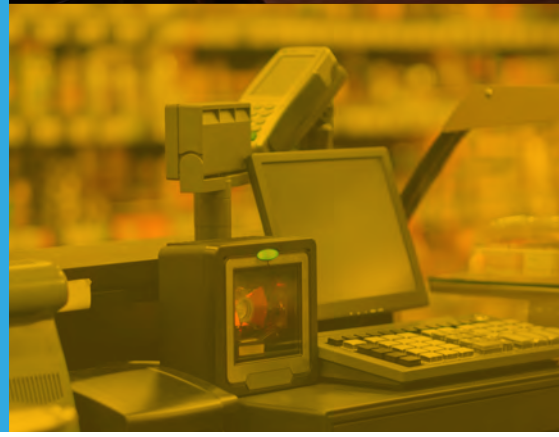


Support my economic safety

A guide for organisations thinking about how to address economic abuse

Content warning: contains descriptions of domestic violence and abuse.

CENTRE FOR WOMEN'S ECONOMIC SAFETY

www.cwes.org.au

INSIGHT EXCHANGE

www.insightexchange.net

Contents

Instructions

1. Start by reading the next six pages (p1 to 6) to:
   - Learn about economic abuse
   - Understand the world of a victim of domestic and family violence
   - Recognise the part you might play
2. Consider how your organisation might design its response.
3. Consider your response to your customers or clients by reflecting on relevant case studies.
4. Consider your response to your employees.
5. Finish up by deciding on your next steps and reviewing supporting resources.

About CWES and Insight Exchange 1
About this resource 2
What is economic abuse? 3
"Understand my world" 4
Understand the part you play 5
Designing your response 6
Case studies: Financial sector 7
Case study: Utilities/Telcos 11
Case study: Gaming sector 13
Case study: Government 15
Case study: Legal system 17
Responding to employees 19
Getting started 23
Supporting resources 24
Terminology 25
References 26
Testimonials 27

About CWES and Insight Exchange

About Centre for Women's Economic Safety

The Centre for Women's Economic Safety (CWES) exists to raise awareness and understanding of economic abuse in the context of domestic and family violence and to advocate for social changes that support women's economic safety and opportunity.

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

www.cwes.org.au

About Insight Exchange

Insight Exchange centres on the expertise of people with lived experience of domestic and family violence and gives voice to these experiences. It is designed to inform and strengthen social, service and systemic responses to domestic and family violence.

Insight Exchange has been established, developed and is governed by Domestic Violence Service Management (DVSM) a registered charity and public benevolent institution endorsed as a deductible gift recipient (DGR).

www.insightexchange.net

Acknowledgements

We acknowledge the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples reading this.

Thanks

Centre for Women's Economic Safety and Insight Exchange would like to thank EY for their pro bono contribution to the design of this document, and all contributors who have engaged directly or indirectly with the development of this resource. Most significantly, our thanks go to all people with lived experience of domestic and family violence who have generously shared their insights for the benefit of others.

Contact

For questions about this resource, please contact: Centre for Women's Economic Safety: project@cwes.org.au or Insight Exchange: contact@insightexchange.net

About this resource

Support my economic safety provides guidance and reflections for people in organisations and systems who want to improve responses to economic abuse. It has been developed from the insights of women who have experienced economic abuse in the context of domestic and family violence (DFV) and includes their words as 'case studies' throughout.

Lived experiences of economic abuse have significant and ongoing consequences, negatively impacting all domains of wellbeing.

The lived experience insights included in this resource demonstrate the significant potential for better responses, and improved design of products, services and systems to support the economic safety of victim-survivors.

Who is this resource for?

This resource is for anyone who may be responding to people experiencing or rebuilding from economic abuse, and for people who want to better understand this form of domestic and family violence.

It may facilitate reflection by a range of organisations across all sectors including financial institutions, utility/telco companies, insurers, accommodation providers, gaming businesses, employers, the legal sector, and government agencies.

Using this resource

This resource can be read from front to back or you can skip to the sections relevant to your industry or sector using the navigation buttons at the top.

It is not designed to tell you what to do but to help inform your decision making in your context.

There are multiple 'case studies' contained in this resource along with accompanying questions for you to reflect on. These examples are not exhaustive, nor do they capture the myriad ways perpetrators manipulate the system for their benefit.

Across the board and in any context, the key questions for your organisation to consider in its response to domestic and family violence are:

1. Where and how are we listening to voices of lived experience of DFV?
2. What challenges are people with lived experience of DFV having as a result of our products, services, systems and practices?
3. Who benefits from the way we do things now?
4. In what ways could we better support people experiencing or rebuilding from economic abuse?
5. Who can decide to do things differently in our context?

What is economic abuse?

Economic abuse is a form of domestic and family violence (DFV) in which one person controls or attempts to control their partner's (or former partner's) ability to acquire, use or maintain money or economic resources, threatening their potential for self sufficiency and economic security[1].

Economic abuse includes a broad set of behaviours that involve the control, exploitation, and sabotage of economic resources like money, mobile phones, transport, employment and housing. Financial abuse is a narrower set of behaviours used to control, exploit, and sabotage money or finances.

