



Economic Abuse: Searching for Solutions

A Spotlight on Economic Abuse Research Report

A joint project of Good Shepherd Youth & Family Service and Kildonan UnitingCare

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May 2013

This report is part of the Spotlight on Economic Abuse Project, a joint initiative of Good Shepherd Youth & Family Service and Kildonan UnitingCare. Both organisations provide services to some of the most vulnerable people in our community. These services include family violence intervention programs, financial counselling and financial inclusion initiatives such as financial literacy education and microfinance. The Spotlight on Economic Abuse Project emerged from the organisations' shared concerns about the impacts of economic abuse on the women accessing their services.

Privacy note: *All the names used in the case studies in this report are pseudonyms. Likewise, all identifying material has been changed. The case studies are extracted primarily from the cross-sectoral consultations undertaken by this project.*

Spotlight on Economic Abuse publications

Catalyst Papers

- Paper 1: *An Overview of Economic Abuse*
- Paper 2: *Credit, Debt and Economic Abuse*
- Paper 3: *Income Security and Economic Abuse*
- Paper 4: *Financial Capability and Economic Abuse*
- Paper 5: *Child Support and Economic Abuse*
- Paper 6: *Community Service Collaboration and Economic Abuse*

Fact Sheet

Fact sheet about economic abuse

Literature and policy review

Macdonald, Fiona *Spotlight on Economic Abuse: a Literature and Policy Review*
(Good Shepherd Youth & Family Service and Kildonan UnitingCare, 2012)

This project was made possible through the generous support of the Alfred Felton Bequest, administered by ANZ Trustees; the SHARE Community Appeal; and the Victorian Women's Benevolent Trust and the Grosvenor Foundation, administered by Equity Trustees.

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We are indebted to Fiona Macdonald for producing the literature and policy review and the catalyst papers for this project.

The *Spotlight on Economic Abuse* project team consisted of:

- Tanya Corrie, Emily Jackson, Kathy Landvogt and Magdalena McGuire from Good Shepherd Youth & Family Service
- Kath Deakin, Sue Fraser and Karen Hucks from Kildonan UnitingCare.

We would particularly like to thank the many people who participated in the forums and strategic conversations for this project. Their contributions enabled us to obtain much-needed evidence about what economic abuse is, and what we can do to better respond to this problem and prevent it from occurring.

About Our Organisations

Kildonan UnitingCare

Kildonan is part of the UnitingCare Victoria and Tasmania network, an agency of the Uniting Church in Australia which operates one of the largest community services and welfare networks in Australia.

Kildonan's vision is of thriving and inclusive communities based on respect, justice and compassion for all people. Our purpose is empowering people to improve their lives, through the provision of effective community services and addressing issues of social and economic hardship.

For more than 130 years Kildonan UnitingCare has been integral to the social fabric of Victoria. Our history dates back to the establishment of the Scots' Church Neglected Children's Aid Society in 1881 making Kildonan one of the oldest community organisations in Australia.

Kildonan is located across the north and west of Melbourne and each year Kildonan staff and volunteers provide services and support to over 10,000 individuals and families seeking assistance. Our main emphasis is on family preservation, early intervention and the prevention of family breakdown. Programs include youth, family and children's services, financial counselling, energy efficiency programs and community based support programs.

Good Shepherd Youth & Family Service

In 1863, four Irish Sisters of the Good Shepherd arrived in Melbourne to support the women and children left behind during Victoria's Gold Rush. The Sisters purchased a house on the banks of the Yarra River at Abbotsford, now known as the Abbotsford Convent.

The work of the Sisters included a refuge for women experiencing poverty and homelessness, an orphanage and an industrial school for juvenile offenders. For over 100 years the Sisters followed their Mission to support these disadvantaged women and their children. In 1976, the Sisters created Good Shepherd Youth & Family Service, and we set up our first office and service centre in Collingwood. We began providing services such as support for women and girls facing hardship, microfinance loans to people living on low incomes, and housing support for people experiencing or at risk of homelessness.

Each year, Good Shepherd Youth & Family Service works with thousands of people and families across Melbourne and the Mornington Peninsula. We believe everyone deserves an equal place in the world and a quality of life that makes participation in the community possible. This is why we work with the most marginalised people, particularly women and girls. Our services work towards achieving life-giving outcomes for the most disadvantaged. Services include family support, programs for young people, financial counselling, microfinance and family violence support and refuge.

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EXECUTIVE SUMMARY

Spotlight on Economic Abuse is a joint initiative of Good Shepherd Youth & Family Service and Kildonan UnitingCare. Both organisations frequently work with people who are being financially controlled by their current or former partner. Despite the frequency with which we witness this phenomenon, there is a lack of knowledge within the sector and among victims about the problem of economic abuse. Indeed, economic abuse remains a problem that is well hidden in society. Too often, victims, perpetrators and those who work with them do not understand the extent of the damage that economic abuse causes or even that it is a form of violence. Too often, victims of economic abuse miss out on legal and financial remedies for the abuse they have suffered.

Given the hidden nature of economic abuse, it follows that there is much that we do not understand about this issue. For example, we are still grappling to understand exactly what economic abuse is and is not, and how we can most effectively address this problem. However, what we do know about economic abuse is that it is a form of family violence that can cause severe material deprivation for women and can prevent them from becoming economically secure and independent (Macdonald 2012(h)). Like other forms of family violence, economic abuse is a gendered issue. The majority of victims are women, and the majority of perpetrators are men (Macdonald 2012(h)).¹ The evidence also indicates that economic abuse affects women from all socio-economic groups and geographic locations – it is a problem that affects women who are rich and who are poor, just as it affects women from diverse cultural backgrounds. Having said this, it is important to acknowledge that women with disabilities and older women can be particular targets for economic abuse.

We know that economic abuse is a widespread problem. However, the true extent of economic abuse in the Australian community is, as yet, unknown. Like all forms of family violence, the incidence of economic abuse is notoriously difficult to measure. This is because economic abuse is an underreported crime. However, the evidence indicates that economic abuse is likely to be a problem for at least 50 per cent of women who have experienced abusive relationships (Sharp 2008). If this is the case, we could estimate that at least 1.86 million women in Australia may have experienced economic abuse.² While this is a rough estimate only (and certainly not a substitute for a formal incidence study in this area) it confirms that economic abuse is a significant problem in our society. It is therefore imperative that we shine the spotlight on this widespread – but little understood – problem.

¹ Therefore, this project uses the word ‘women’ to refer to people who are victims of economic abuse. However, it should be recognised that men can also be victims of economic abuse and that some perpetrators of economic abuse are women.

² This estimate is based on the fact that one in three women in Australia experience domestic or family violence in their lifetime (Parliament of Australia 2004). The Australian Bureau of Statistics reported that, in 2011, there were 11.2 million women living in Australia (Australian Bureau of Statistics 2012). If one in three of these women have experienced some form of domestic and family violence and, in turn, 50 per cent of those women have experienced economic abuse, then this amounts to 1.86 million women in Australia who have experienced economic abuse.

What this project did

The first part of this project undertook a comprehensive literature and policy review about economic abuse (Macdonald 2012(h)). This review identified key systemic issues that required particular attention from government and the community, corporate and legal sectors. A series of catalyst papers were then developed to act as starting points for conversations around the issues of:

- Credit and debt
- Income security
- Child support
- Financial capability
- Community sector collaboration.³

These catalyst papers were used to engage representatives from key agencies in a series of cross-sectoral consultations. Multiple sectors were represented in these consultations, including government and the community, legal and corporate sectors. Regulators and peak bodies were also represented. A total of nine cross-sectoral consultations were held over the course of the project, and took the shape of forums, strategic conversations and a workshop.

The purpose of the cross-sectoral consultations was to probe more deeply into the issues surrounding economic abuse, to gauge the various sectors' levels of knowledge about economic abuse, and to work towards developing a shared understanding of what needs to be done to better identify and address this problem.

The forums and workshops were evaluated in order to measure people's knowledge about economic abuse before and after they took part in these consultations.⁴ The evaluation indicated that, following the forum or workshop, there was increase in the participants' understanding of economic abuse, and a greater acknowledgement that economic abuse is a form of family violence. Importantly, many people highlighted the fact that the forum or workshop made them more aware of what they *did not* know about economic abuse. This highlights that economic abuse is a complex issue that we are all struggling to better understand.

³ The literature and policy review and the catalyst papers are available the organisations' websites. See the Good Shepherd Youth & Family Service website at http://www.goodshepvic.org.au/current_projects#Section2 and the Kildonan UnitingCare website at <http://www.kildonan.unitingcare.org.au/publications.php?group=8>.

⁴ The strategic conversations were not evaluated as they were smaller and less structured than the forums and workshop.

Key findings

The cross-sectoral consultations highlighted that economic abuse – like other forms of family violence – is a problem that has its roots in societal, community and individual causes. Therefore, any interventions around this problem must be based within an ecological framework. An ecological framework recognises that interventions must be multi-pronged, and target the societal, community and individual causes of economic abuse (Macdonald 2012(h)). This ecological framework for economic abuse is discussed in further detail below.

An Ecological Framework for Economic Abuse

Society (for example, policy frameworks, national and state laws and regulations, overarching cultural norms)

Societal structures that cause or exacerbate economic abuse include:

- Cultural norms such as the sense of male entitlement, misconceptions about women's money management, and the centrality of money in our lives.
- Systemic blocks including the erosion of social security payments and systems, lack of access to systems for self-advocacy (in the corporate and government sectors), and the complexity of dealing with bureaucratic structures.
- Gender inequality including the fact that women are more likely to be victims of abuse and tend to experience poorer economic outcomes than men.

Community (for example, schools, workplaces, cultural norms within particular groups)

The main issues at a community and peer group level are:

- The hidden nature of money and family violence. Money is considered a private matter and family violence is still viewed by many as a private, family issue (however, this perspective is changing).
- Lack of awareness in the general community means that victims and perpetrators often do not recognise that economic abuse is a form of family violence.

Individual (for example, a person's knowledge, attitudes and skills)

The individual sits within the societal and community contexts. For this reason, many of the individual attributes that makes people more likely to perpetrate or experience economic abuse are a product of these larger issues. The specific issues regarding the individual include:

- Economic dependence and the sense of not having the financial resources to survive in the absence of a partner.
- Some women's perception of gender roles in the household and feeling a lack of entitlement to financial decision-making.

Impacts of economic abuse

The cross-sectoral consultations identified that economic abuse can have severe and deeply-entrenched impacts on women and children. For example, people in the consultations identified that economic abuse:

- *Is a long-term problem.* Economic abuse tends to result in poor credit records, and is often perpetrated post-separation (for example, through the non-payment of child support). It can lead to an erosion of the victim's sense of financial capability. However, current violence support programs do not tend to reflect the long-term nature of economic abuse.
- *Impacts on children's wellbeing.* When a mother is being economically abused, her children can face deprivation of their material needs (such as the lack of food or shelter, for example). Children can also face social exclusion as a result of not being able to attend events such as school excursions.
- *Leads to poverty.* Participants noted that women are frequently faced with making a 'choice' between poverty and violence. Indeed, economic abuse is a key reason why women stay in, and return to, violent relationships. This difficulty tends to be exacerbated by the lack of adequate social security support in Australia.

For detailed information about the impacts of economic abuse on women and children, refer to *Spotlight on Economic Abuse: A Literature and Policy Review* (Macdonald 2012(h)).

Future directions

The evidence gathered by this project was used to develop recommendations for better understanding, preventing and responding to economic abuse. These recommendations emphasised the need to take a nationally coordinated approach to:

- tackling economic abuse
- undertaking further research in this area
- producing resources and tools around economic abuse
- educating the general community and specific sectors about economic abuse
- advocating for structural change
- developing better service responses to this problem.

The specific recommendations for change are set out on the following pages of this report.

RECOMMENDATIONS

Good Shepherd Youth & Family Service and Kildonan UnitingCare recommend:

A National Approach

1. A nationally coordinated, cross-sectoral approach is taken to understanding, addressing and preventing economic abuse.
2. A national conference is conducted on economic abuse to enable the key sectors to deepen their understanding of economic abuse, to develop a dialogue about this issue, and to develop better links between these sectors.

Research

3. Action research is conducted on a national level to deepen our understanding of economic abuse, and to develop a common language around this problem.
4. Quantitative research is commissioned and published by the Federal Government in order to better understand the prevalence of economic abuse.

Resources and Tools

5. Resources and tools are developed to support the relevant professionals in identifying and responding to economic abuse. These materials should acknowledge that economic abuse is a form of domestic and family violence.

Education

6. A broad education and awareness campaign is undertaken across the general community to assist people in understanding, reporting, and getting remedies for economic abuse.
7. Specific training and awareness-raising is undertaken within the relevant professional sectors, including the corporate, legal, community and government sectors.

Structural Change

8. Credit regulation is reviewed to assess how consumers can separate the liability of joint account holders when economic abuse has occurred and provide clearer options for recovering/waiving debt from a joint account holder who has not benefited, or is not benefiting, from a service or product.
9. As part of their responsible lending practices, credit providers exercise care to ensure that economic abuse is identified before providing credit to their customers.
10. Further work be undertaken to strengthen legal responses to economic abuse.

RECOMMENDATIONS

11. Income support policies (for example, moving women from Parenting Payment to Newstart when their youngest child is eight years old) are changed to enable women who are raising children to maintain an adequate level of financial security.

12. Child support policies be changed to acknowledge that the avoidance of paying child support can be a form of economic abuse and family violence, and the appropriate recourse for the recovery of funds for victims be strengthened.

13. Government and corporate services should adopt screening and referral functions in order to identify and respond to economic abuse.

Develop Service Responses

14. The family violence, community legal and financial counselling sectors work collaboratively to facilitate a cross-sectoral understanding of, and response to, economic abuse.

15. Family violence training become part of the accreditation process for financial counsellors.

16. A training program for family violence workers is developed to assist them in enhancing their skills in the area of financial capability and in responding to the problem of economic abuse.

17. The community sector develops longer-term responses to assisting victims of economic abuse.

18. Credit hardship programs reflect the long term nature of economic abuse.

19. Emergency relief and flexible brokerage money be made available to victims of economic abuse on a more long-term basis.

INTRODUCTION: SPOTLIGHT ON ECONOMIC ABUSE PROJECT

What is economic abuse?

Economic abuse is a complex and hidden issue. As a society, we are still grappling to understand what economic abuse is and, importantly, what it is not. Financial relationships occur across a continuum that ranges from healthy and equal, to controlling and damaging. There are grey areas that force us to question whether a relationship involves economic abuse or whether it is simply an example of an unequal (but mutually agreed upon) economic relationship.

The literature provides some guidance on this issue. It indicates that economic abuse is a form of domestic and family violence that negatively affects a person financially and undermines their efforts to become economically independent (Weaver et al. 2009).⁵ Like other forms of family violence, economic abuse is a gendered issue: women are the key victims of economic abuse and men are the key perpetrators (Macdonald 2012(h)).

Adams et al. describe economic abuse as involving behaviours that “control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” (Adams et. al. 2008, p. 564). This definition is useful as it elaborates some of the actions that constitute economic abuse.

