post-separation parenting over time: Recent Australian data. *Journal of Family Studies*, 14(1), 23-36.
- Spangaro, J. (2007). The NSW Health routine screening for domestic violence program. *New South Wales Public Health Bulletin*, 18(6), 86-89.
- Spangaro, J., & Ruane, J. (2014). *Health interventions for family and domestic violence: A literature review*. Sydney: University of New South Wales.
- Spangaro, J., Zwi, A., Poulos, R., & Man, W. (2010). Who tells and what happens: Disclosure and health service responses to screening for intimate partner violence. *Health & Social Care in the Community*, 18(6), 671-680.
- Spangaro, J., Zwi, A. B., & Poulos, R. (2009). The elusive search for definitive evidence on routine screening for intimate partner violence. *Trauma, Violence, & Abuse*, 10(1), 55-68.
- Spinney, A. (2012). *Homelessness prevention for women and children who have experienced domestic and family violence: Innovations in policy and practice*. Melbourne: Australian Housing and Urban Research Institute.
- Spinney, A., & Blandy, S. (2011). *Homelessness prevention for women and children who have experienced domestic and family violence: Innovations in policy and practice*. Melbourne: Australian Housing and Urban Research Institute.
- Staggs, S. L., & Riger, S. (2005). Effects of intimate partner violence on low-income women's health and employment. *American Journal of Community Psychology*, 36(1-2), 133-145.
- Swanberg, J., & Logan, T. (2005). Domestic violence and employment: A qualitative study. *Journal of Occupational Health Psychology*, 10(1), 3.
- Swanberg, J., Logan, T., & Macke, C. (2005). Intimate partner violence, employment, and the workplace: Consequences and future directions. *Trauma Violence & Abuse*, 6(4), 286-312.
- Tennant, D. (2010). *The relevance of financial health in keeping families safe: What can policy makers and service providers do to assist?* Paper presented at the Financial Counsellors Association of Western Australia Conference, Perth, Australia.
- Tolman, R. M., & Wang, H. C. (2005). Domestic violence and women's employment: Fixed effects models of three waves of women's employment study data. *American Journal of Community Psychology*, 36, 147-158.
- Tually, S., Faulkner, D., & Cutler, C. (2008). *Women, domestic and family violence and homelessness: A synthesis report*. Adelaide: Commonwealth of Australia.
- Women's Legal Service Tasmania. (2014). Girls gotta know. Retrieved from <http://girlsgottaknow.com.au/>
- Women's Legal Services Australia. (2013). *Submission to the Productivity Commission draft report on access to justice arrangements*. Retrieved from the Productivity Commission website <http://www.pc.gov.au/inquiries/completed/access-justice/submissions/submissions-test/submission-counter/sub029-access-justice.pdf>
- Women's Legal Services Victoria. (2015). Stepping stones. Retrieved from <http://www.womenslegal.org.au/stepping-stones.html>

ANROWS