Some of the behaviours a perpetrator may use include, but are not limited to:

- **Restricting** their partner's access to money or financial information
- Unreasonably **controlling** what their partner can and can't spend money on
- Using their partner's money without their consent and/or over their objections
- **Forcing** their partner to take out loans or credit in their name or put bills in their name for services used by them
- Putting joint assets in their name only
- Forcing their partner to sign documents that are misrepresented to them, or that their partner doesn't understand or agree with
- **Dragging out** legal proceedings to create more expenses for their partner
- **Refusing** to pay child support or manipulating finances to avoid paying child support or reduce the amount paid
- Making demands of their partner's family for further, and/or exorbitant, dowry payments
- Making their partner work in the family business without pay or legal employment conditions
- Forcing their partner to claim government payments they're not entitled to (and possibly threatening to report them)
- **Preventing** their partner from claiming government payments they are entitled to
- **Sabotaging** their partner's opportunity to study or work
- Destroying or stealing their partner's property to create more expenses for them.

Understand my world

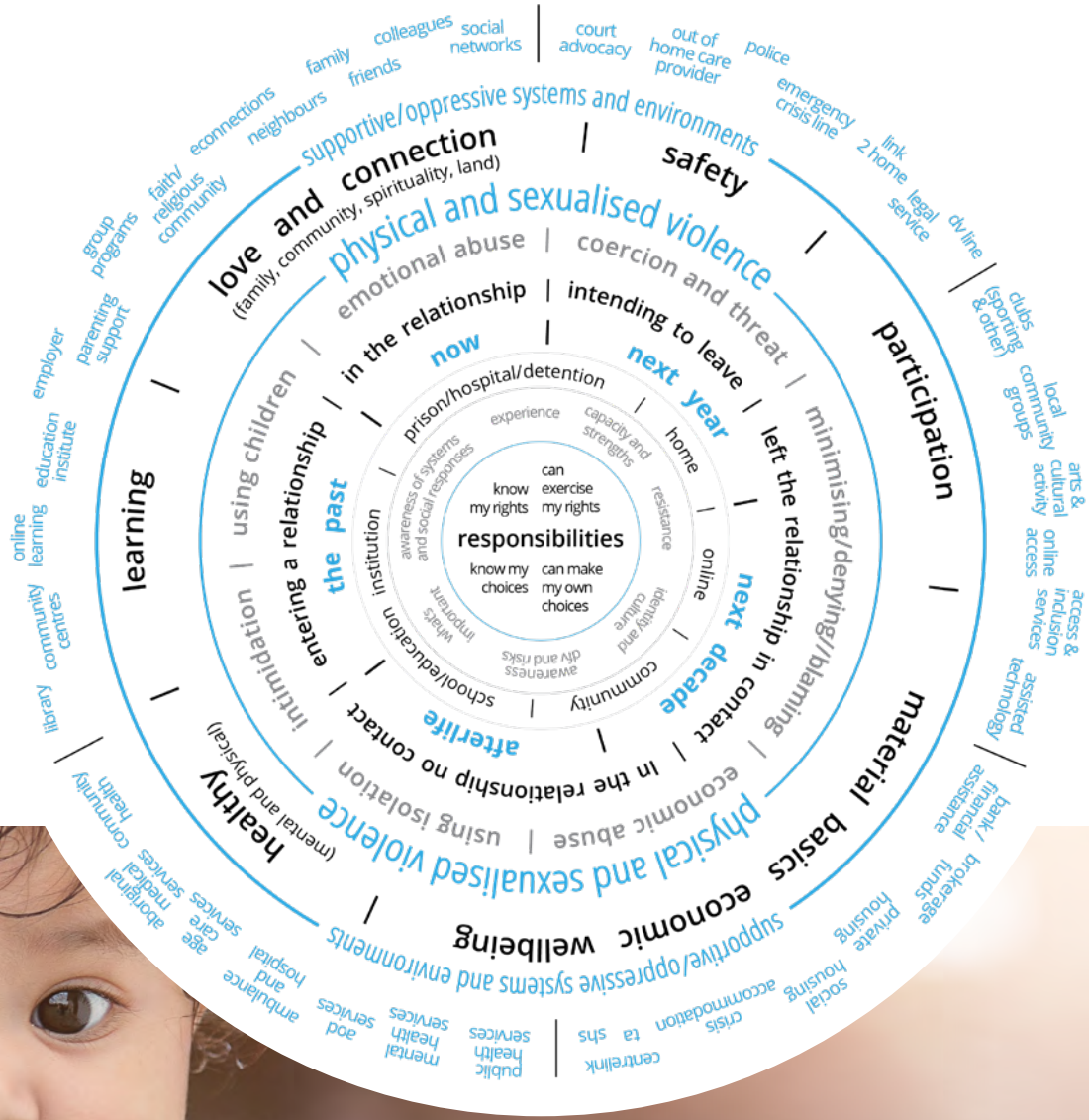
On the following pages you will read brief accounts of economic abuse from a range of women who have experienced domestic and family violence. Please understand that in all examples shared, there was much more going on than can be included here.