Economic abuse is recognised as a form of family and domestic violence in several Australian jurisdictions. In these jurisdictions, economic abuse has been formulated as including:

- unreasonable controlling behaviour without consent that denies a person financial autonomy
- withholding financial support reasonably necessary for the maintenance of a partner
- coercing a partner to relinquish control over assets
- unreasonably preventing a person from taking part in decisions over household expenditure or the disposition of joint property
- coercing a person to claim social security payments
- preventing a person from seeking or keeping employment (Australian Law Reform Commission/New South Wales Law Reform Commission 2010).

In practice, men who perpetrate economic abuse may exhibit the following types of behaviours:

- control over day-to-day household finances and material wellbeing, for example:
 - denying the woman access to any money of her own, to the family’s money, or to bank accounts

⁵ The term ‘family violence’ typically refers to violence perpetrated by a range of family or community members, including carers. ‘Domestic violence’ refers to violence perpetrated by a male partner towards a woman (Macdonald, Fiona 2012(g)). This report uses the term ‘family violence’ to acknowledge the broad range of perpetrators that can use economic abuse.

- making her ask/beg for money from him
- unilaterally setting an inadequate figure to cover household costs
- stealing from the woman
- denying access to financial information and decision-making
- making the woman financially dependent and unable to meet basic needs
- subjecting the woman to food insecurity
- denying accumulation of personal assets or eroding those assets, for example:
 - exerting power and control over a woman's salary, savings, debt, credit, and employment through actions or threats
 - bleeding dry the woman's personal financial resources
 - using joint funds to gamble
 - destroying the woman's possessions
- manipulating credit and debt to the abused partner's disadvantage, for example:
 - making the woman financially responsible for debt
 - building up debt and affecting a woman's credit rating
 - utilities or loans being registered in the woman's name only
 - the woman being forced to survive by accumulating debt
 - the woman being made bankrupt for his debts
- blocking access to social and economic participation, for example:
 - sabotaging education or employment through diverse tactics
 - not allowing the woman to work or undertake education
 - denying access to means of transport or communication
- financially monitoring, over-controlling and scrutinising the woman, for example:
 - maintaining dominance without physical contact
 - exerting financial control after the woman has left
- refusing to contribute, for example:
 - not being accountable for his own spending
 - refusing to work or claim benefits
 - refusing to pay bills
 - refusing to contribute to the costs of raising children
- generating economic costs, for example:
 - destroying clothes or property
- exploiting women sexually in exchange for money (Landvogt 2011, Sharp 2008).

Impacts of economic abuse

There have been some studies which explore the long-term impacts of economic abuse. For example, a study from the United Kingdom looked at the financial wellbeing of women over time who had been subjected to economic abuse (Sharp 2008). The changing percentages in Figure one, tell their own story and raise many questions for further research.

Figure 1: Financial wellbeing of women over time (extracted from Sharp 2008)

Positive responses to whether they were/had:	Before meeting abuser	While with abuser	After leaving abuser
Undertaking education	37%	18%	30%
In paid employment	47%	37%	16%
Receiving benefits	18%	51%	84%
Savings	37%	20%	20%
Loan/credit card/ overdraft	12%	39%	30%
Rent arrears	20%	33%	55%
Other debts	8%	41%	37%

Scope and aims of the project

Spotlight on Economic Abuse was a research and advocacy project that consisted of two stages. The first stage involved conducting a comprehensive literature and policy review about economic abuse. The aim of the literature review was to pull together the relevant evidence on economic abuse.

The project also sought to educate and influence the key sectors in relation to economic abuse. It was recognised that there was already work being undertaken by other organisations regarding particular groups in the community who experience economic abuse.⁶ Therefore, this project focussed on economic abuse in the context of intimate partner violence (which is typically violence perpetrated by a man against a woman who is his current or former partner). It was also decided that shaping the findings around key, systemic issues (rather than around particular groups of people) would provide the greatest opportunity to engage with the multiple sectors that need to play a role in addressing economic abuse.

A series of catalyst papers were developed to prompt discussion and provided the focus for the next stage of the project. The catalyst papers are:

- Paper 1: An overview of economic abuse*
- Paper 2: Credit, debt and economic abuse*
- Paper 3: Income security and economic abuse*
- Paper 4: Financial capability and economic abuse*
- Paper 5: Child support and economic abuse*
- Paper 6: Community service collaboration and economic abuse*

These papers provided the basis for a series of cross-sectoral consultations held with government, and the community, legal and corporate sectors, to gauge their understanding of economic abuse, and to develop solutions to this problem. This report outlines the findings from the second stage of this project.

⁶ For example, Domestic Violence Victoria is undertaking the ‘Elder Abuse Prevention and Response Project’.

Methodology

Grounded Theory Research

Stage two of the project used a grounded theory research approach to gather data about economic abuse. Grounded theory is a qualitative research methodology that aims to discover what a phenomenon looks like from the perspective of key people in the field. In this case, the project aimed to discover what economic abuse looks like from the perspective of key stakeholders in government, and in the financial, domestic violence, community and other relevant sectors. Based on this grounded theory approach, the project used generative questions to guide the research process, including:

- What barriers are faced by women who have experienced economic abuse to obtaining appropriate income support and employment? What can be done to address these barriers?
- How can women who have experienced economic abuse be supported to increase their financial capability and build their assets to become financially secure?
- What action should credit providers take in order to help prevent economic abuse from occurring among their customers?
- How can credit providers support their customers during or after experiencing economic abuse?
- What barriers are faced by women who have experienced economic abuse to obtaining appropriate child support payments? What can be done to address these barriers?
- How do income support payments interact with economic abuse?
- What can be done to improve the community sector's ability to identify and refer women who have experienced economic abuse to appropriate support services?
- How does economic abuse affect women who live in rural areas?
- What can be done to improve the community and financial sectors' ability to respond to the needs of women who live in rural areas who have experienced economic abuse?

These questions were not intended to be exhaustive but, rather, represented a starting point in our conversations about economic abuse.

Action Research

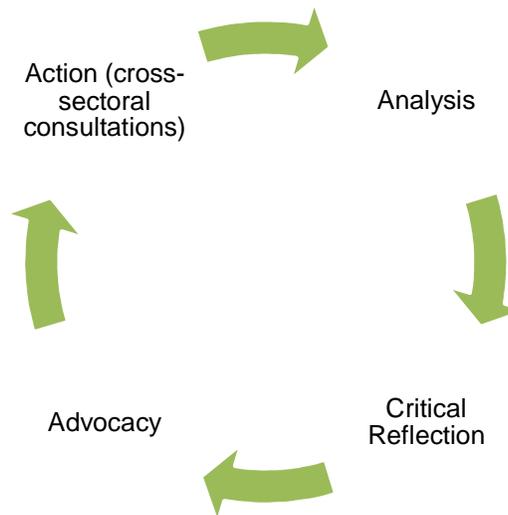
A key aim of stage two of the project was to conduct action research about issues relating to economic abuse. Action research involves creating knowledge through action. In this project, the action research phases involved action, analysis, critical reflection and advocacy. These research phases were fluid. Therefore, they were not undertaken in a linear fashion, but rather, involved a cyclical process (see Figure two).

In this project, the 'action' of action research involved conducting cross-sectoral consultations about economic abuse. The catalyst papers were used as prompts for discussion in these conversations. The purpose of the cross-sectoral consultations was to explore the research questions for stage two of the project, raise awareness of the impacts of economic abuse, promote collective analysis and action around the issues,

support corporate practices to change, facilitate policy change, and encourage positive service initiatives.

Data collection was an important aspect of stage two of this project. A Good Shepherd Youth & Family Service researcher attended each of the cross-sectoral consultations and took comprehensive notes during these conversations, facilitated by Kildonan UnitingCare. The data collected in these consultations forms the basis of the evidence in this report.

Figure 2: Action research cycle



Case Studies

This research project developed a series of case studies to illustrate how economic abuse plays out in victims' lives. The case studies were collected primarily from the cross-sectoral consultations that were conducted by this project. All identifying material in the case studies has been changed or removed to protect people's privacy.

Outline of this report

The following section sets out the findings from the cross-sectoral consultations (see 'Findings: Cross-Sectoral Consultations'). The key issues arising from these consultations are pulled together in the next section of this report (see 'Key Issues and Actions'). The report then concludes with an exploration of how we can adopt a cross-sectoral approach to building the knowledge-base in this area, and how we can change systems to better deal with economic abuse (see 'Building Knowledge and Changing Structures').

FINDINGS: CROSS-SECTORAL CONSULTATIONS

The cross-sectoral consultations (that is, the forums, strategic conversations and workshop) were used as platforms to educate professionals about the issues surrounding economic abuse. They were also used to gauge people's knowledge about this topic. A total of nine cross-sectoral consultations were conducted over the course of the project (see Figure three for outline of the sectors that took part in these discussions).

Figure 3: Forum and workshop attendance

Sector	Number of representatives
Academic	4
Banking	4
Community sector	24
Domestic violence	16
Financial	3
Government	4
Legal	7
Philanthropy	2
Utilities	3
Utilities (legal)	1
Women's health	1
Total	69

The rest of this chapter outlines detailed information about the discussions that took place in these consultations.

FORUMS

Credit, Debt and Economic Abuse Forum: 22 November 2012

Overview

This forum was attended by representatives from credit providers, financial regulators, the financial counselling sector, the community legal sector and other community services. Participants tended to have a general understanding of economic abuse, and during discussions were able to cite examples of where they had seen it occur. However, there was a consensus that the complexity of economic abuse means that their knowledge of the issue is still somewhat elementary. Participants suggested that the community sector should work with credit providers and the broader public to raise awareness of what economic abuse is and how it impacts on women and children.

Key issues

The need to develop a common language

Participants did not know whether they should be talking about 'domestic violence', 'family violence', 'financial control' or 'economic abuse'. Participants agreed that the lack of a common language makes it more difficult to identify and respond to economic abuse. Placing economic abuse in the context of family violence was reported to be helpful, as it distinguishes economic abuse (which is a form of violence) from willingly forgoing economic control (where one person in the relationship chooses not to have control over their finances).

Case Study: A Foot in Two Countries

'Sachini' is an Australian woman of Sri Lankan descent. She married her husband 'Nuwan' shortly after he moved to Australia from Sri Lanka. Although Sachini was employed as a nurse when she met Nuwan, she stopped working when the couple was married. Nuwan owned several businesses in Sri Lanka, so he told her there was "no need" for her to work – she could "concentrate on being a wife and mother instead".

Sachini and Nuwan had two children. By the time their children were teenagers, Nuwan was spending more and more time in Sri Lanka, attending to his businesses. Although Sachini always took an interest in the family businesses, Nuwan was reluctant to give her any information about this, telling her "it's not the sort of thing you need to worry about".

Nuwan recently went on a trip to Sri Lanka with the couple's two children. He did not invite Sachini to go away with them. Although Sachini was expecting her family to be away for two weeks, they ended up staying abroad for nearly two months. During this time, Sachini had very little money to live off. Nuwan had left her with only a small amount of housekeeping money. She did not have access to any other funds as her husband kept the household income in his own bank account. When Nuwan was away, he did not answer her emails asking him what was going on. Her teenage children were in email contact, but they reported that they were having a "great time" overseas, and Sachini was too embarrassed to tell them about her situation.

When Nuwan and the children were back in Australia, Sachini discovered that her relationship with her husband had broken down. Nuwan had sold the family businesses while he was overseas and was now seeking a divorce. Nuwan moved into a new house, which he equipped with an entertainment system and computers for the teenage children. Sachini's children currently spend most of their time at their father's place, because "it's better there".

Sachini is currently dependent on the social security system for an income. She is getting advice from a community legal centre about the financial and legal issues associated with the breakdown of her relationship.

The private nature of money and therefore economic abuse

The private nature of household finances means that economic abuse is not well understood and difficult to detect. It means that both service users and service providers can be reluctant to talk about this topic because it is so private.

The challenges for victims in self-advocating

Community service workers spoke about how challenging it is for people experiencing financial hardship (which is often a consequence of economic abuse) to self-advocate and access support from credit providers. It is usually necessary for an external advocate, such as a financial counsellor, to gain access to these programs. Negative experiences in attempting to rectify credit issues, could reinforce the person's sense of failure and lead to re-victimisation and hinder their recovery. This experience is particularly true for groups who are more vulnerable to exploitation in the credit market, such as migrant women.

Economic abuse is a gendered issue

Family violence – and therefore economic abuse – is a gendered issue. It was identified that, although men are victims at times, the vast majority of victims are women.

A broader education campaign is necessary

A broad education campaign is needed to inform the wider public of what economic abuse is. This knowledge could help prevent economic abuse, assist people in identifying and responding to it, and help make economic abuse socially unacceptable behaviour. There is also scope for the Financial Ombudsmen Service to put out an e-circular on economic abuse for credit providers (similar to that which is produced on the topic of elder abuse).

Poor credit records make it difficult for victims to rebuild their lives

Some victims have poor credit records because of economic abuse. This means that they are less able to access safe credit options, often forcing them into the fringe lending market. This exacerbates their financial stress and vulnerability. It also makes access to housing and essential services more difficult. These factors often lead to victims re-entering violent relationships.

Untangling and dealing with debt

There need to be mechanisms in place for credit providers to support victims to manage existing debts (as well as any future debts that may be incurred, for example, through energy consumption). This could occur through fair repayment plans. For example, payments that are set below the minimum required to clear arrears may be necessary in the short term to keep people actively contributing. The waiver of current debts to stabilise future debt, and being able to split or divide the debt incurred while in the relationship.

There also needs to be an allowance made to waive a debt if it has been entered into by force. Responsible lending practices need to ensure that there is a 'mutual benefit' when a person is entering into a credit contract or a guarantee. Participants raised examples where this principle had not been adhered to. Although a victim of economic abuse may enter a contract despite knowing its risks, it is still vital that full disclosure is given at all times. There may also be room for credit providers to reject credit applications if they are not mutually beneficial.

Case Study: Racking up Debts

'Adrian' is an engineer in his late 40s. After getting out of a tempestuous relationship with a man of a similar age, he was looking forward to leading a quieter life. When he met 'Rick', he thought he had met someone he could have a long-term future with. Rick is in his 20s and, according to Adrian, is very easygoing and content to stay at home a lot. Adrian reports that Rick has many creative talents, including graphic design, but he only undertakes paid work very occasionally.

After they moved in together, Adrian started carrying the financial load of the relationship. At first he didn't mind, as he earns a lot more money than Rick. However, after about six months of living together, Adrian discovered that Rick had been racking up significant debts on his credit cards for items that he never saw and never got the benefit of. In addition, Rick has stopped doing any work around the house. Rick has started calling Adrian "old" and "ugly" and tells him "If you leave me, you'll never be able to find anyone else".

Adrian is now in danger of going bankrupt as a result of the significant debts that Rick has accrued in his name. He does not know where to turn to for help.

Hardship programs need to be reviewed

Financial hardship is less episodic than many hardship policies reflect, and can require longer term management. Financial hardship therefore needs to be viewed in terms of a continuum, with different supports provided to people at different points in order to assist them out of hardship. This is particularly important for victims, as economic abuse impacts on their long-term financial security.

