



8 August 2021

Ms Carol Schwartz AO

Chair

Inquiry into Economic Equity for Victorian Women

Via email: [genderinquiry@dtf.vic.gov.au](mailto:genderinquiry@dtf.vic.gov.au)

### **Inquiry into Economic Equity for Victorian Women (the Inquiry)**

Dear Carol,

Thank you for the opportunity to make a submission to the Inquiry. The [Centre for Women's Economic Safety](#) (CWES) recognises the leadership shown by the state of Victoria in responding to family violence and welcomes the further attention being given to fostering economic equity for women.

#### **About the Centre for Women's Economic Safety (CWES)**

The mission of the Centre for Women's Economic Safety (CWES) is to raise awareness and understanding of intimate partner economic abuse and to advocate for social and system changes that support women's economic safety and opportunity.

CWES is an unincorporated organisation, established in 2020, operating nationally on a not-for-profit basis. It is auspiced by Domestic Violence NSW Service Management, a registered charity and public benevolent institution endorsed as a deductible gift recipient (DGR).

The Centre works:

1. Towards prevention and early intervention of economic abuse by raising awareness and understanding of the issue;
2. To advocate for social, service and system changes to better support women's economic safety and opportunity; and
3. To support women experiencing economic abuse by connecting them with the information and resources they need.

#### **About this submission**

This submission proposes **four policy solutions** that respond to some of the common economic challenges experienced by victim-survivors of family violence and economic abuse.

While many of the structural economic inequities are well known (gender pay gap, caring responsibilities etc), the role of economic abuse in women's experiences of intimate partner violence and subsequent financial hardship, has had less attention. I therefore ask the panel to keep in mind that 63 per cent of Australian women experiencing high financial stress, have a history of economic abuse<sup>1</sup>.

*Economic Abuse is a form of family violence that: "involves behaviours that control a [person's] ability to acquire, use and maintain economic resources, thus threatening her [or his] economic security and potential for self-sufficiency."<sup>2</sup>*

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<sup>1</sup> Kutin, J., Russell, R., & Reid, M. (2017). Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress. *Australian and New Zealand Journal of Public Health*, 269-274.

<sup>2</sup> Adams, A. et al (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14, 563-588.

This submission is informed by:

- Interviews to investigate service responses to domestic economic abuse in the United Kingdom, United State and Canada conducted for my Churchill Fellowship 2019.
- Dozens of Interviews with victim-survivors of domestic and family violence (most involving coercive control and economic abuse).
- Interviews and group discussions with frontline DFV service providers in Australia.
- My experience in financial wellbeing (Former CEO Financial Literacy Australia and former Executive Manager Financial Wellbeing at Commonwealth Bank).

### **Proposal 1 - Education fund for women 45+**

**What:** An Education Fund for Women 45+ to pay for course fees, education expenses, child-care and or transport costs and any other such costs that would otherwise inhibit a woman from successfully engaging in education and training.

**Why:** Many women sacrifice their careers or work opportunities to raise children. If they subsequently break up with the main breadwinner, and/or experience economic abuse, they often find themselves in their late 40s, 50s or 60s, with no assets, no income and little or no work experience. They are certainly not in a position to take on a HECS debt or other form of loan to fund their education or training. They often face other barriers to studying such as lack of available and affordable childcare, transport or cost of books and other learning supports.

Some initiatives already exist that can support women train or retrain, for example the FREE TAFE initiative in Victoria. However, this won't suit everyone, and won't be sufficient for some. An Education Fund could be promoted to domestic and family violence services and other community services for motivated older women looking to develop skills in order to become economically self-sufficient.