The diagram to the right symbolises the complexity of interdependent elements in every individual's life including their rights and responsibilities, capacities, aspects of wellbeing, relationships, history, values, connections, opportunities, the communities and organisations they interact with, and the abuse they may experience.

What this diagram seeks to show is that a change or adverse experience (such as economic abuse) in one aspect of life, can have direct impact and significant consequence across other areas. This experience and what it means is unique for each individual.

The women who share their accounts in this resource are navigating this world, actively assessing and managing risk, resisting the violence and abuse, building on their safety and the safety of children and others they care about, and working to uphold their own and others dignity and wellbeing.

Most of this is unseen by others but we are all part of this picture.



To understand more about this diagram, view the 4min Follow My Lead animation

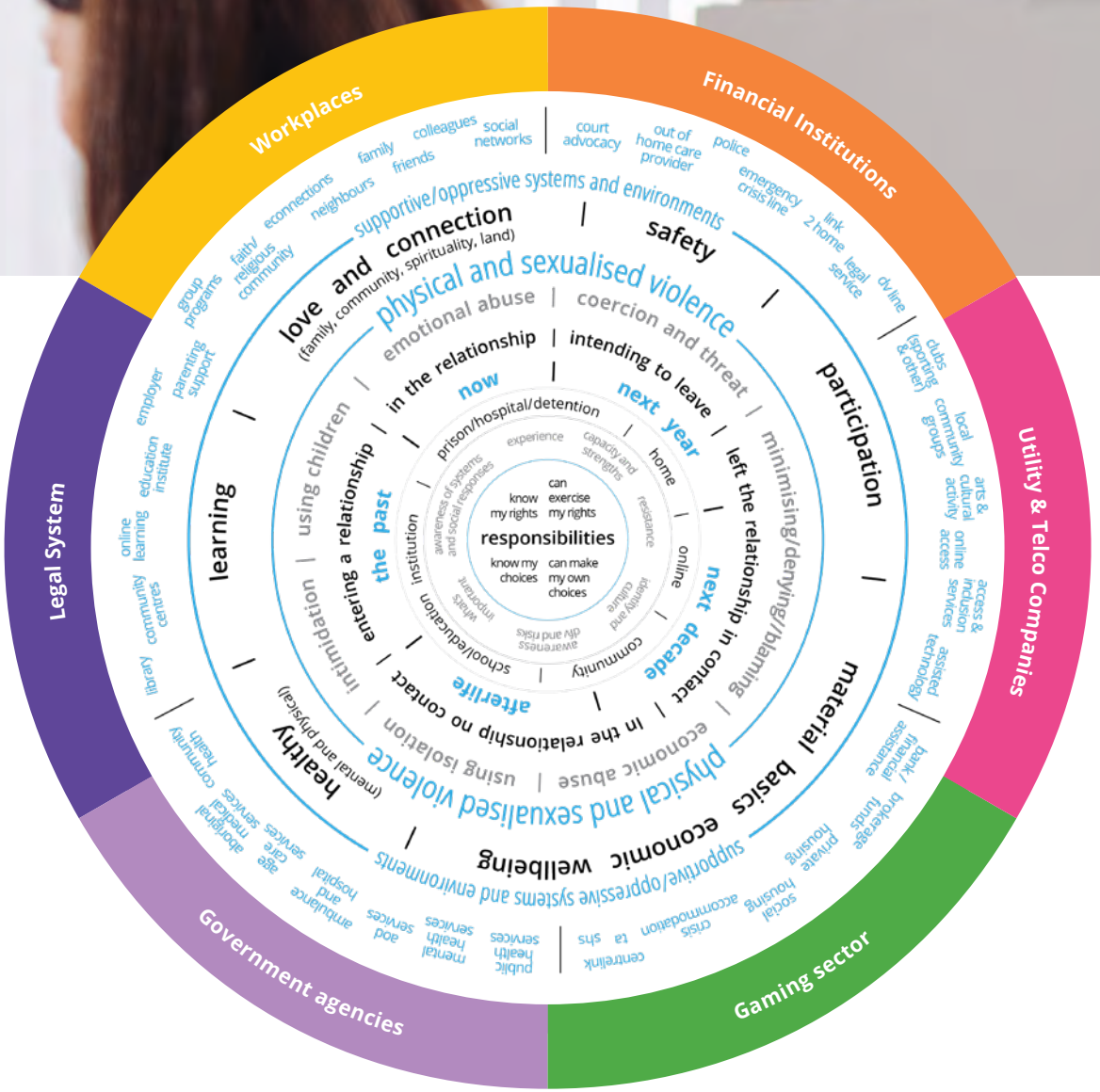
Understand the part you play

Services and systems have a significant part to play in addressing economic abuse. This resource has a focus on some examples that are relevant to different sectors and is not exhaustive.

Everyone has a part to play in responding to domestic and family violence and economic abuse. The majority of people experiencing abuse do not contact police or specialist domestic and family violence services[2] but most, in the course of their day-to-day life, will be in touch with a range of businesses, organisations and institutions.