Need to develop resources to assist credit providers in identifying economic abuse

The Australian Government Department of Human Services has developed three straightforward questions that they ask of new clients to establish whether they are experiencing family violence (refer to the following good practice example). This is a positive first step in identifying family violence, including economic abuse, and could serve as a good practice example to other sectors.

Participants believed that the community sector, academics and other interested parties need to keep gathering data on economic abuse in order to develop the resources needed to support credit providers to deal with economic abuse. People noted that, if economic abuse is disclosed by a client, there are normally some existing remedies for this (although these remedies may need to be strengthened). However, when victims do not disclose, credit providers need to be able to identify the economic abuse.

Identified actions

- Using the *Spotlight on Economic Abuse* fact sheet in meetings to inform hardship and credit teams about this issue.
- Using events such as 'White Ribbon Day' to highlight that economic abuse is a form of family violence.
- Developing a definition of economic abuse that can be used as part of a common language for creditors and utility providers (similar to what has been done in the area of financial hardship).
- Developing guidelines on how to communicate with victims of economic abuse. These guidelines should be cognisant of the fact that it can be difficult to keep victims engaged as they can slip in and out of family violence.
- Reviewing how consumers can separate the liability of joint account holders when economic abuse has occurred and what options are available for recovering/waiving debt from a joint account holder who has not benefited, or is not benefiting from, a service or product.

Good Practice Example: The Australian Government Department of Human Services – Screening Clients for Family Violence

The Australian Government Department of Human Services has developed three simple questions to establish whether a new child support client may be experiencing family violence. These questions are preceded by a lead-in statement, as follows:

Lead-in statement: "I would like to ask you some questions that we ask all our customers about their safety, to ensure people who have concerns can get information about support and services. We ask these same questions to all customers and your answers will be treated as private."

Question 1: "Are you worried that the other parent will make trouble for you or the children, or make you feel unsafe?"

Question 2: "Are you or your children frightened by the other parent or family members?"

Question 3: "Would you like to discuss your concerns with someone who is trained to help people who are worried about their safety or their children's safety?"

The worker can adapt the lead-in statement as they see fit. The three questions should be asked verbatim. Question three is only asked when there is a positive indication of family violence.

Although these questions are for family violence broadly and not economic abuse, once family violence is identified it becomes possible to flesh out the specific aspects of the problem.

Case Study: Treats for the Kids

'Lauren' and 'Pete' have two children. Lauren says that Pete is "a good dad" and loves his kids, but acknowledges that he could contribute more to their welfare. Lauren pays for the food for the family, as well as the children's school fees, uniforms and other education costs, and childcare. Pete refuses to contribute to these costs. Instead, he uses his income to buy the kids occasional treats such as ice creams or a trip to the movies. Lauren has noticed that, when she and Pete have a fight, he often responds by buying the kids a treat and getting them 'on his side'.

Financial Capability Forum: 26 November 2012

Overview

This forum was attended by representatives from the financial counselling sector, financial services, utility companies, academia, the domestic violence sector, financial literacy and other community sectors. They met to discuss the topic of women's financial capability and its intersection with economic abuse. The forum invited participants to consider how financial capability could function as a tool for preventing and addressing economic abuse.

Key issues

Financial capability is about gaining control

Participants agreed that women are often very good at managing money, and they are able to make rational decisions about their finances. However, they advised that financial capability means more than just the ability to manage money – particularly within a domestic violence framework. A woman may be good at managing her money, but if she is in an abusive relationship, her capacity to do so diminishes. Therefore, the issue is not just about gaining financial capability – it's about *keeping it* under difficult circumstances.

It was emphasised that power, control and fear are at the root of economic abuse. Therefore, in working with clients who may be experiencing economic abuse, it is important to ask them "Can you say no?" For example, "Can you say no to the bills being put in your name?" or "Can you say no to that person using your bank card to withdraw money from the teller machine?" If a person cannot say no, how do you build their capacity to do so? One person in the group thought that "I can say no" is a great message to give the community in relation to economic abuse.

Learning from elder abuse

The group noted that the discourse around 'elder abuse' sometimes disguises the fact that what is going on is family violence. They emphasised the need to use clear and consistent terminology when talking about these problems. Nonetheless, the group felt

that the elder rights sector could provide important learnings for economic abuse. A representative from the elder rights sector said that there has been effective awareness-raising about issues relating to elder abuse.

The importance of gender

The participants agreed that economic abuse is a gendered issue. Women are the key victims of economic abuse. In addition, women tend to earn less money than men due to gender inequities in the workforce. Another issue for women in relationships is maintaining financial autonomy and the inference that this means a lack of trust between partners. For this reason, any response to economic abuse needs to adopt a gender lens.

Economic abuse is a form of violence

The participants agreed that economic abuse is a form of family and domestic violence. However, they observed that not all people in the community have this understanding. For example, one representative from a men's anti-violence group noted that, while most men believe that "hitting a woman is really wrong", they can have difficulties when the definition of violence is expanded:

"A lot of people still don't identify that violence can be non-physical. Understanding that it can be non-physical can be a challenge for them."

Good Practice Example: Useful Tools Produced by Seniors Rights Victoria

Seniors Rights Victoria has produced a range of tools to assist in the task of preventing, identifying and responding to financial abuse against older people. For example, the guide, *Care for Your Assets: Money, Ageing and Family*, gives practical advice to older people who are thinking of making any significant changes to their financial situation, such as sharing their property or assets with family members. The guide outlines the considerations that older people need to be aware of before making these changes. It also provides older people with tips on how to have in-depth discussions with their family members around these issues, in order to help them avoid future conflict.

Another useful resource produced by Seniors Rights Victoria is *Assets for Care: A Guide for Lawyers to Assist Older Clients at Risk of Financial Abuse*. This resource provides in-depth guidelines to lawyers on how to prevent, detect and address the financial abuse of their older clients.

These resources provide examples of how information around the topic of financial abuse can be presented in clear and accessible formats for community members and relevant professionals.

Low awareness of economic abuse

People identified that there is low public awareness around the issue of economic abuse. The group considered that there are several reasons for this. One reason is that the culture of masculinity can obscure people's ability to identify that economic abuse is occurring. For example, one person said that their community organisation runs a regular training event about money. In this event, the trainer asks people about their earliest memories of money. They have found that the majority of people in a group will talk about their father controlling the family's money, and giving their mother an 'allowance' to buy household goods. One person said that:

"People think that their father treated their mother in this way, so it must be ok. It's built into our culture. We need a shift in mentality".

It was also observed that, that in our culture, money is a private issue:

"The secrecy of violence is overlaid with the privacy of money. No one knows how to name it, talk about it. There is no discourse around it."

Therefore, it is important to make economic abuse visible and to develop language that resonates with the community.

Practical examples of what economic abuse is

People thought that it was useful to build practical examples of what constitutes economic abuse. Some possible examples of economic abuse include:

- A male partner refusing to contribute to childcare fees.
- The family has appliances but the woman is not allowed to use them even though they can afford to do so. For example, the man prevents the woman from using the air conditioning or heating.
- The bills are in the woman's name and the assets are in the man's name.

Banks have a role to play

Some participants felt that banks have an important role to play in encouraging couples to have shared control of their finances. For example, one person said that the bank should advise couples that bank accounts should be in both partners' names, not just one of the partners. However, another person believed that it is very difficult for banks to provide advice at that level due to the legal hurdles and costs involved.

Particular issues for Indigenous and culturally diverse communities

People agreed that the community needs to be given a consistent message about economic abuse. Nonetheless, several people noted that economic abuse can be experienced and understood differently in different Indigenous and culturally diverse communities (see also Macdonald, 2012(h)). For example, in one study involving women from migrant communities, the term 'economic abuse' did not resonate with women at all.

Rather, women responded to the term 'financial mismanagement'. Economic abuse can also manifest differently in migrant communities. One person advised that:

“Women who are on spousal visas are too scared to talk about the abuse because of their visa requirements. They don't want to talk about the issue in case they are deported.”

Use a strengths-based approach

It was suggested that a strengths-based approach to addressing economic abuse would be useful. This would involve promoting women to have ownership of their finances, and encouraging men to share this ownership with them:

“Instead of talking about economic abuse, talk about how couples can share financial responsibility.”

Banks can educate the community

A representative from the banking sector said that their bank was running workshops for women and their daughters to open up conversations about money and being in control of your finances. They have had success in sharing information and promoting women's access to information about money matters.

Another person in the group observed that “men need to hear this too”. This participant emphasised that men also need to be educated about how to have a financially equal relationship with their partner.

Need to acknowledge the long-term effects of violence

Participants noted that women who are survivors of domestic violence have undergone significant trauma. Any financial tools that we provide to women need to acknowledge this. Therefore, the pathway to financial capability cannot involve economic tools alone. Rather, this pathway must also deal with the long-term emotional difficulties that women can suffer as a result of the violence. On this note, one participant observed that:

“If a woman has been told for years that she's hopeless at managing money, you can give her a wad of cash and it won't make a difference. You have to build on her perception of being a money manager. There is no quick fix.”

Another person noted that a woman may sacrifice her financial security in order to leave a violent relationship – “sometimes women just need to get out”. It was also observed that, while the relationship may have ended, the economic abuse may be ongoing:

“Economic abuse has the capacity to drag on for years after the relationship has ended.”

Identified actions

- Doing more research around the areas where financial capability needs to be built (for example, women’s long-term financial planning).
- Giving the same informed message about economic abuse to all groups in the community, while recognising that there are differences between groups.
- Developing a definition of economic abuse that resonates with the community.
- Closing the gender gap in wages and superannuation.
- Considering how to influence family lawyers to better respond to the problem of economic abuse and to better promote economic fairness between partners.

Case Study: Better off in Prison?

‘Lisa’ is a woman who has one-year old son. Her ex-partner, ‘Jason’, was physically and economically violent towards her. Jason is now in prison for attempting to rob a petrol station. Lisa says “It’s not fair. He’s got a roof over his head, he gets three meals a day, he gets heating”. Meanwhile, Lisa is trying to pay off the debts that Jason racked up in her name. She relies on emergency relief centres to feed herself and her young son.

**Child Support, Income Security and Economic Abuse Forum: 6
December 2012**

Overview

This forum was attended by representatives from government, the community sector, the legal sector and academia. The group discussed issues relating to the adequacy of income support payments, employment and job opportunities for women, and economic abuse. The group discussed the need to address perpetrators’ capacity to minimise their income in order to make irregular child support payments, or to avoid paying child support altogether.

Key issues

Screening for family violence

Since 2010, the Child Support service (previously called the Child Support Agency) has been screening new customers to check for family violence. This is done by asking new customers three simple questions (outlined previously in this report). Of new clients who have been asked these questions, approximately 30 - 40 per cent have been identified as potential victims of domestic and family violence. These potential victims were all offered referrals to other support services. Approximately half of them took up these referrals.

Develop a common language

The community sector needs to develop a common language around economic abuse. Without this common language and shared understanding, economic abuse will be very difficult to identify.

Social security entitlements are being eroded

Participants voiced concerns about the erosion of social security entitlements. For example, there have been substantial changes to the Disability Support Pension which make it more difficult to access the pension. Likewise, people voiced concerns about the policy of moving single mothers from Sole Parenting Payments to the Newstart Allowance, noting that this policy would further entrench women's poverty. It was emphasised that women who are single mothers are entitled to social security in the same way that elderly people are entitled to a pension. It was also noted that single mothers have very little voice in the public arena. For example, policy makers undertake very little consultation with single mothers and this should be rectified. These policies can have the effect of disempowering women financially, and increasing their vulnerability to economic abuse.

The social security system needs to adapt to contemporary working conditions

Working women are often engaged in casual, part-time and low paid employment. Many of them are on contracts and do not have permanent jobs. Their precarious employment can make it difficult for them to take time off to care for their children. The social security system needs to be more flexible and responsive to the conditions of precarious employment. This would better enable women to work and to increase their financial security (and, by extension, decrease their risk of experiencing economic abuse).

The social security system is difficult to navigate

Many women who are trying to leave violent relationships may not have had to navigate the social security system before. When they do need to navigate this system, it can be quite traumatic. In addition, it can take so long to navigate the social security system that, when women finally access entitlements, they are reluctant to give them up. In turn, this limits women's capacity to obtain paid work. One participant noted that "this is a perverse outcome of policies that are designed to do the opposite."

Women are turning to emergency relief

The emergency relief sector is seeing more clients who are dependent on their services due to the shortfalls in the social security system:

"While emergency relief is supposed to be a safety net, it is increasingly becoming part of people's weekly budgets as they struggle to get by on Centrelink payments."

Difficulties with the child support system

One participant emphasised the need to name "state sanctioned economic abuse". This is the failure by the state to ensure that women receive child support payments. As a result of this failure, women are unable to financially support themselves and their children. It was advocated that the Australian child support system should make changes similar to those made in New Zealand and the United States. In these international jurisdictions, child support is owed to the state, not the parent. This protects women's interests. It was also suggested that the non-payment of child support in order to exercise control over an ex-partner should in itself be considered an act of economic abuse.

Maintain a gender focus

The group agreed that, while it is appropriate for legislation and regulations to use gender neutral language, the broader policy framework should adopt a gender lens. One person observed that, currently:

“Gender is written out of policy conversations at the expense of women.”

It was also noted that men’s lobby groups have been very influential in the policy debate on child support, even though there is little evidence behind some of their claims.

Good Practice Example: The Australian Government Department of Human Services – Strategies to Address Family Violence

The Australian Government Department of Human Services has implemented a number of strategies to assist its staff in preventing, identifying and responding to family violence. One of these strategies is a high-level working group led by the Attorney General, which is looking at the Australian Law Reform Commission’s recommendations around family violence.

Within the Department itself, a significant amount of work has been happening since 2010 on an internal strategy for dealing with family violence in the context of child support payments.

The Department is also training workers, building referral models and offering support for staff members who are working with customers who may have experienced family violence.

While not all of these initiatives relate directly to economic abuse, they could be expanded to do so. The *Spotlight on Economic Abuse* project recommends that, as the knowledge relating to economic abuse develops, the Department should train its staff to keep up their knowledge in this area.

Identified actions

- Developing a common language around economic abuse.
- Developing resources about economic abuse in formats that are accessible to workers and service users and distributing these resources to people who need them.
- Including information about economic abuse in financial literacy workshops.

Case Study: Years of Abuse

'Norman' is a 65 year old man who has been perpetrating domestic violence against his wife 'Jane' for approximately 40 years. Norman controls the household finances and has incurred significant gambling debts, leaving little money for the rest of the family.

Norman has a history of being physically, psychologically and economically violent towards Jane and their three children. Among the couple's three children is their son 'Aaron'. He has a disability and complex care needs. While his siblings have now left home, Aaron still lives with his parents and continues to suffer the effects of his father's violence. As a result of Norman's economic abuse, many of Aaron's care needs are not being met.

The family has attended their local church for many years. The church is reported to be well aware of Norman's violent behavior. When Norman is physically violent, the response of church members is to take Jane and Aaron into their home for a few days and assist them to return when Norman has "calmed down". Although the church members are aware of the physical violence, they have far less knowledge about the issues surrounding the economic abuse.

