

# Addressing abused women's financial security: securing safer outcomes

Dr Rochelle Braaf  
Ms Isobelle Barrett Meyering  
Ms Emily Hamilton



AUSTRALIAN DOMESTIC & FAMILY  
VIOLENCE CLEARINGHOUSE

Australian Social Policy Conference 2009,  
University of New South Wales,  
Sydney



**Poverty can compound the impact of violence  
and violence can create and extend poverty for  
women and their children**

Correia (2000, p. 11)

# Women affected by partner abuse

- **History of unemployment, interrupted work patterns & higher turnover of jobs** (Linhorst et al 2007; Lloyd 1997)
- **May be denied access to bank accounts and information regarding family finances** (Branigan 2004)
- **Are at a disadvantage in negotiating property and financial settlements post-separation** (Sheehan & Smyth 2000)
- **Homelessness for women and children is most often due to domestic violence** (AIHW 2007)

# Concern

---

**Because of financial insecurity, many women:**

- **remain in violent relationships**
- **return to these relationships**

# Project goal

---

**To improve women's safety by:**

- **better understanding factors affecting women's financial security**
- **developing practical response strategies**

# Previous Australian research

## Financial abuse

- Branigan 2004, *'His Money or Our Money?'*

## Long term impacts of domestic violence

- Evans 2007, *Battle-scars: long-term effects of prior domestic violence*

## Single issues; eg:

- **Employment** – Costello, Chung & Carson 2005; Murray & Powell 2008
- **Child support** – Patrick, Cook & McKenzie 2008, 2007
- **Social security** - McInnes 2002 – 2003; McInnes 2004

# Aims

- **Investigate the ways in which domestic violence and system responses undermine women's financial security**
- **Investigate existing strategies to support women's financial security**
- **Develop and promote service practices and system responses that foster women's financial security**

# Project

- **Funding through FaHCSIA – Safety Taskforce**
- **1 year qualitative study (April 2009 – March 2010)**
- **Research team:**
  - Gaby Marcus, Rochelle Braaf, Isobelle Barrett Meyering, Sarit Huppert
- **Data from three Australian states: Qld, SA, Vic**
- **Speaking with service staff and clients**

# Data collection

- **Literature review** identifying factors affecting financial security of women affected by domestic violence
- **Focus groups** with staff of 8 services
- **Interviews** and **focus groups** with approximately 40 clients
- Follow up **forum** with services, organisations and agencies

# Data analysis

- **Worker and women's definitions of financial security**
- **Financial barriers to the process of leaving**
- **Factors affecting women's financial outcomes after leaving**
  - Perpetrator behaviour
  - System responses
- **Actions and factors contributing to positive financial outcomes**
- **Potential strategies and responses to support women's financial security**

# Composite scenario 1- Jane

- **Jane and her three young children all require ongoing counselling for trauma**
- **Centrelink** – different advice regarding entitlements, having to repeat DV story
- **Required to look for work** – not emotionally ready
- **Lack of safe, affordable child care**
- **Child support** – of limited assistance, can invite retaliation or ex-partner's sense of entitlement to access to children
- **Continued abuse through Family Court procedures**
- **Dissatisfied with lawyer** – pressure to agree to contact

# Composite scenario 2– Farida

- **Migrant with no visa status**
- **Ineligible for social security, health & other entitlements**
- **Not able to earn an income** - reliant on charitable donations and domestic violence service
- **Visa – permitted access to social security entitlements & healthcare**
- **Accommodation difficult to find and expensive**
- **Need for affordable education and training**
- **Ongoing fear and need for counselling**

# Composite scenario 3- Patricia

- Experienced financial and verbal abuse
- Lack of information about domestic violence and supports available
- Relied on family for accommodation and financial support
- Accommodation difficult to find, de-prioritised for public housing
- Ex damaged family home requiring expensive repairs
- Ex racked up huge bills – Patricia received economic advocacy

# Initial findings

- **Financial considerations are critical in women's decisions to leave or stay, and in decisions to return to an abusive relationship**
- **Also true for women from seemingly wealthy backgrounds**
  - e.g. who don't work, who have no access to family bank accounts, who leave with nothing

# Key areas of concern for women

- **Safety** – abuse continues long after the relationship ends
- **Housing**
- **Social security**
- **Child support**
- **Health care**
- **Ongoing legal battles**
- **Employment & education**
- **Bill payment and debts**
- **Financial literacy**

# Some clear themes

- **Expectations that women's behaviour after the relationship will follow a set path are unrealistic and unfair**
  - failing to recognise the reality of women's experiences
- **High value of advocacy (economic, legal, etc) for women**
- **Value of good relationships between workers in DV services and other agencies & organisations**
- **Resilience and strength of women in spite of their experiences**

# Remaining work

- **Finish interviews and focus groups**
- **Analyse data**
- **Partner services**
  - Present findings and develop service responses
- **Key government agencies & organisations**
  - Present findings and develop system responses and strategies
- **Provide final report to FaHCSIA**

# For more information

- Clearinghouse newsletter & website
- Conference papers and reports

[www.adfvc.unsw.edu.au](http://www.adfvc.unsw.edu.au)

**Rochelle Braaf**  
**r.braaf@unsw.edu.au**  
**Ph: (02) 9385 8113**



**There can be no real individual freedom in the presence of economic insecurity**

Chester Bowles (1901 – 1986,  
Director of the US Office of Economic Stabilization)