Better responses, earlier, from a wider range of organisations could help build safety and improve options for victims.

Economic abuse commonly occurs as part of coercive control alongside physical and sexualised violence, psychological and emotional abuse, cultural and spiritual abuse, stalking and other forms of controlling and intimidatory behaviour. All forms of abuse occur in a broader social, political, cultural and community context.



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Designing your response

How you design your workplace, your products and your services should recognise the complexities of people's lives. The following considerations are a good place to start as you design your responses to domestic and family violence (DFV).

Flexibility

One of the great challenges in designing responses to domestic and family violence and economic abuse is that what might work for one person in one context, may not work, or even make things worse, for the next person.

The more flexibility that can be designed into your organisation's responses, the greater the chance you have of meeting the needs and supporting the safety of people experiencing violence and abuse.

Referrals

No organisation should expect their staff to counsel or advise victim-survivors in relation to domestic and family violence. An appropriate system should be developed for referring people either internally to a specialist team, or externally to a specialist service provider. Or both.

Be aware that simply referring someone on to a 'specialist' service, does not guarantee they will get the access, resources, support and understanding they need. People experiencing violence can often end up on a 'referral merry-go-around' as eligibility differs from service to service. Being repeatedly referred on to services can be a disappointing and disempowering experience.

Transparency

Many people experiencing violence report how difficult it can be to find information that is relevant to them, and how much information they have to reveal before they receive relevant information and support.

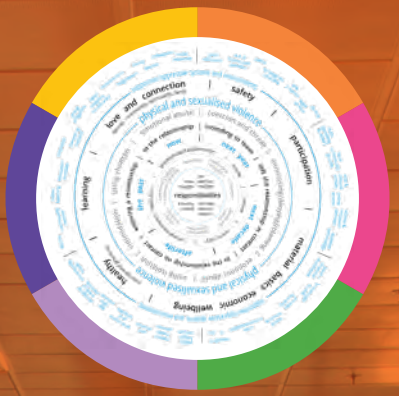
Too often, victim-survivors find life gets worse not better when they disclose what is going on to someone and don't get the safety supports they need. The more transparent and clear your organisation can be about its processes and what it can offer, the more able someone is to make an informed decision about their next steps.

Staff training

Many misconceptions and stereotypes exist around domestic and family violence and community attitudes about the seriousness, prevalence and impact of DFV vary. Any staff responding to customers, or managing employees, should receive training to better understand domestic and family violence and learn how to respond to disclosures or other evidence of abuse.

Staff faced with complex situations related to DFV should also be supported by senior managers and/or a specialist team.

Reflection for Financial institutions



Some of the organisations within the Financial system this resource is designed to support include:

Bank | Credit provider |Super fund | Credit reporting agency | Fund manager | Insurance company | Payday lender

Financial institutions – Case studies

Brianna

> "When he walked out on me, we had a joint loan for $50,000, which had come about as a result of the consolidation of several smaller loans and credit cards that had accrued as a result of his pressure for things that he wanted to have, the lifestyle he demanded.
>
> He didn't take any responsibility and didn't share the loan.
>
> I wrote him an email saying, 'You have both a moral and a legal obligation to support me with this.' He came back on that calling me every name under the sun, saying that I'm a psycho, that he should have listened to everyone talking about what a crazy person I am. He's never paid a cent towards the debt and I'm still paying it off."

Read Brianna's full narrative.

Joint Debt

Financial institutions play a key role in people's experiences of financial and economic abuse.

Being left with sole responsibility for a joint debt because of 'joint and severally liable' loan conditions, has a long-term impact on the wellbeing of victim-survivors of domestic and family violence (DFV) and is a common form of economic abuse.

Reflection questions

Having read Brianna's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of joint loans?
2. How do we know each customer on a joint loan understands what 'joint and severally liable' means?
3. Who do we serve by requiring victim-survivors of DFV to pay the full amount of a joint loan?
4. If we have other options for victim-survivors, how will they know this without us relying on them talking to us?
5. In what ways could we better support victim-survivors saddled with joint debts? Could we design products and processes differently?
6. Who can make these decisions and what is stopping our next steps?

Bec

"We were in the Defence Force and we made good money. But he had a bad credit rating and he told me that the credit card would need to be in my name. I'm thinking this guy loves me. He's married to me, he's committed. He must care about me.

Later, I was posted overseas for six weeks and I'd actually said to him, 'things aren't working, and I want to look at this when I come back.'

I came back to find that we had all new furniture in the house. We had a whole heap of new things and I just hit the roof and asked what possessed him. And he said, 'well, you can't go if you've got to pay this off, can you? We can't afford for one of us to do this on their own. It's got to be jointly done.' It was all in my name.

I took that debt with me when I left him."

Read Bec's full narrative.

Coerced debt

Coerced debt can be created by perpetrators in a range of ways including forging signatures, spending on a partner's credit card without their permission, insisting that a loan be in their partner's name.

Banks and other lenders need to be alert to indicators of coerced debt.