Community Sector Collaboration Forum: 20 February 2013

Overview

This forum was attended by representatives from the community and philanthropic sector, including representatives from community legal services, women's organisations, domestic violence services and a men's behavioural change group. In this forum, the group had the opportunity to give feedback on the initial findings of the *Spotlight on Economic Abuse* action research project.

Key issues

Women's need to be aware of financial matters

The group pointed out that women need more information on the topic of financial literacy, and they need to be more active in planning their financial future. It was felt important that women become skilled (and reskilled) in financial matters. It was also emphasised that some women are unaware of their household's income, and that it is important for them to have access to this information:

"Many women are not aware of the debt that their household is in, or what their household income actually is. Some women are financially dependent on their husband, but they don't actually know what his income is."

There is a lack of knowledge about economic abuse

People agreed that economic abuse is an issue that is not well understood in the community. One person pointed out that even people who are educated about economic matters can have a limited understanding of economic abuse. Another person

emphasised that men who use violence will often fail to acknowledge that economic abuse is in fact a form of violence:

“Men are usually completely unaware of economic abuse. And these are men who might have gone through court, or some limited counselling, but no one has mentioned economic abuse to them. So these men may be relatively advanced in terms of their physical and threatening behaviours, but they have little awareness of economic abuse. They’re the one who doles out the money and that’s that”.

Another person pointed out that it is important to be aware that economic abuse can occur in the absence of physical violence.

Economic abuse is a widespread problem

According to the group, economic abuse is a widespread problem. For example, a representative from a community legal centre said that “economic abuse is a bread and butter issue for us”. People also agreed that economic abuse is a problem that cuts across different cultures and socioeconomic groups.

It is difficult to use the law to address economic abuse

A community legal centre representative advised that it was technically possible to take out an intervention order for an economic abuse matter. However, she questioned whether, in practical terms, this would in fact occur:

“There is nothing in the law to prevent getting an intervention order for a purely economic abuse matter. But there needs to be an ongoing threat to the victim and the difficulty is getting people’s minds around that. With intervention orders, an ongoing fear of economic abuse doesn’t seem to get taken on board.”

This legal representative also highlighted the difficulty for women in getting legal aid in relationship breakdown matters. She advised that, while legal aid is available for parenting matters, it is not available for property matters. This can make it particularly difficult for a woman to pursue a property settlement against a better resourced ex-partner. It was noted that:

“There are difficulties if a relationship has ended, particularly if one person has more money than the other. When power and resources are imbalanced, one person can keep going in court until they financially and emotionally deplete the other person. A lot of women will get legal fatigue quite early.”

On a similar note, another person said that:

“If a woman has experienced violence in a relationship, she may flee with the children and forfeit the house. The alternative is to go through a very lengthy process in court, which she can’t afford. So a lot of women will say ‘I’ll just start again, and go back to zero’”.

It was also noted that it is very costly and time consuming to lodge small property applications. Many women perceive that the cost of these applications outweighs the benefit, and so they do not pursue them. The group agreed that the processes for lodging small property applications should be made simpler and cheaper.

Community education

Financial education is now integrated into the national primary and secondary school curriculum. However, this is a relatively new initiative and it will take years to see the results in the adult population. Therefore, it remains to be seen whether educating children and young people about financial literacy will help them to develop positive financial relationships. Nonetheless, participants agreed that it is important for financial education to occur at school, and that this education should involve both girls and boys “so they get used to talking to each other about money from a young age”.

People also felt that community education campaigns should be carried out in different settings. These education campaigns should target people at different key points in their lives: at school, the transition from school to work, prior to marriage (for example, in pre-marital counselling), before having children, and before retirement.

Respectful economic relationships

The skills that women need to manage their money when they are single are different to the skills they need to manage their money when they are in a relationship. Therefore, we need to think more about the economic and emotional skills that women need to navigate relationships. As part of this process, we should be questioning what a respectful economic relationship looks like and how we can define respectful financial interdependence. The group agreed it would be helpful to have some guidelines around ‘financial protection’ in a relationship, and that this should be promoted as a normal part of a couple’s relationship health and wellbeing. These guidelines should outline different scenarios involving respectful relationships, so that “people can see what’s positive and what type of relationship they would like to have”. As part of this, it would be helpful to develop a checklist to give people so that they can identify whether they have a good and open financial relationship.

Financial services

It was felt that financial institutions need to simplify their language. This would help make their services more accessible to diverse groups in society, including people from culturally and linguistically diverse backgrounds, and people with limited literacy skills. People also felt that financial services should target their products at a broader range of groups in society (for example, by tailoring their products to the needs of people on low incomes, or from culturally diverse backgrounds).

Cultural norms

People felt that it was important to find a way of defining abuse that can be used across cultures. It was also emphasised that cultural differences should not be used as ‘excuses’ for abuse. As one person said:

“We need to identify and avoid a misuse of tolerance.”

It was felt that it was important to work with leaders in different cultural communities to tackle economic abuse.

People also emphasised that cultural norms do not just apply to different ethnic groups – they also apply to gender. For example, many women have been taught that selflessness is an important female trait. This cultural norm can lead women to feel guilty about meeting their own needs – including their economic needs. However, women need to be taught that:

“You can’t help anyone else unless you help yourself. It’s a bit like, you have to put on your own life jacket before you can help others.”

Children

The participants pointed out that economic abuse can have a significant impact on children. Economic abuse can lead to material deprivation and social isolation on the part of children. It can also impact on their developmental opportunities. One person noted that:

“In separated families, children are sometimes expected to negotiate the problems arising out of one parent exercising control over the other parent. Sometimes children are used as fodder in these negotiations.”

Identified actions

- Legal aid should be made more readily available to women who are on low incomes, and who require legal representation in relation to a relationship breakdown or economic abuse matter.
- The processes for lodging small property applications should be simplified and made cheaper.
- Modelling behaviours around what a respectful economic relationship looks like.

Case Study: At Her Wits' End

Until a few years ago, 'Jenny' was married to 'Ian', a man who was relatively wealthy. They lived in a spacious home and their children went to a private school. However, Jenny's husband was physically and economically abusive – a fact that she felt she could not reveal to her friends or family.

Eventually, Ian was arrested for domestic violence. Following the arrest, Jenny and Ian separated. However, Ian's abusive behaviours continued after the separation. Leaving Jenny to raise their children, he would often use money as a form of power to deny the children's needs.

Jenny and Ian had made numerous agreements relating to Ian's post-separation financial obligations. Ian had more than enough money to meet his financial obligations towards his family. In spite of this, he would repeatedly go back on his word. The result was that he not only victimised Jenny, but also their children. Previously, Jenny and her children had led a relatively comfortable life. Now, her children were no longer able to participate in activities that had once been 'normal', like going on school excursions. Jenny needed to sell her family home in order to pay the children's school fees. However, even this wasn't enough, and the family continued to struggle financially.

At her wits' end, Jenny sought legal redress. She wanted the legal system to acknowledge that Ian's refusal to pay child support was a form of abuse. Unfortunately, Jenny's legal case was not successful. Jenny was advised that she had good grounds to appeal, but she lacked the financial resources to do so.

Women, Rurality and Economic Abuse Forum: 14 March 2013

Overview

This forum was conducted in partnership with Women's Health Goulburn North East, and was held in the rural town of Benalla. The forum was attended by representatives from rural women's health, family violence and men's behavioural change organisations as well as local and state governments. The forum was part of the 'Tools for Change' project conducted by Women's Health Goulburn North East. There were guest speakers on a range of topics relating to family violence and economic abuse, and breakout sessions in the afternoon.

In some respects the experiences of rural women mirrored those of urban women. There were, however, additional challenges that were experienced specifically by women in rural areas.

Key issues

Rural relationships and business ties

For women in rural areas, leaving a violent relationship can have wider ramifications for the entire family. The nature of farming is that many generations of more than one family are often involved. This makes separation difficult and creates social pressure to stay in the relationship.

Geographical isolation

The nature of rural living means that getting to refuge accommodation requires long travel and access to a car, which is not always feasible when fleeing violence. Geographical isolation can also increase social isolation, thus reducing victims' networks of support.

Gossip and victim blaming

Participants identified that often the men who perpetrate violence are well-known and respected in the local community. When women report the violence, they are often stigmatised. Their children and family members can also face stigmatisation. When there is a business involved, there may be a reduction in trade due to gossip.

Police inaction

In small towns, the perpetrator is often known to, and may be friends with, the local police. This can lead to a lack of response by police, because of a lack of belief in the victim's story, or due to fear of the social ramifications of intervening.

Small businesses

Similar to the issues pertaining to farming, the nature of small rural businesses often means income is split between both partners but assets are not. In addition, many generations of the same family can have vested interests in the business. This interdependency can make it difficult for women to report and leave violent relationships.

Access to weapons

The use of firearms in rural communities is far more common than in urban areas. This increases the risk to safety for women and can be used as a means of greater control by perpetrators.

Case Study: In His Name

'Jackie' and her partner 'Harry' purchased a car. The car was vital for Jackie to taxi her children around and to meet her family's day to day needs. Jackie funded most of the cost of the car, while Harry only contributed a small amount of money. However, the car was then registered in Harry's name. Jackie was uncomfortable about having the car registered solely in Harry's name, but she didn't know how to speak up about it.

When Jackie and her partner separated, she kept the car. She now wants to transfer ownership of the car from Harry and register it in her name with her discounted Health Care Card rate. Harry is unwilling to have the car transferred into Jackie's name. He is using the car as a way to exercise power over Jackie. He told Jackie that he would only 'let' her register the car in her name if she met certain 'conditions' that he wanted to impose on her. Jackie refused to comply, as she no longer wanted to be controlled by Harry.

For Jackie, the process of transferring the car into her name is far from straightforward. She would need to lodge an application with the Magistrate's Court, and hire a private solicitor to deal with her claim. The cost of pursuing this claim is over \$6,000. For Jackie, this is not a viable option.

CONVERSATIONS AND WORKSHOP

Financial and Consumer Rights Council Strategic Conversation: 6 September 2012

The Financial and Consumer Rights Council is the peak body for financial counsellors in Victoria. In this conversation, financial counsellors shared their practice knowledge in working with women who have experienced economic abuse, and provided some feedback as to what might be done to prevent and deal with economic abuse.

Examples of economic abuse that were raised by financial counsellors were:

- Victims having to 'survival' shop (for example, buying the care necessities) and barely being able to get by because of pressure by abusing partner to not spend money on groceries
- Clients having their property pawned by partners
- Clients being forced to claim Centrelink by their partner even though they may be in breach
- Transferral of assets into abusing partners name.

Issues raised in working with women who have experienced economic abuse were:

- Difficulty proving fraud by partners because many are too afraid to file the police report required

- Clients with insufficient English signing documents without being aware of their rights e.g. signing up for credit that their partner uses
- Solicitors who are aware of the issue but do not act in the interest of the victim
- Lack of access to refuge and family violence support because of lack of physical violence.

Suggestions from financial counsellors to deal with economic abuse were:

- Investigating whether intervention orders have been taken because of economic abuse
- Understanding what the options/requirements of an intervention order based on economic abuse would look like
- Working with culturally and linguistically diverse services to support them in referring to domestic violence services when appropriate
- Understanding the similarities and differences between the terms 'relationship debt'⁷ and economic abuse, to ensure that consistent language is used and that both issues can be dealt with properly.

Equality Rights Alliance Strategic Conversation: 7 November 2012

This meeting was organised by the Equality Rights Alliance and attended by its Melbourne-based members. Two representatives from the *Spotlight on Economic Abuse* project attended this meeting. They were allocated a brief time slot in which to provide information about economic abuse. During the group discussion, participants emphasised that violence "is a huge issue" for women in Australia. The feedback from the group was that, to their knowledge, they did not have any direct experience with economic abuse. Nonetheless, they were interested in learning more about this topic and hoped that this knowledge would help them to identify and respond to economic abuse in the future.

⁷ Relationship debt occurs when one person takes on a liability for a debt incurred by another, or incurred jointly with another who is now not paying because of the personal relationship between them (for more information see Wesley Mission at http://www.wesleymission.org.au/centres/creditline/Services/Fact_sheets/Relationship_debt.asp)

Case Study: Your Money is My Money

'Clarissa' and 'Tom' met when they were at university, and married shortly after they graduated. Tom was deeply controlling of all aspects of their relationship. He dictated what Clarissa wore, who she went out with and how she spent her leisure time. He also controlled the couple's finances. Although Clarissa had a job, she wasn't able to access her money and didn't have her own bank card. Instead, Tom 'allocated' her a small amount of cash to spend each week.

When the couple had a child, Elsie, Tom insisted that Clarissa pay for the majority of the costs of raising their daughter. This was in spite of the fact that he earned two and a half times more than his wife.

Clarissa and Tom separated when Elsie was in primary school. Clarissa had custody of their daughter and tried to support her off her meagre wage. Tom did not contribute to the costs of raising Elsie.

One day Tom called Clarissa and informed her that he had bought Elsie an expensive bike for her birthday. He said "It's for our kid, so you have to pay for half". Clarissa gave him half the money for the bike, even though she couldn't really afford to do so. Tom then gave Elsie the bike "as a present from Daddy."

When Clarissa told her lawyer that she paid for half the bike, her lawyer said "But you didn't have to do that!" It dawned on Clarissa that she didn't have to do what Tom told her to do. She was starting to unlearn years of behavioural control.

Domestic Violence Victoria Strategic Conversation: 12 December 2012

Overview

This meeting was organised by Domestic Violence Victoria (DV Vic) and attended by their members. Representatives from the *Spotlight on Economic Abuse* project attended the meeting to give people information about economic abuse and to gather people's experiences and insights in this area. The group was told that the project had identified many examples of good practice in the domestic violence sector's response to economic abuse. However, broadly speaking, the research has also found that, while family violence workers tend to be good at identifying economic abuse, they are often unsure of how to respond to it. It was also emphasised by DV Vic that economic abuse is a critical issue for the sector to respond to because the government's focus is on people being economically independent. In particular, the intersection between economic abuse and the policy framework of economic independence is something that family violence workers will increasingly have to negotiate and respond to.

Key issues

Getting financial counsellors properly qualified is a key priority

People in the group reported having mixed experiences with financial counsellors. Some participants had encountered financial counsellors who were of little assistance to women who had experienced economic abuse. However, it was acknowledged that a good financial counsellor could make all the difference to a woman's circumstances:

"There is a massive variation in what financial counsellors do. Some do advocacy and credit checks. Others do just basic weekly budgeting, which is usually useless because women know how to budget. Someone who really breaks down the financial problems properly, and is an active advocate, is going to be a massive boom for a woman."

Given this variation in the quality of financial counsellors, the group felt that getting financial counsellors properly qualified was a key priority.

Emotional advocacy should not be necessary

One person in the group expressed frustration about the emotional cost of advocacy in this area:

"I find it of concern that, if we are emotional in dealing with banks and real estate agents, if we use a lot of storytelling and so on, we can get fantastic results. It angers me that we can't just say 'this woman is experiencing economic violence and she needs a just response'."

Participants hoped that, if representatives in the financial sector had a greater awareness of economic abuse, it would not be necessary for workers to have to resort to emotional advocacy.

