

# Barriers and avenues to financial security: investigating women's lives pre and post violence

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**AUSTRALIAN DOMESTIC & FAMILY  
VIOLENCE CLEARINGHOUSE**

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# Women affected by abuse

- **History of unemployment, interrupted work patterns & higher turnover of jobs** (Linhorst *et al.* 2007; Lloyd 1997)
- **Can experience financial abuse** – eg. debt, being 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)
- **Due to financial insecurity, many women are unable to leave violent relationships and many return to violent partners**

# Aims

- **To investigate the ways in which domestic violence and system responses undermine women's financial security**
  - **To investigate existing strategies that support women's financial security**
  - **To develop and promote service practices and system responses that foster women's financial security**
- **thereby, improve women's safety and well being**

# 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

# Data collection

- **Literature review** identifying factors impacting on the financial security of women affected by domestic violence
- **Focus groups** with staff of 8 services (approx 40 staff)
- **Interviews** and **focus groups** with approximately 60 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 - Jane

- **Difficulty finding permanent, safe accommodation**
- **Centrelink** – different advice regarding entitlements, having to repeat DV story
- **Required to look for work** – not emotionally ready
- **Jane and children all receiving counselling for trauma**
- **Lack of 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

# 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** - childcare
- **Bill payment and debts**
- **Financial literacy**

# Some clear themes

- **Ongoing impact of the abuse on women's financial outcomes**
- **Value of information about support, pre & post separation**
- **Expectations that women's behaviour after the relationship will follow a set path are often unrealistic and unfair**
- **High value of advocacy for women (financial, legal, etc)**
- **Resilience and strength of women – but also the huge emotional toll of the abuse**

# Remaining work

- **Analyse data**
- **Services, 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)**

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**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)