Reflection questions

Having read Bec's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of coerced debt?
2. How can we assist victim-survivors to know about their rights and potential recourse, without relying on them speaking to a specialist team or lawyer?
3. Who do we serve by requiring victim-survivors of DFV to pay the full amount of a debt created without their consent?
4. In what ways could we better support victim-survivors who have been coerced into debt?
5. Who can make these decisions and what is stopping our next steps?

Sophie

"He was an accountant. My pay went into my account, but he had a card. So he had access to my account and he would then, I think they called it direct debit, he could organise a sweep where the money would just (transfer) so that we can pay the bills. I just went to work.

I was earning money but had no access to it. Not that I needed too much, but he wouldn't allow me to go shopping for myself, because I'd have to justify everything.

One time, I remember I had no money and he didn't come home and he wasn't answering his telephone. I'm like, 'my God', I had no money to feed my children.

And I remember having to ring my parents and saying to my parents, 'I've got no money and I don't know where he is. It's like he's just taken off.' So they transferred $100 into my account so I could feed my kids."

Read Sophie's full narrative.

Bank accounts

The commitment of financial institutions and product providers to 'reduce friction' in their customers' ability to access and move money around has made it easier for perpetrators to take control of their partner's finances.

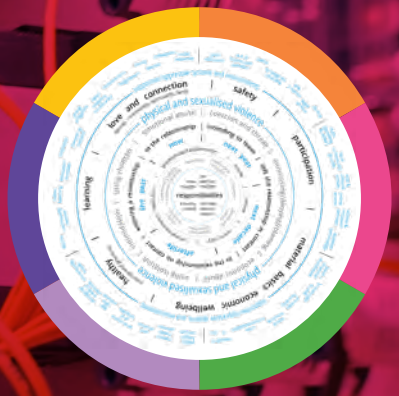
Banks could be thinking about how to reduce misuse of financial products and processes, and increase their provision of evidence of perpetrators actions.

Reflection questions

Having read Sophie's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of banking with us?
2. What role could our customer data play in identifying abuse, supporting victims and providing evidence?
3. How do victim-survivors of DFV know what we can do to support them, without us relying on them talking to us?
4. In what ways could we better support victim-survivors with control of their banking?
5. Who can make these decisions and what is stopping our next steps?

Reflection for Utility & Telco Companies



Some of the organisations within the Utility and Telco sectors this resource is designed to support include:

Electricity | Water | Gas | Mobile | Toll provider | Pay TV | Internet

Utility & Telco Companies – Case study

Rose

> Somehow the electricity at that place got put in my name. And again, I just thought, 'oh well, whatever.' I didn't really think much of it. No one called me, and I just thought, 'oh, it doesn't really matter.'
>
> But when I left him and went to the refuge, I didn't think to call up and tell them I wasn't living there. So then when I moved into the first house out of the refuge, I got a letter from the electricity company saying, you owe $1,200.
>
> I rang them and I said, 'look I wasn't living there, I actually left for this and this reason, my ex is still there.' And they said, 'but your name's on the electricity bill, so you're going to have to pay for it.'
>
> So I rang him and I was like, 'hey, you need to sort out your electricity bill, because now they're chasing me.' And he said 'yes, don't worry I'll work it out.' This went for ages, and he didn't pay, so I ended up saying, 'look I'll take responsibility for it, I'll pay it, even though it's not mine."

Read Rose's full narrative.

Utility accounts

Perpetrators of economic abuse often use essential services like electricity, water, gas, phone and internet services to avoid contributing financially or to further restrict and control their partner.

Utility and telco providers can ease the financial burden of economic abuse by considering the specific circumstances of victim-survivors.

Reflection questions

Having read Rose's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of paying debts, changing address and exiting our services?
2. How can we let victim-survivors know how we can support them without relying on them having to ask us?
3. Who do we serve when household utility bills are in one name only?
4. In what ways could we better support victim-survivors in entering, sustaining or exiting our services?
5. Who can make these decisions and what is stopping our next steps?

Reflection for Gaming sector

Some of the organisations within the Gaming sector this resource is designed to support include:

Keno | Sports bet | Casinos | Gaming machines | Online | Racing | Lotteries

Gaming sector – Case study

Maya

"He spent that $5,000 in a day. Gambling. And then he came home, and he goes, 'I need you to give me your key card.' And I was like, 'no.' And then he goes, 'I need you to give me your key card.' I was like, 'I'm not giving you my key card.' And he goes, 'give me the f***ing key card,' pushing me around.

He pushed me down and tried to choke me, and it was the first time I thought, 'wow, he could kill me, oh my god.' And then I ran, and then he pushed me into the bathroom. I'm in the foetal position in the bathroom, and he spits on me. He just spits on me and goes, 'you're a f***ing piece of trash. You're nothing. This is what you are.'

I remember just sitting there crouched behind the toilet, I've got spit on my face, and I'm just thinking 'wow, people don't do that.' I couldn't fathom it. But I gave him the card, and he spent it all."

Read Maya's full narrative.

Gambling spending

Australians spend more per capita on gambling than any other country in the world. A recent study found that economic abuse was commonly experienced by women subject to gambling-related intimate partner violence, with high personal costs to them and their children[3]. Further, gambling can lead to an intensification of the frequency and severity of DFV experienced.