Centrelink can pick up economic abuse

It was noted that Centrelink can be a useful link between women and family violence services. In one family violence service initiative, women who have not yet identified that they are in a family violence situation are able to make an appointment at Centrelink with a worker from the family violence service to discuss relationship issues. This link is made by Centrelink staff. This might be particularly relevant to economic abuse because a Centrelink worker might be able to pick up on the economic abuse where the woman herself would not. It was also noted that the responsibility for picking up economic abuse should not lie just with Centrelink - other generalist services should also adopt screening functions to detect economic abuse.

More information on what constitutes economic abuse

Many people in the group expressed the need for guidance on what economic abuse is and is not. They emphasised that economic abuse is poorly understood in the family violence sector. One person noted that:

“We have to be clear that there’s a difference between economic abuse and one person having control of money in a relationship that is equitable.”

The group highlighted the need for clear, easy to read pamphlets to help family violence workers understand what constitutes economic abuse. It was also noted that legal professionals would benefit from receiving this type of information. For example, it would be useful to provide legal professionals with information about the way in which family violence erodes a person’s capacity to provide free and informed consent to financial transactions.

What the workers need

The group said that, as family violence workers dealing with economic abuse, the top two resources that they needed access to were properly trained and responsive financial counsellors, and money to pay women’s fines and other expenses arising from economic abuse.

Legal responses

The group was asked whether they had used community legal centres to address economic abuse. No one in the group had any experience in doing so. Some people noted that Seniors Rights Victoria’s lawyers had been very helpful and that their Pathways Project could be a useful resource. Another person noted that, as a family violence worker, they had had success in advocating directly to the Victorian Civil and Administrative Tribunal (VCAT). They did this without the assistance of the legal profession or financial counsellors:

“We have had amazing success at VCAT with getting people’s debts removed. However, before the debt is recovered from VCAT they’re in a very vulnerable position.”

Systems are difficult to navigate

The group was asked which industry is the hardest to navigate when trying to address economic abuse. The group advised that “when there’s money involved, they’re all difficult”. The importance of having insider knowledge to navigate these systems was also emphasised. For example, one person advised that:

“In hardship programs for utilities and banks, unless you use the right term – ‘hardship’ – you don’t get put through to the hardship program”.

Longer-term strategies are needed

The group noted that there is no quick fix in responding to economic abuse. One person emphasised that:

“You can’t work holistically if you can’t work longer term. The money stuff takes longer to sort out because it’s a legal process.”

People agreed that unpacking a person's finances takes time. If family violence workers have the time to invest in a woman's case, they can get good results:

"Sometimes we're not sure if the bill is in her name or his name and that's what we're trying to find out. When we find out, we can write a support letter to try to close the account and normally they do it."

Identified actions

- Producing case studies for the community sector. These case studies should outline what economic abuse is and conversely what it is not.
- Conducting a study of the incidence of economic abuse.
- Ensuring that new financial counsellors are properly qualified and supporting existing financial counsellors to be skilled and trained to identify and deal with economic abuse.
- Exploring the possibility of family violence services training their staff to upgrade their qualifications in order to become financial counsellors themselves.

Case Study: Resistance and Resilience

'Marie' is a woman who is "not allowed" to work on the insistence of her partner, 'Jeff'. Marie relies on Jeff for money to fulfill all her basic needs. Jeff gives her limited funds for basic housekeeping and other expenses. He makes sure that she is accountable for all the money she spends, and Marie has to give Jeff receipts for everything she buys. Jeff does not like Marie spending any money on herself, and has said that she cannot spend any money on her personal maintenance (such as clothing or hairdressing) or on entertainment. Marie has become very socially isolated as a result of the economic abuse and has stopped seeing her friends and family.

One day Marie decided that she needed to do something about her situation. She spoke to her local petrol station owner and struck a deal with him. Marie would put \$40 worth of petrol in the car and the petrol station owner would give her a receipt for \$50, thus leaving her \$10 she could keep for her own money. This small amount of money has enabled Marie to exercise some degree of independence. Marie now has a domestic violence case worker who commented on her actions: "What an amazing form of resistance and resilience!"

Australian Domestic & Family Violence Clearinghouse Strategic Conversation: 14 December 2012

Overview

The Australian Domestic & Family Violence Clearinghouse provided feedback to the project about systemic issues relating to economic abuse. They highlighted issues around fostering sustainable and holistic safety responses for women and children affected by domestic violence. The Clearinghouse emphasised that these issues would be most effectively addressed by governments, rather than services or workers.

Key issues

The short-term nature of support undermines women's financial wellbeing

The Clearinghouse voiced concerns about the often piecemeal, short-term nature of financial and other supports that are provided to victims of domestic violence. These supports can include measures such as Centrelink payments, charitable supports, low interest loans and microcredit, for example. The Clearinghouse advised that these supports are not substantial or long-term enough to allow for victims to secure their financial footing. They emphasised that a large number of women who took part in their research on economic security had been living a marginal existence for many years (Braaf & Barrett Meyering, 2011). They advised that impoverished victims need longevity of adequate support, including access to stable housing and employment, legal assistance, adequate healthcare and childcare. Models of substantial social support can be found in places such as Sweden. These models can provide victims with real alternatives to living with violence. Providing women with this economic support enables them to end violent relationships with the knowledge that long-term housing, childcare, health and economic support are available. This prevents them from falling into poverty and homelessness from which they would struggle to escape.

Women need timely access to information about support

Many women do not access support simply because they do not know what is available. In its economic security research, the Clearinghouse found that many women did not know about their eligibility for support or where support was available until they made contact with a health or women's service, or if a Centrelink social worker referred them for services. They found that this was particularly the case for women from non-English speaking backgrounds (Braaf & Barrett Meyering, 2011). The Clearinghouse advised that increasing community awareness of supports – particularly for women from non-English speaking backgrounds – needs to be a key component of any strategy to improve the financial security of victims of domestic violence.

Making perpetrators accountable for their abusive behaviour

The Clearinghouse emphasised the importance of making perpetrators accountable for their abusive behaviour. They emphasised that many of the women in their research on economic security were continuing to experience financial abuse, and the financial consequences of abuse, for many years after separating from their violent partner. For some, this presented the fear of homelessness in older age. The financial abuse continued after the separation because the perpetrator was not made accountable for his actions. The Clearinghouse emphasised that accountability is important for stopping perpetrators from continuing to abuse the woman (for example, through failure to meet their debts or make childcare payments). It can also make reparations for the victim's experience of abuse (for example, by making perpetrators pay back-payments for childcare, or through the equitable distribution of assets). Punishing perpetrators for their behaviour (for example, through fines or a prison sentence) may assist in preventing them from continuing to abuse other people.

Identified actions

- Ensuring that women who are victims of domestic violence have access to long-term social and economic supports.
- Increasing community awareness of available supports – particularly for women from non-English speaking backgrounds.
- Ensuring that perpetrators are made accountable for their abusive behaviour.

'No to Violence' Conference: 16 November 2012

Overview

The *Spotlight on Economic Abuse* project conducted a workshop at the 'No to Violence' conference. This workshop was attended by participants who work with men who use violence. Several participants identified that they chose to attend this particular workshop because they worked with men who perpetrated economic abuse. Participants also said that they wanted to know what they could do as a sector to identify and respond to economic abuse. Most participants in the workshop knew what economic abuse was, although there were some who did not. They emphasised the need for the community service sector and the broader community to recognise that economic abuse is a form of domestic and family violence. Participants also felt that economic abuse was complex enough to warrant a two day conference on this topic.

Key issues

Male entitlement

Participants believed that male entitlement was an underlying reason for economic abuse. People felt that men's historical context, their family life, and the way they were raised can contribute to this sense of entitlement. One person noted that:

"If men are raised to believe that their needs are the most important, they often carry that through to adulthood."

People also felt that the traditional role of the man as 'breadwinner' contributes to some men's sense that they have the right to decide what the household money should be spent on. In addition, people felt that women often feel that they need to justify their spending, whereas often men do not.

Economic abuse manifests in different ways

Participants discussed the ways in which economic abuse can be perpetrated in a relationship. It was noted that some men maintain a clear separation between their own money and their partner's money – yet, at the same time, these men take control over both sets of finances. Examples were also given of debts being in joint names or in the woman's name, but the assets being solely in the man's name. The group also emphasised that economic abuse can be perpetrated through withholding financial resources or, conversely, by the giving of financial resources. For example, a man is able

to exercise power and control over his partner by giving money to her and making her accountable for each dollar spent. In addition, he may use the 'mismanagement' of money as a justification for verbal and physical abuse.

Many men do not recognise that economic abuse is wrong

Questions were raised about whether economic abuse would elicit the same level of condemnation as physical acts of violence against a partner. It was felt that, if a man told his friends that he had hit his partner, he would be met with condemnation. However, economic abuse does not elicit that kind of response. Some participants said that, even when men are confronted in therapy sessions about their economic abuse, they do not recognise it as part of their pattern of controlling behaviour.

Myths about women's ability to manage money

Participants suggested that economic abuse is, in part, accepted and perpetuated because of myths relating to women's capacity to manage money. They noted the common belief that women are not capable of managing the household finances. They advised that it would be helpful to have an accessible resource explaining that economic abuse is a form of family violence. This resource should outline the negative effects that this form of violence has for women and children.

Economic abuse affects women from all walks of life

Participants confirmed that economic abuse is not a class issue. It happens to women from all socio-economic backgrounds, education levels and locations.

Identified actions

- Producing an accessible community education resource explaining that economic abuse is a form of violence. This could be done, for example, by producing a DVD that visually demonstrates what economic abuse is, and asks the man to identify what is happening in the scenarios presented in the DVD (similar to the DVDs used in men's behavioural change counselling). The resource should also outline the serious consequences that economic abuse has for women and children.
- Gathering data that debunks myths about women's inability to manage their finances.
- Holding a conference about economic abuse.

Case Study: Kept in the Dark

'Annie' describes her ex-husband 'Pete' as being a "high powered lawyer". During their marriage, Pete controlled the couple's financial decisions. Annie was a stay-at-home mother, and so did not earn an income. Her attempts to get a better understanding of the household finances were consistently "fobbed off" by her husband. Annie did not know how much her husband earned, but understood that he was earning a substantial income.

Annie reports that, while she was married, her husband would sometimes get her to sign legal documents as she was walking out the door to take their children to school. She did not know the content of these legal documents. When she had the opportunity to ask Pete what she had signed, he dismissed her questions by telling her 'not to worry about things she didn't understand'.

The couple divorced shortly after Annie developed a life threatening illness. Annie reports that she did very poorly in the divorce settlement due to her lack of knowledge about the household finances. Annie's advice to other women is that they need to "get a grip" on the family finances and not wait until "it is too late".

Conclusion: conversations, collaboration and action

The cross-sectoral consultations confirmed that economic abuse is a widespread issue in the community. Participants emphasised that the starting point to addressing this issue is to get a better understanding of economic abuse. People felt that economic abuse is a complex issue, and this complexity makes it difficult to create a common language around this issue. They also advised that there are many different ways women can be economically abused. Perhaps due to the lack of knowledge in this area, many women themselves do not identify the economic abuse is a form of violence. As such, they will rarely access specialised family violence support. A further difficulty arises in the fact that emergency relief organisations, utility hardship programs and financial services' hardship programs encounter victims of economic abuse, but are not adequately trained to deal with this issue.

People did note, however, that as a society we have made progress in better understanding and dealing with family violence. There are lessons to be learned from this in the area of economic abuse. We can also learn from the progress made in society's understanding of elder abuse.

DISCUSSION: KEY ISSUES AND ACTIONS

The cross-sectoral consultations highlight that the causes of – and thus the solutions to – economic abuse need to take place at individual and structural levels. This approach corresponds with an ecological framework of economic abuse. An ecological framework recognises that change is required at each of the society, community and individual levels (Macdonald, 2012(h)).

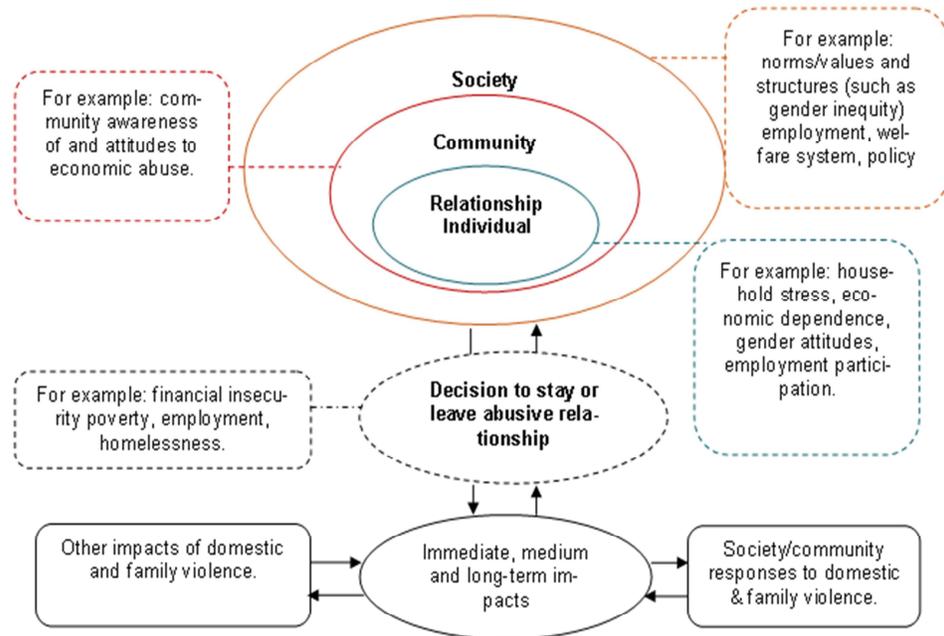
At a societal level, there are issues relating to cultural norms, systemic issues in services and in policy, and the larger issue of gender inequality. These issues impact on both the perpetration of economic abuse, and the lack of recognition that it is unacceptable behaviour. Issues at a societal level need an appropriate policy and legislative environment in order to bring about the changes that are required.

At a community level, the nature of money, its centrality in Australian lives and the 'secrecy' surrounding it are significant. Cultural norms are also a factor within this, particularly when we talk about particular vulnerable groups such as newly arrived communities and Indigenous Australians (Macdonald, 2012(h)). In general, a lack of understanding and awareness lie at the heart of the community's inability to recognise and deal with economic abuse.

The individual sits within this societal and community environment. Individual factors are influenced by the broader structures, and the community's inability to recognise economic abuse as unacceptable behaviour. Victims' fear of coming forward because of shame or poverty, and the lack of a comprehensive service response are significant. Individually, there are also issues to do with the lack of empowerment that the abuse has caused and the lack of confidence in maintaining economic independence.

Finally economic abuse is complex and its impacts are wide. Economic abuse manifests in various ways, it transcends socio-economic status, and is further complicated by the need for a cross-sectoral and cross-community understanding of this issue. The impacts on women and their children are long-term, multi-faceted and cut across many environments and frameworks. These inter-relationships are depicted in Figure four, which outlines an ecological model to economic abuse (Macdonald 2012(h)). Figure five builds on this ecological model by adding in the key themes that emerged from the cross-sectoral consultations undertaken by this project. These key themes are discussed in further detail in this chapter.