**Case Study:**

*A 48-year-old woman from a culturally Muslim/Turkish background with three children aged 20, 18, 14. She is now separated from her abusive husband. Her husband worked and controlled the finances and she had agreed to stay at home and raise the children. For a long time, she wanted to leave but he would threaten her, and she had no money of her own. They sold the family home to find another one, but her husband 'invested' the proceeds without consulting with her and he lost the lot in a friend's investment scheme. She and the kids are now living with her conservative parents. She is "in the closet" as a lesbian because she doesn't know how they'll react to her sexuality. Her ex-husband doesn't pay child support and she's frightened to chase him up because he has threatened to 'out' her to her family. The only jobs she's been able to find have been low-paid retail jobs where she's been sexually harassed. She really wants to train as a counsellor but can't afford the study and living fees, nor a loan to enable this.*

### **Proposal 2 - 'Back to work' and 'Intro to work' programs for victim-survivors**

**What:** Workplace program to train and mentor victim-survivors of family violence "on the job". The program should be subsidised by government, supported by large corporate and Vic Government employers, and co-designed by victim-survivors and facilitated by family violence specialists.

In the US, non-profit organisation 'Futures Without Violence' runs a workforce development initiative like this to help women gain education, skills, training, and pathways to employment. The

key differentiators to other job training programs are the foundation of survivor-centricity and trauma-informed principles to provide greater flexibility for survivors to participate. It is also designed mindful of not recreating the power and control dynamics that are common in many institutions and between victim and perpetrator.

The initiative could also draw on the learnings of local initiative, [DLPA's 'Vulnerable Women Project'](#)

Why: Many victims-survivors have been actively sabotaged by an abuser, and the impacts of abuse put them at a disadvantage, despite their capacity and desire to succeed. Supporting people in situ, with training, support, income, and mentorship provides a stronger bridge to self-sufficiency and a regular income.

Increasing a person's financial resources supports them to increase their safety, opportunity, and fulfilment.

### **Proposal 3 - Expand use of IVOs to protect joint accounts and assets**

What: Encourage greater use of domestic violence intervention orders to protect property and finances. Provide training for police, domestic and family violence services and legal officers to request this. A minimal amount of money for living expenses can be agreed to be made available for both parties.

Recommendation 115 of the Victorian Royal Commission into Family Violence was similar in asking for an update to the Victoria Police Code of Practice to "provide guidance and examples in relation to when it is appropriate to seek personal property conditions in family violence intervention orders."

Why: Too many women lose everything when they experience family violence and try to protect themselves with a civil protection order. While physical safety is paramount, financial safety plays an important role in fostering physical safety and wellbeing. When perpetrators clear out joint accounts, victim-survivors are left with nothing and no recourse. While the inclusion of joint finances in intervention orders will not always prevent this from happening, it will provide victim-survivors with recourse by the perpetrator's actions becoming a criminal matter.

Case study:

*A woman in her late 30s flees her house terrified of her husband's escalating physical and sexualised violence, taking her two school-aged children and going to her sister's place. An intervention order is put in place to prevent her husband approaching her sister's residence. She opens a new bank account of her own so that she can receive her pay from her part-time job, into that account. It had previously gone to the joint account. The trio have escaped with one bag of clothes and a mobile phone which she suspects has been compromised. She's terrified to go back to the house, even accompanied by Police. She goes to withdraw some money from the joint account to buy new school uniforms for the children and a mobile phone for herself and finds there is no money in the account; her husband has cleared it out. She then discovers he has redrawn all the available redraw money from the mortgage. She has no money for a lawyer and so approaches Legal Aid for help, but she is ineligible because the family home was in her and her husband's name.*



#### **Proposal 4 - Exemption from the Legal Aid means test for victims of economic abuse**

What: Victoria Legal Aid should provide an exemption from the Means Test for victims-survivors of economic abuse, with commensurate increase in funding from Government to respond to the likely increased case load.

Why: As illustrated in the case study above, too many women are unable to afford a lawyer because of economic abuse yet have means 'on paper' which prevent them from accessing Legal Aid, even though these 'means' are being controlled by the abuser. Commonly, the legal matter they are facing is against the perpetrator of abuse who often has a higher income and remains in the "family home". Seeing this power imbalance results in many women either choosing to drop court matters because of the amount of time and money required and the stress caused, or self-represent in Court without understanding the process or evidence requirements. Both often result in even worse financial outcomes.

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This submission has been prepared in minimal time. I would be happy to discuss further details about any of these proposals should the panel wish to explore these ideas. If you have any questions, please don't hesitate to contact me.

Your sincerely,

Rebecca Glenn CF  
Founder, Centre for Women's Economic Safety  
2019 Churchill Fellow