The links between gambling, domestic violence and economic abuse are not yet receiving the attention they deserve.

Reflection questions

Having read Maya's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about the impact of their partner's or parent's gambling?
2. What support do we offer victim-survivors of intimate partner violence in relation to their partner's gambling? How can we assist them to know what is available.
3. Who do we serve when we treat gambling addiction as an individual problem and ignore broader impacts on partners and children?
4. In what ways could we assist perpetrators of domestic and family violence (DFV) to get help for their problem gambling?
5. Who can make these decisions and what is stopping our next steps?

Reflection for Government agencies

Some of the Government agencies and organisations this resource is designed to support include:

ATO | Centrelink | MyGov | ASIC |Child protection | Immigration | Medicare | Housing | Local council | Births, Deaths & Marriages

Government agencies – Case study

Ruby

> "After I'd left, Derek had called the Department of Housing and said to them that I had money hidden in England so that my housing application for Start Safely got put on hold. I had to go in and sign paperwork to say, 'I don't have any money hidden in England. Here's my English bank accounts, there's no money.'
>
> He had told Centrelink the same thing. I don't have proof of who made the complaint, but I didn't need it.
>
> My accessing Start Safely support was delayed because my abusive partner called them to say that I had money. The money that I could get because I was being abused was delayed in its approval by the person abusing me."

Read Ruby's full narrative.

Support programs

Federal and state government agencies are a significant source of support for people experiencing domestic and family violence and other hardships.

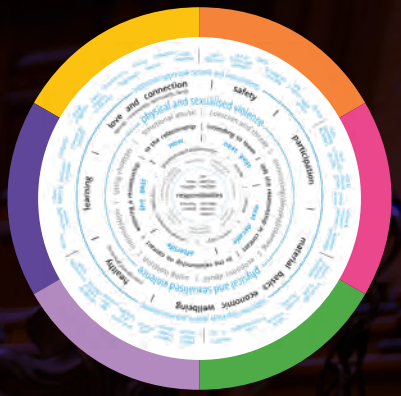
However, the importance of these agencies being accountable to taxpayers can inadvertently create avenues for perpetrators to extend their abuse.

Reflection questions

Having read Ruby's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of our services?
2. In what ways could we improve our policies and procedures to support victim-survivors of DFV earlier and at critical moments?
3. Who do we serve by withholding support when accusations are made by a third-party against someone's eligibility and integrity?
4. In what ways could we better hold perpetrators of DFV to account for their actions, or non-actions, when this impacts other family members?
5. Who can make these decisions and what is stopping our next steps?

Reflection for Legal system



Some of the organisations within the Legal system this resource is designed to support include:

Mediators/Dispute Resolution | Law firms | Legal Aid | Courts | Community Legal Centres | Court Advocacy | Ombudsmen

Legal system – Case study

Sally

> "To get the support I needed from the legal system has cost me an absolute fortune. I've borrowed so much money off my father for lawyers. Is that the only way I can get something to happen; to get as far as I can to feel safe and protected?
>
> I shouldn't have to spend thousands of dollars to protect myself and my children.
>
> I'm seeing all these different people. But I can't change him. I don't know what he's capable of and that's the thing that frightens me.
>
> It was four years ago that the door was smashed but there's this recent and ongoing violation of orders, he's still there."

Read Sally's full narrative.

Legal representation

The legal system is often used by perpetrators to extend their abuse post-separation. Deliberate delaying tactics, refusing to share relevant documents, and vexatious claims all take time and energy and drive-up costs for victim-survivors of DFV.

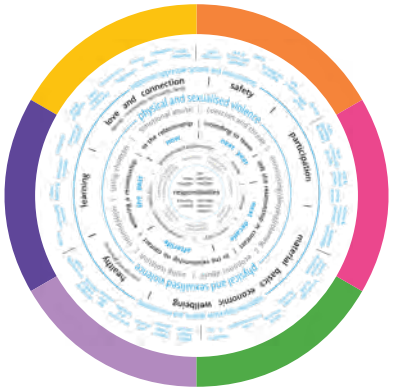
Many victim-survivors are forced to self-represent as they are ineligible for Legal Aid and unable to afford a lawyer.

Reflection questions

Having read Sally's account, you may want to reflect on the following questions:

1. Where else are we hearing from victim-survivors of DFV about their experiences of the legal system?
2. Who benefits from legal representation being out of reach for many victim-survivors of DFV?
3. Who do we serve by not putting experiences of DFV front and centre in Family Court proceedings?
4. In what ways could we improve our systems to provide a less expensive and adversarial process for child custody and property disputes?
5. Who needs to be involved in making these decisions and what is stopping our next steps?

Responding to employees



As organisations think about how their products, services and practices impact customers experiencing domestic and family violence and economic abuse, it's important they also think about their employee population.

Most organisations to some degree reflect the broader community, so it is likely they will have victims and perpetrators among their customer base, but also among employees.

Workplace policies, employee benefits, work practices and responses will all impact employees experiencing, using or responding to domestic and family violence (DFV).