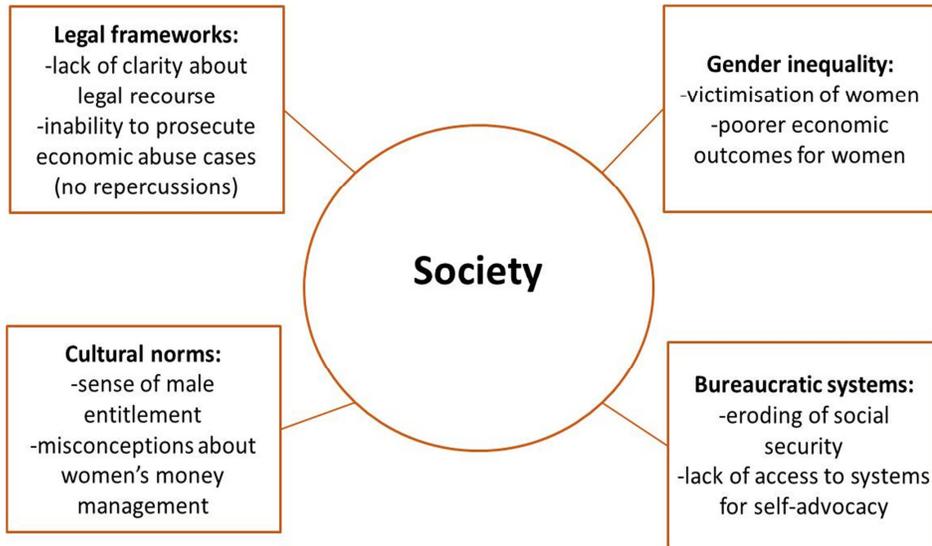
Figure 4: An ecological model of economic abuse (chart extracted from Macdonald 2012(h))



Key issues

Society (e.g. policy frameworks, national and state laws and regulations, overarching cultural norms)

The existing social structures can have the effect of normalising and perpetuating economic abuse. These social structures include, for example, child support and income support policies, the structure and funding of community support services, and the regulatory frameworks relating to debt, hardship, and financial services. There is also a lack of appropriate legal and justice responses to the problem of economic abuse. It is therefore important that all parts of society – including community services, government and corporate bodies – understand and accept their roles in preventing and responding to economic abuse.

Figure 5: Key issues – Society***Gender inequality***

As this report has discussed, most victims of economic abuse are women. The high incidence of violence against women is symptomatic of the broader issue of gender inequality. In the economic sphere, this manifests in women's uneven access to work and around issues of childcare and pay inequity. For example, on average, Australian women working full time earn 17.6 per cent less than men working full time. Female graduates earn nearly 10 per cent less than their male counterparts (Workplace Gender Equality Agency 2013). Consequentially, women have a more limited capacity to earn money than men, and have lower financial assets, including superannuation. In Australia, the average superannuation payments for women are 43.1 per cent less than for men (Workplace Gender Equality Agency 2013). These figures are particularly stark when we consider that financial independence is widely recognised as a key element to empowering women to leave – and stay out of – violent relationships. Therefore, promoting women's economic equality is a vital component of preventing and addressing economic abuse.

Cultural norms

Myths and misconceptions around women's money management skills mean that many men and women do not realise that economic abuse is wrong. Economic abuse needs to be placed in the context of family violence to create clarity about its criminality and immorality. The fact that, too often, perpetrators are not being made accountable for their behaviour exacerbates this issue. While certain states in Australia now recognise economic abuse in their family violence laws, it was suggested in the consultations that there has yet to be a successful prosecution in this area. This suggests that, at a cultural level, harmful norms can be reinforced by the legal system.

Another cultural norm that is entrenched in Australian society is the centrality of money in our personal lives. Society is commodified to the extent that every decision needs an economic justification – including every policy decision. Furthermore, every part of society has its monetary value – including citizens. This ideology equates a person's value with how much money they have and creates the space for economic abuse to be used as a form of control.

Systemic blocks

There are multiple systemic blocks that allow economic abuse to be perpetuated, and thwart women's attempts to rebuild their lives after they have experienced violence.

- **Corporate sector:**

There are multiple barriers to self-reliance and self-advocacy within corporate environments such as utilities, financial services and workplaces. Victims increasingly rely on advocates to navigate complex systems. Advocates have reported that they often find it difficult to navigate hardship and other programs in the corporate sector. Sometimes these programs fail to provide a just result for women, meaning that women are further victimised by the corporate sector.

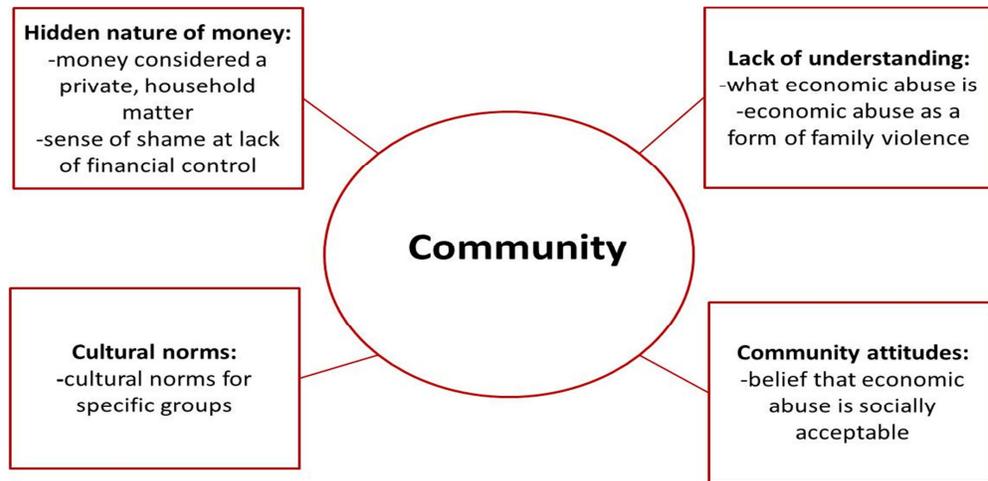
- **Government:**

Access to and navigation of the Centrelink and child support systems can be difficult and even self-defeating for many women who are victims of abuse. Significantly, social security entitlements continue to be eroded in Australia. This fact, coupled with a child support system that does not adequately enforce debts, can entrench women's poverty and make it more difficult for women to leave violent relationships. In turn, this system failure makes it easier for perpetrators to be economically abusive.

As this report has outlined, the Australian Government Department of Human Services has developed a number of positive initiatives to prevent, identify and respond to family violence. Nonetheless, the problem remains that the social security system is not in tune with the increasing precariousness of contemporary work conditions. It is also difficult for many women to find secure work in light of their caring duties. The social security system itself is also difficult to negotiate, particularly for people who need to access this system for the first time.

Community (e.g. schools, workplaces, cultural norms within particular groups)

Figure 6: Key issues – Community



There is generally a very low level of understanding of economic abuse in the community. This lack of understanding extends to government, and the corporate and community sectors.

Hidden nature of money and family violence

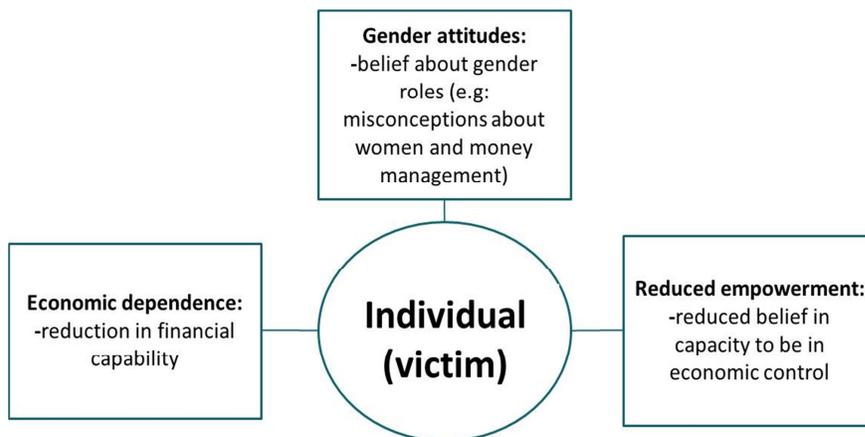
As a society, our relationship to money is somewhat paradoxical. On the one hand, money has a central role in our society. On the other hand, money remains a ‘private’ matter and, as a whole, we do not talk openly about the way that money is managed in our households. The private nature of money, combined with the hidden nature of family violence, make economic abuse an issue that tends to be hidden. The hidden nature of this problem can make it very difficult for victims to identify and report the abuse. In light of this, any statistics collected around household incomes should not assume an equal sharing of resources within these households.

Lack of understanding and awareness

Economic abuse is a complex issue that we are still grappling to understand. For this reason, it is not surprising that there is a lack of understanding and awareness of economic abuse in the general community, and also within the sectors that encounter and respond to this problem. It is therefore important for us to develop a common language around economic abuse, and to educate people about what economic abuse is (and equally, what economic abuse is not). When the community, corporate and government sectors have a better understanding of economic abuse, they will be better equipped to identify and respond to this problem.

Individual (a person’s knowledge, attitudes and skills)

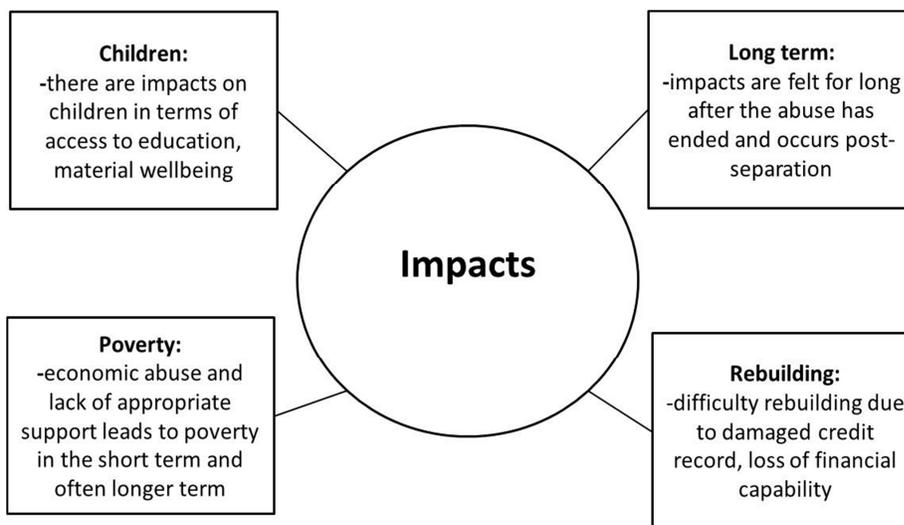
Figure 7: Key issues – Individual



In light of the broader societal and community environment that individual women and families sit within, it is not surprising that women often feel – and indeed are – economically dependent on their male partners. The gender attitudes in the household and the individual woman’s belief in her economic capacity influence the way economic abuse is experienced and inflicted.

Impacts of economic abuse

Figure 8: Impacts of economic abuse



Long-term

Economic abuse has long-term ramifications. After getting out of an abusive relationship, a woman can be left with poor credit records and a diminished financial capability. Many women have to pay old debts that their former partners have incurred while also having to

consume, and pay for, new items (such as utilities, for example). It is also important to be aware that economic abuse can continue to be perpetuated after a woman has left a violent relationship (Macdonald, Fiona 2012(h)). These long-term impacts of economic abuse are not accounted for in legal responses to this problem, nor in corporate hardship policies, government assistance and community programs.

Child wellbeing

The cross-sectoral consultations raised anecdotal evidence about the impacts of economic abuse on children. Economic abuse can result in a lack of money for food, school fees, excursions and other material needs that children have. This material deprivation has a detrimental impact on children's wellbeing and more needs to be done to understand these particular issues.

Poverty

A common and recurring theme was that women often had to 'choose' poverty over violence. Women's lack of real choice often forced them into long-term periods of poverty, including being unable to afford housing, food and other essential items. This poverty was a consequence of both the abuse and also the lack of appropriate social security and other supports that women need to re-establish themselves.

A common language

In nearly every consultation, participants emphasised that they needed a common language and shared understanding of economic abuse. People acknowledged that there are existing definitions around what economic abuse is, but said that it was difficult for them to conceptualise exactly what economic abuse means. This lack of understanding meant that it was often difficult for people to identify economic abuse.

In the pre and post attendance surveys given to participants in the cross-sectoral consultations, people were asked to write down their own definitions of what constitutes economic abuse. Figure nine below is a visual representation of the words that were used by participants in the post-attendance evaluation surveys. Those words that appear larger were those that were brought up more often by participants.

These commonly used words indicate that a shared definition of economic abuse needs to indicate that it is a form of family violence that involves control and that women tend to be victims. These commonly used words closely correspond with the definition of economic abuse put forward by Adams et. al. (2008). On this basis, we would recommend that economic abuse is understood in the following terms:

Economic abuse is a form of family violence that is used to control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency (Adams et. al. 2008).

Figure 9: Words used to describe economic abuse

However, the consultations made it clear that, in order to understand economic abuse, we need more than a definition. We need practical examples of what economic abuse is and is not. Accordingly, we would recommend that a clear and accessible resource is developed to explain the types of behaviours that fall along the continuum of relationships that are abusive, unequal (but not necessarily abusive or unhealthy) and those that are positive.

Conceptualising a continuum of economic abuse can build a foundation for tools and resources to be developed. Given the themes from the definitions, it is clear that economic abuse is about control and economic decision making. The spectrum of respectful financial relationships needs to incorporate this range of variables. At one end, a partner does not make any financial decisions and is feeling controlled (the victim). At the other end, another partner has complete financial control and decision making, indicating financially abusive behaviours (the perpetrator).

The different combinations of control and decision-making present an added complexity in this area. For example, a woman may not make economic decisions in the household. However this is not being done as a form of control but through mutual agreement. This perhaps places women 'at risk' of economic abuse, but is not in itself a form of abuse.

CONCLUSION: BUILDING KNOWLEDGE AND CHANGING STRUCTURES

A national approach

This research has found that we need to adopt a national cross-sectoral approach to understanding, addressing and preventing economic abuse. This national approach should involve government agencies, the community sector, the corporate sector and the legal sector.

As part of this national approach, it would be useful to hold an Australian conference on economic abuse. This national conference should engage professionals from the relevant sectors (e.g. legal, corporate, community, government and academia) in Australian states and territories. The conference should enable people to engage in a dialogue about economic abuse, to share best practice, and to learn from each other.

- ✓ **Recommendation 1:** A nationally coordinated, cross-sectoral approach is taken to understanding, addressing and preventing economic abuse.
- ✓ **Recommendation 2:** A national conference is conducted on economic abuse to enable the key sectors to deepen their understanding of economic abuse, to develop a dialogue about this issue, and to develop better links between these sectors.

Research

Not enough is known about the nature and prevalence of economic abuse in Australia. Further research is required to develop a better understanding of, and responses to, economic abuse. Research is also required to ascertain the prevalence of economic abuse in Australia.

- ✓ **Recommendation 3:** Action research is conducted on a national level to deepen our understanding of economic abuse, and to develop a common language around this problem.
- ✓ **Recommendation 4:** Quantitative research is commissioned and published by the Federal Government in order to better understand the prevalence of economic abuse.

Resources and tools

The professionals who took part in this project emphasised the need for resources and tools to be developed to assist them in understanding and dealing with economic abuse. These materials should identify existing supports and referral pathways. They should also identify that economic abuse is a form of domestic and family violence.

- ✓ **Recommendation 5:** Resources and tools are developed to support the relevant professionals in identifying and responding to economic abuse. These materials should acknowledge that economic abuse is a form of domestic and family violence.

Education

Education on the topic of economic abuse is required for:

- the broader community, using lessons learned from campaigns such as 'White Ribbon Day' in order to:
 - encourage victims and perpetrators to identify the behaviour as a form of family violence
 - send a message that economic abuse is wrong
 - educate the community that economic abuse is a form of violence and can be prosecuted under family law legislation
 - change the underlying cultural issues as to why economic abuse occurs
 - shift community attitudes in order to allow victims to disclose economic abuse.
- the community sector, working across family violence, financial counselling, emergency relief and others in order to:
 - develop programs to supports victims and perpetrators of economic abuse
 - support and develop cross-sectoral responses.
- the corporate sector, such as credit providers, utility companies and regulators in order to:
 - provide them with the tools to identify economic abuse
 - enable them to develop policies, procedures and partnerships to address economic abuse
 - prevent economic abuse, or support victims when it occurs
 - support them in identifying economic abuse as a form of family violence.
- government at both state and federal levels to inform income support, child support and community support policies; as well as legislative and regulatory frameworks, in order to:
 - ensure that government agencies, particularly the Australian Government Department of Human Services, are aware of and understand economic abuse
 - facilitate the ongoing development of informed, evidence-based income support and child support policies
 - ensure that regulatory frameworks, primarily credit and debt regimes, are adjusted according to the known causes and consequences of economic abuse
 - develop and fund programmatic and community responses to economic abuse.
- legal and justice sector including community legal centres, forensic accountants, family law specialists and police to:
 - facilitate the understanding, use and development of the appropriate legal remedies for women who have experienced economic abuse
 - facilitate the understanding, use, and further development of appropriate justice response for perpetrators of economic abuse
 - ensure that victims of economic abuse are given the support they need to re-establish themselves after experiencing economic abuse.

- ✓ **Recommendation 6:** A broad education and awareness campaign is undertaken across the general community to assist people in understanding, reporting, and getting remedies for economic abuse.
- ✓ **Recommendation 7:** Specific training and awareness-raising is undertaken within the relevant professional sectors, including the corporate, legal, community and government sectors.

Structural change

Organisations have a structural role to play in preventing economic abuse. For example, it is necessary to advocate to:

- state and federal governments for:
 - regulatory frameworks to prevent and deal with economic abuse
 - legal frameworks to prevent and deal with economic abuse
 - programs to prevent and deal with economic abuse
 - reforms to the child support and income support system; and
- business and the corporate sector for:
 - changes to policies and procedures to better work with their customers who are victims of economic abuse, particularly credit organisations and banks
 - revision and development of their workplace and human resources policies to better support staff who are victims of economic abuse.

In particular, it is recommended that:

- ✓ **Recommendation 8:** Credit regulation is reviewed to assess how consumers can separate the liability of joint account holders when economic abuse has occurred and provide clearer options for recovering/waiving debt from a joint account holder who has not benefited, or is not benefiting, from a service or product.
- ✓ **Recommendation 9:** As part of their responsible lending practices, credit providers exercise care to ensure that economic abuse is identified before providing credit to their customers.
- ✓ **Recommendation 10:** Further work be undertaken to strengthen legal responses to economic abuse.
- ✓ **Recommendation 11:** Income support policies (for example, moving women from Parenting Payment to Newstart when their youngest child is eight years old) are changed to enable women who are raising children to maintain an adequate level of financial security.
- ✓ **Recommendation 12:** Child support policies be changed to acknowledge that the avoidance of paying child support can be a form of economic abuse and family violence, and the appropriate recourse for the recovery of funds for victims be strengthened.

- ✓ **Recommendation 13:** Government and corporate services should adopt screening and referral functions in order to identify and respond to economic abuse.

Cross-sectoral service responses

This research made it clear that we lack a comprehensive service response to the issue of economic abuse. The participants in this research identified that the deficits in current service responses include:

- frustration with credit hardship programs that are overly prescriptive and do not reflect the longer term nature of hardship
- the limited capacity for women to effectively self-advocate within credit hardship programs
- justice remedies were difficult to find out about and difficult to implement
- it is not clear which sectors are primarily responsible for responding to economic abuse
- victims do not have access to post-crisis financial support.

The research participants identified that service responses need to be:

- strengths-based
- cross-sectoral
- long-term
- collaborative.

In response to these issues, the research participants suggested that it would be useful to undertake:

- the training of financial counsellors in the area of family violence
- the training of family violence workers in the area of financial capability
- better cross-sectoral collaboration between the community service sector and the corporate sector (for example, through hardship programs, and in developing specific remedies for economic abuse)
- case work and action research about economic abuse in the legal sector (for example, in order to test the existing legal remedies and to better understand the interventions that can be used in the area of economic abuse)
- cross-sectoral collaboration between workplaces and the community sector.

- ✓ **Recommendation 14:** The family violence, community legal and financial counselling sectors work collaboratively to facilitate a cross-sectoral understanding of, and response to, economic abuse.

- ✓ **Recommendation 15:** Family violence training become part of the accreditation process for financial counsellors.

- ✓ **Recommendation 16:** A training program for family violence workers is developed to assist them in enhancing their skills in the area of financial capability and in responding to the problem of economic abuse.
- ✓ **Recommendation 17:** The community sector develops longer-term responses to assisting victims of economic abuse.
- ✓ **Recommendation 18:** Credit hardship programs reflect the long term nature of economic abuse.
- ✓ **Recommendation 19:** Emergency relief and flexible brokerage money be made available to victims of economic abuse on a more long-term basis.

Conclusion

Family violence is a problem that has garnered much attention in recent years. As a society, we are now more aware that family violence is a human rights issue that affects women from diverse social, economic and cultural backgrounds. However, this increased awareness has tended to focus on the physical and psychological forms of family violence. Economic abuse remains a problem that is little understood in the community and, indeed, in the sectors that directly encounter this problem. The *Spotlight on Economic Abuse* project has sought to make a contribution to our knowledge in this area. The project has highlighted that economic abuse is a form of family violence that erodes women's human rights, including their rights to safety and economic security. It causes significant problems for women and children, such as poverty, debt, unemployment, housing stress and health difficulties (Macdonald 2012(h)).

Given the far-reaching impacts of economic abuse, it is vital that we act now to respond to and prevent this problem from occurring. As the recommendations in this report have demonstrated, our responses to economic abuse need to be cross-sectoral and coordinated at a national level. On this point, it should be noted that our responses to economic abuse can build on existing family violence prevention and response initiatives. For example, the Australian Bureau of Statistics already collects data on family violence. This data collection could be expanded upon to include information on economic abuse. In addition, many of the recommendations made by this report (particularly those around resources and tools, and education) could be addressed through the *National Plan to Reduce Violence against Women and Children 2010-2022*. The National Plan provides a comprehensive framework for governments to address violence against women in its many forms. However, addressing economic abuse is not a problem that can be solved by government alone. The corporate sector has a crucial role to play here. Their corporate social responsibility extends to ensuring that people – their customers – are protected when they engage with their services. Last but not least, those of us in the community sector have a central and driving role to play in preventing, identifying and responding to economic abuse.

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APPENDICES

Appendix A: Pre forum / workshop survey



Charity gives, justice changes.



Spotlight on Economic Abuse:

A Joint Project of Good Shepherd Youth & Family Service and Kildonan UnitingCare

Pre-forum survey

Spotlight on Economic Abuse is a joint research and advocacy project of Kildonan UnitingCare and Good Shepherd Youth & Family Service. The *Spotlight on Economic Abuse* project aims to identify systemic issues so we can better address and prevent economic abuse in Australia. This survey is being collected as part of this project and the results will be fed into the final report for this project. Your survey results will not be identifiable and your privacy will be protected.

1. What sector do you work in?

- Banking Financial Utilities Legal Domestic violence
 Community sector Government Other (please state) _____

2. What is your understanding of economic abuse?

3. Knowledge

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
I have a good awareness of what economic abuse is	1	2	3	4	5
Men experience economic abuse as often as women do	1	2	3	4	5
Economic abuse is a form of domestic violence	1	2	3	4	5

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4. Economic abuse and your work role

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Economic abuse is relevant to my role at work	1	2	3	4	5
I feel confident in identifying that a person might be experiencing economic abuse	1	2	3	4	5
I feel confident in responding appropriately to a person who is experiencing economic abuse	1	2	3	4	5
If a person was experiencing economic abuse, I would know where to refer them to for help	1	2	3	4	5
In my work role, I frequently encounter people who may have experienced economic abuse	1	2	3	4	5

5. Do you work directly with clients as part of your core work role? Yes____ No____

Thank you for completing this survey.

Appendix B: Post forum / workshop survey



Charity gives, justice changes.



Spotlight on Economic Abuse:

A Joint Project of Good Shepherd Youth & Family Service and Kildonan UnitingCare

Post-forum survey

What sector do you work in?

Banking Financial Utilities Legal Domestic violence

Community sector Government Other (please state) _____

What is your understanding of economic abuse?

Knowledge

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
I have a good awareness of what economic abuse is	1	2	3	4	5
Men experience economic abuse as often as women do	1	2	3	4	5
Economic abuse is a form of domestic violence	1	2	3	4	5

Economic abuse and your work role

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Economic abuse is relevant to my role at work	1	2	3	4	5
I feel confident in identifying that a person might be experiencing economic abuse	1	2	3	4	5

APPENDICES

I feel confident in responding appropriately to a person who is experiencing economic abuse	1	2	3	4	5
If a person was experiencing economic abuse, I would know where to refer them to for help	1	2	3	4	5
In my work role, I frequently encounter people who may have experienced economic abuse	1	2	3	4	5

Do you work directly with clients as part of your core work role? Yes____ No____

Satisfaction with the forum

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
At this forum I received information relevant to my needs	1	2	3	4	5
The presenters delivered a high quality presentation	1	2	3	4	5
The forum was well organised	1	2	3	4	5
I made useful links with people I can get in touch with in the future	1	2	3	4	5
The information presented at the forum was easy to understand	1	2	3	4	5

Could the forum be improved? ___Yes ___No If yes, how could it be improved?

What future action/s will you undertake as a result of the forum?

Thank you for completing this survey.

Appendix C: Forum feedback

Part of the research process was to test the effectiveness of the forum and workshop formats in increasing awareness of economic abuse. To gather this information, surveys were given to participants before and after the forums and workshop.

More post-attendance responses were received than pre-forum responses. For this reason, the number of surveys received for the 'before' and 'after' comparisons are not equal.

Forum and workshop satisfaction

The table below outlines the overall feedback from the forums and workshop (collected through the post-attendance surveys).

Figure 10: Forum and workshop feedback

Feedback (#)	Strongly disagree	Disagree	Unsure	Agree	Strongly agree	No response	TOTAL
At this forum I received information relevant to my needs	0	1	2	27	20	3	53
The presenters delivered a high quality presentation	0	0	3	25	21	4	53
The forum was well organised	0	1	3	27	19	3	53
I made useful links with people I can get in touch with in the future	0	1	10	25	12	5	53
The information presented at the forum was easy to understand	0	0	0	30	20	3	53
TOTAL RESPONSES	0	3	18	134	92	18	265

The vast majority of respondents felt they had received information that was relevant to their needs, that the presentations were of high quality, the forums were well organised, and that the information was easy to understand.

Figure 11: Relevance of information

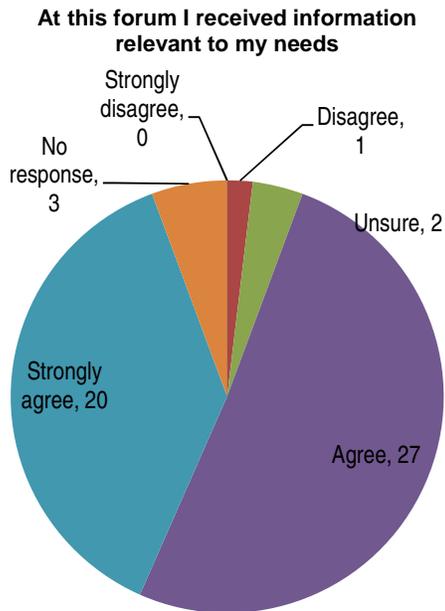
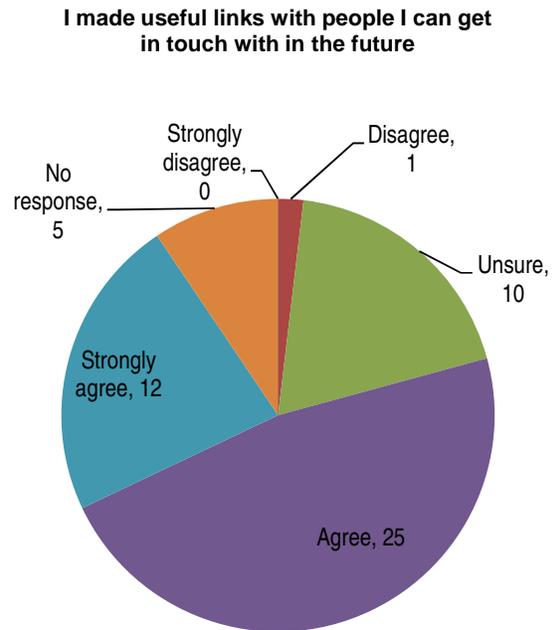


Figure 12: Linkages and networking



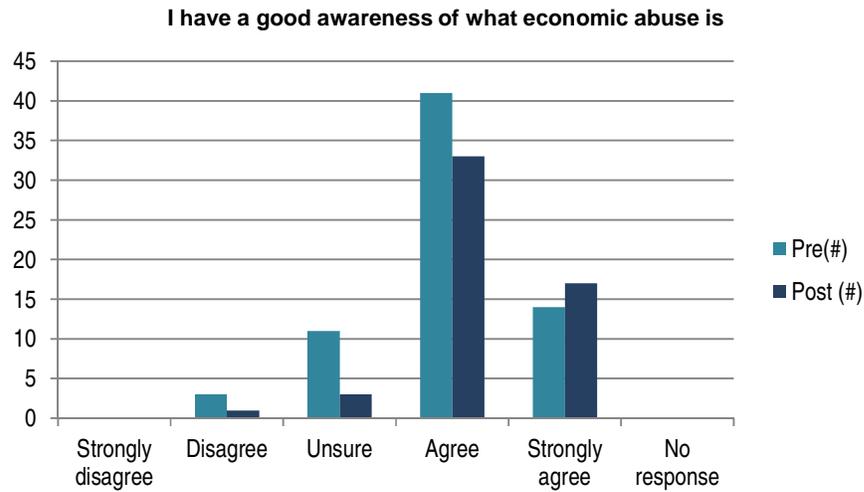
Although the results also indicate most people felt that they had made useful links with people that they could get in touch with in the future, there were many who disagreed (3) or were unsure (10) this was the case. The nature and length of the forums did not allow a lot of time for networking, and in future it may be worth facilitating continuing dialogue in other forums such as online. It is also worth considering making the forums longer and exploring more cross-sectoral conversations.