How organisations respond to employees experiencing DFV can make a meaningful difference, earlier, to build on safety and improve options for victims.

Reflection for Workplaces

Some of the types of Workplaces this resource is designed to support include:

Corporates | Trade Union | Franchise | Small and medium enterprises | EAP | Family business

Workplaces – Case studies

Melissa

"I was in this very senior role. I'm wearing designer corporate gear every day and I can't afford to drive my car to work because we haven't got money for gas. I'd be sleeping in my car because I was afraid for my life and I found it very difficult. It was just constant stress; a constant state of alert.

I lost heaps of weight and I was finding that I was having trouble concentrating at work. Our organisation had just done all this training in domestic violence, so I went to my HR manager, who was my colleague and I expressed this to her.

I had a whole strategy laid out. I said I was going to access the EAP and asked if I could work one day a week from the training centre, which was a much quieter space with less distraction.

Unfortunately she spoke to my manager and that turned into 'we have concerns about your ability.' It became untenable to stay. I will never trust somebody from HR, ever again."

Read Melissa's full narrative.

Employment and management

Employment offers victim-survivors of economic abuse, the best possibility of regaining financial independence and economic security.

Yet employment is often undermined by perpetrator behaviour and the experience of unsupportive workplaces where assumptions are made about a person experiencing abuse, and/or decisions made without them, about their capacity or what's best for them.

Many women experiencing domestic and family violence (DFV) end up having to leave their job and face adverse impacts on their career.

Reflection questions

Having read Melissa's account, you may want to reflect on these further questions:

1. Where else are we hearing from employee victim-survivors of DFV about their experiences of our organisation?
2. What signals do we send our employees in our policies, responses, communications and training about domestic violence?
3. If we talk about our organisation's response to DFV, are we ready for a possible increase in disclosures, and possible backlash?
4. Who do we serve when we 'performance manage' people experiencing DFV based on assumptions and without context?
5. Who can make these decisions and what is stopping our next steps?

Sandra

"I woke up the next morning and got out of the shower I looked in the mirror and had a huge black eye. I just kept going and went to work. And I walked into work with my sunnies on and my colleague goes, 'what's with the sunnies?' and I took my sunglasses off and my colleague started crying and went and got our boss.

The boss walks in and says 'Sandra?', so I showed him. 'What are you going to do?' he says. And I said, 'I can't do this anymore.' He says, 'Go to the police.' So I went to the police and Ric got arrested. Then Ric said, 'If you withdraw the charge, I will go to counselling,' which is what I wanted. And my sons were begging me. So I retracted. I thought he'd change his behaviour. I always hoped he would become a better person.

I lost my job over it. They expected me to walk out on my family given what had happened and I couldn't, so I lost my job. By then I'd be working there for more than 20 years."

Read Sandra's full narrative.

Employment and responses

For many people, the workplace holds both professional and social value. The possibility of judgment from colleagues is a constant concern for people experiencing domestic violence.

How managers and colleagues understand domestic violence and how they respond to disclosures of DFV, matters.

Reflection questions

Having read Sandra's account, you may want to reflect on the following questions:

1. Where else are we hearing from employee victim-survivors of DFV about their experiences of our organisation?
2. How do we support our employees to better understand and respond to domestic and family violence? And to support them as responders?
3. How can we assist victim-survivors to know how we can support them without relying on them first having to disclose to us?
4. In what ways could we better support employee victim-survivors?
5. Who can make these decisions and what is stopping our next steps?

Getting started

As you reflect on the case studies in this resource, the following questions will help you focus on what steps your organisation needs to take to improve the quality and consistency of its responses.

Incorporate the considerations for designing your response as you get started.

Where?

Where do people experiencing domestic and family violence connect with our products, services, and people?

What?

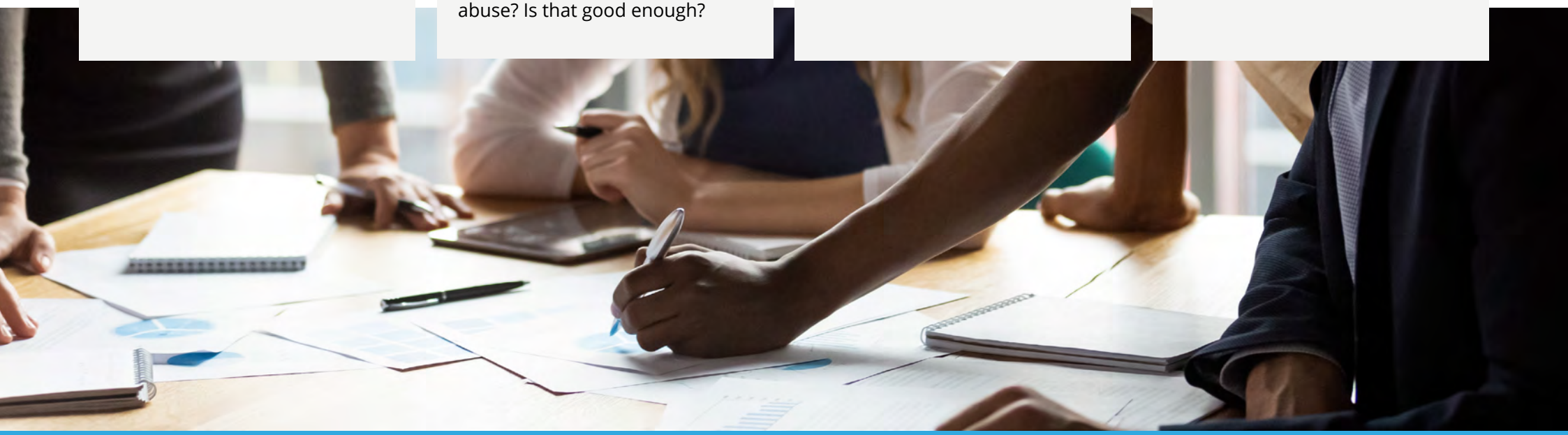
What, currently, are the likely outcomes for our customers, clients or employees experiencing economic abuse? Is that good enough?