Knowledge of economic abuse

Participants were asked about their awareness of what economic abuse is both before and after the forums. As illustrated in Figure seven, there was an overall improvement in awareness of economic abuse among the groups.

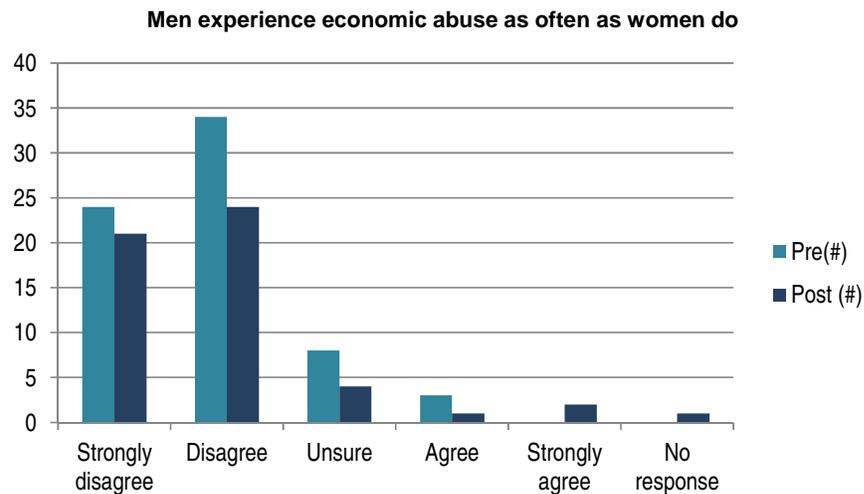
There were a small number who still felt they did not understand economic abuse after the forums. Written feedback on the forms indicated this was due – in part – to becoming more aware of what they actually *did not know* that they presently thought they did.

Figure 11: Awareness of economic abuse



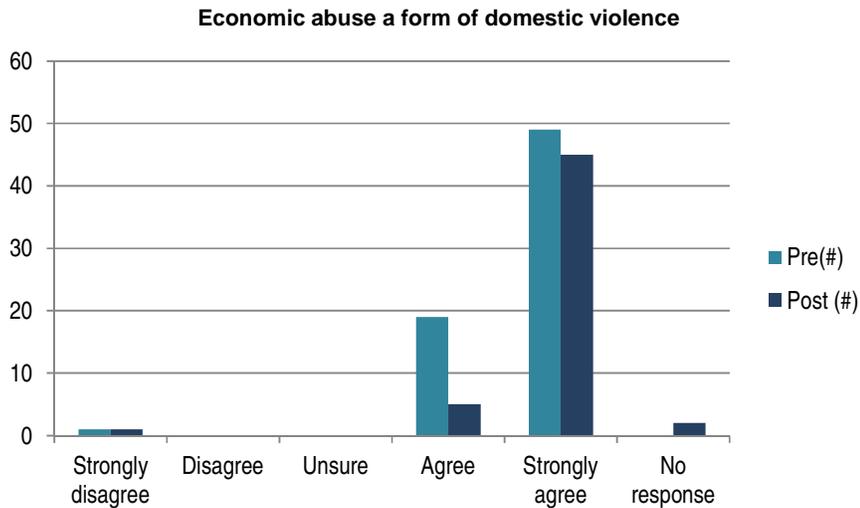
Most participants in the forums disagreed that economic abuse was experienced by men as often as it is by women. This indicates that most people understood the gendered nature of the abuse.

Figure 14: Gender and economic abuse



Prior to the forums, most people did recognise economic abuse as a form of domestic violence. More felt this was strongly the case after the forum.

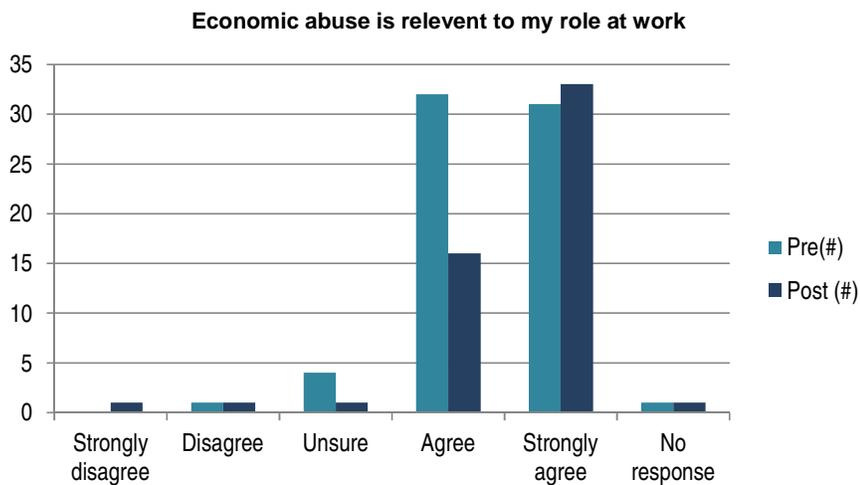
Figure 15: Economic abuse as a form of domestic violence



Relevance of economic abuse to people’s work roles

The next section of the surveys asked respondents to relate economic abuse to their work. Most did agree that economic abuse was relevant to their role at work, however as outlined in figure ten more strongly agreed this was the case post-forum, meaning they had been able to make it more relatable to their job role.

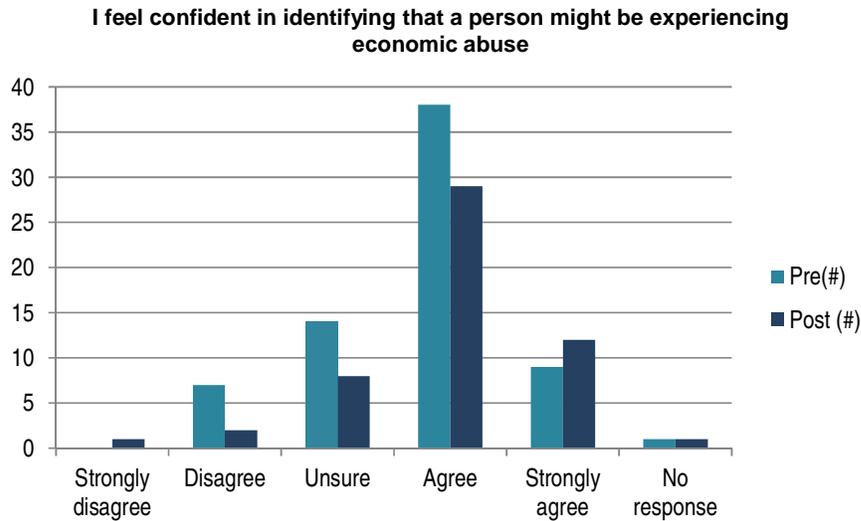
Figure 16: Relevance of economic abuse to work role



There was an increase in those who felt they were confident in *identifying* that a person may be experiencing economic abuse. One of the key findings of the forums was the

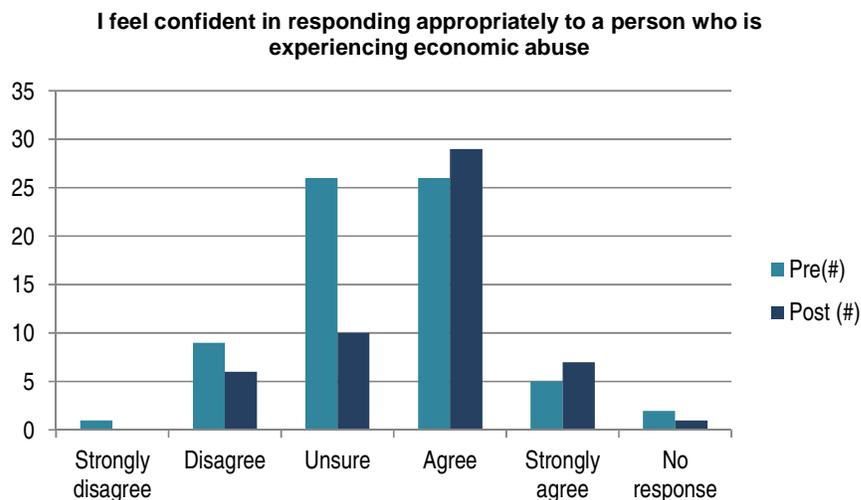
difficulties in being able to identify, given the relative complexity of economic abuse. The forums appear to be an effective way of supporting people to identify economic abuse.

Figure 17: Confidence in identifying economic abuse



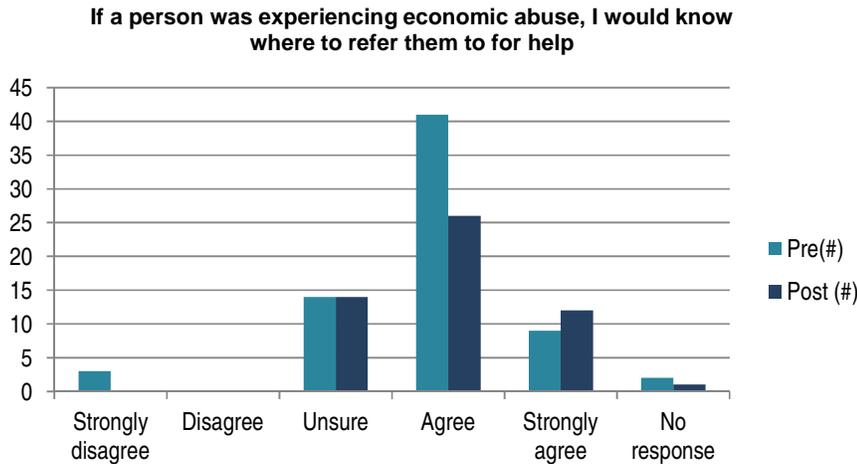
However, even though people felt more able to identify economic abuse, there was not as large an improvement in their confidence to respond appropriately. After the forums, many participants still disagreed or felt unsure that they could respond to someone experiencing economic abuse. Therefore, while the forums raised people’s awareness and understanding of the issue, they perhaps did not provide enough clarity about how to respond to this problem.

Figure 18: Confidence responding to a person experiencing economic abuse



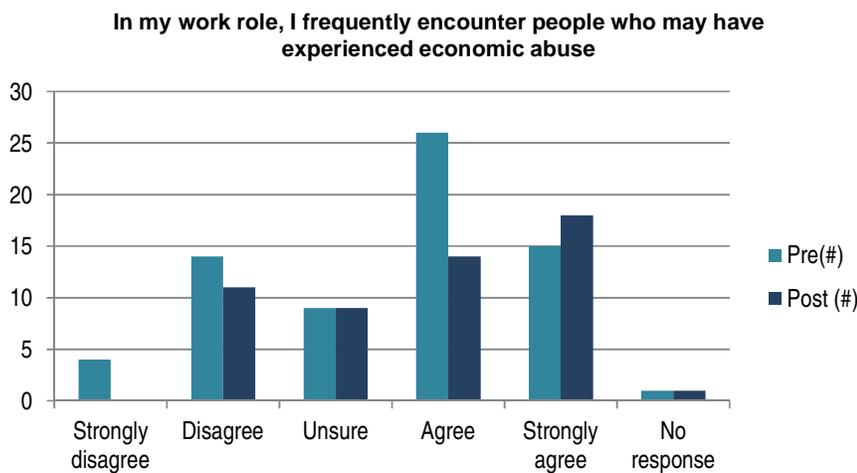
Unsurprisingly, given the above observation, a significant number of participants felt unsure whether they would know where to refer victims of economic abuse for help. Although there was an improvement in this area, this improvement was largely displayed by those participants who already agreed that they knew where to refer people for help, but felt more confident in doing so.

Figure 19: Knowing where to refer



Finally, there was not a large increase in those who felt that they frequently encountered people who may have experienced economic abuse. When there was an increase, it was again across a group of participants who already felt confidence. Given participants were there mostly in a professional capacity, they did not relate the issue of economic abuse more broadly than their work function. It is important in future discussions that awareness is raised as a community issue, and not just through responding in a customer/ client situation but in a colleague/ friend/ acquaintance situation.

Figure 20: Encountering economic abuse



Summary

Overall, the feedback suggests that the forums were a useful tool in increasing the participants' awareness of economic abuse and helping them understand the issue more thoroughly. However, more needs to be done to enable people to know what to do once they have identified it and who they can refer to if they need to. Improvements in this area were experienced primarily by those people who already had a fairly good understanding of the service system (such as the family violence sector). This is perhaps not surprising. One of the key issues identified in the forums is the lack of a comprehensive service response to the problem of economic abuse. The first step in rectifying this problem is increasing people's awareness of economic abuse so the various sectors can begin to develop responses to this problem and to advocate for the changes needed to support victims at a systemic level. The important next step is developing the resources and tools to enable this to occur, and continuing to increase understanding and awareness of economic abuse as a form of family violence.

Identified actions

- It would be useful to hold further forums and workshops about economic abuse. These future forums should be based on the current evidence-base relating to economic abuse. The forums should be directed towards providing people with a sound knowledge relating to economic abuse and its impacts, and should provide them with practical skills for identifying and responding to economic abuse.
- Future forums on economic abuse should be tailored towards people's existing levels of knowledge about family violence and financial matters. Participants who do not have a prior knowledge of the family violence sector should be provided with detailed, practical information on how to identify and respond to a client who may be experiencing economic abuse.
- Forum participants should be provided with a clear definition of what economic abuse is, and practical examples of what economic abuse is and is not.

Appendix D: Organisations represented

Below is a list of most of the organisations that were represented at the forums and conversations, and who were consulted as part of the research project. This is not an exhaustive list.

- AAMI Insurance
- AGL
- ANZ Banking Group
- Association of Neighbourhood Houses and Learning Centres
- Australian Council of Social Service
- Australian Family and Domestic Violence Clearing House
- Australian Securities and Investment Commission
- Brotherhood of St Laurence
- Consumer Action Law Centre
- Consumer Affairs Victoria
- Council for Single Mothers and their Children
- Council of the Aging
- Domestic Violence Resource Centre Victoria
- DV Vic
- Emergency Relief Victoria
- Energy and Water Ombudsman Victoria
- Federal Department of Human Services
- Federation of Community Legal Centres
- Financial and Consumer Rights Council
- Financial Counselling Australia
- Financial Ombudsmen Service
- Good Shepherd Microfinance
- McAuley Community Services for Women
- Monash University
- National Australia Bank
- No to Violence – Men’s Behavioural Change
- RMIT University
- Seniors Rights Victoria
- Social Security Rights
- South East Water
- Springvale Community Aid and Advice Bureau
- Share Community Appeal
UnitingCare Australia
- Swinburne University of Technology
- Telecommunications Industry Ombudsmen
- Victorian Department of Human Services
- Victorian Women’s Benevolent Trust
- White Ribbon
- Wyndham Legal Centre
- Women and Super
- Women with Disabilities Victoria
- Women’s Health Goulburn North East
- Women’s Information and Referral Exchange
- Women’s Health in the North
- Women’s Health Victoria
- Women’s Legal Service
- Yarra Valley Water