How?

How do we take steps to ensure the best possible outcomes are the most likely outcomes, consistently?

Who?

Who needs to be involved in making, and implementing, these decisions?



Supporting resources

This list is not exhaustive. There are many more excellent resources available from local, state and territory-based organisations.

Centre for Women's Economic Safety (CWES) Directory

The CWES Directory provides links to a range of organisations and services that may be able to support people experiencing, or rebuilding from, economic abuse.

www.cwes.org.au/directory

Insight Exchange

Insight Exchange has a range of resources to support people who are experiencing and/or responding to people experiencing domestic and family violence in any community, service or system.

www.insightexchange.net

Thriving Communities Partnership

Thriving Communities Partnership is a cross-sector collaboration with the goal that everybody has fair access to the modern essential services they need to thrive. One of its focus areas is family violence. Read TCP's Vulnerability Report.

https://thriving.org.au/knowledge-centre

Good Practice Guides (EARG)

The Economic Abuse Reference Group (EARG) has produced a series of guides to assist business and government in developing policies to support customers who have experienced family violence.

https://earg.org.au/good-practice-short-guides/

My Safety Kit (Insight Exchange)

My Safety Kit is a reflection and information resource for people who are (or might be) experiencing domestic and family violence and for the people supporting them.

www.insightexchange.net/follow-my-lead/my-safety-kit/

1800RESPECT

Confidential information, counselling, and support service for people impacted by sexual assault, domestic or family violence and abuse. Available 24 hours a day on 1800 737 732.

www.1800respect.org.au

For workplaces

Workplace Equality and Respect (Our Watch)

The Workplace Equality and Respect initiative provides five standards all organisations can work towards to address violence against women, using a suite of freely available tools and resources to support action.

https://workplace.ourwatch.org.au/

Champions of Change Coalition (CCC)

The CCC includes leaders from every sector of society working to shift systems of gender inequality in the workplace. It has a suite of resources outlining practical actions that organisations can take to address domestic and family violence.

https://championsofchangecoalition.org/reports-and-resources/

Workplace Responses (Insight Exchange)

Lived experience insights and resources for workplaces looking to improve their responses to employees experiencing domestic and family violence.

https://www.insightexchange.net/exchange/network-of-workplaces/

Terminology

Coercive control: A course of conduct aimed at dominating and controlling another person – usually an intimate partner.

Domestic and family violence: (DFV/domestic violence/family violence): Refers to behaviour in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear and to be made to do things against their will. DFV can happen to anyone and can take many forms. It is often part of a pattern of controlling or coercive behaviour.[4]

Economic abuse: A form of domestic and family violence that involves "behaviors 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."[5]

Economic safety: Means being free of economic abuse (see definition above); having access to appropriate financial products to help manage your finances; receiving fair and appropriate financial support for your wellbeing and the wellbeing of children, or others, in your care; and having structural and systemic support to maintain and build your economic security over time.[6]

Financial abuse: Refers to range of behaviours specifically relating to money and finances and is considered to be a subset of the broader term, economic abuse.

Financial wellbeing: Refers to a state of being in which a person is able to meet their expenses with some money left over, is in control of their finances and feels financially secure, now and in the future.[7]

Perpetrator (abuser): Refers to a person who is wrongly harming or has harmed others, it is not used as an identity term (Insight Exchange/CRBP).[8]

Victim (victim-survivor): 'Victim' is used to refer to a person who is being or has been wrongly harmed and is not used as an identity term. Not all people who experience violence 'survive', so victim-survivor is not always appropriate.[9]

Violence: A term used to describe a range of oppressive, abusive, controlling, undermining and overpowering behaviours.

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Testimonials

> "This document is not about telling organisations how to be better, rather it is showing the realities of DFV and then posing questions that allow organisations to self-reflect on what they can do to be better."
>
> Social Impact Consultant

> "[This resource] is incredibly necessary. So few organisations have any understanding and therefore limited sympathy and certainly not the systems to help. The impact of financial abuse can last a lifetime."
>
> Customer Experience Manager

> "I think calling out that you can inadvertently enable perpetrators is key. All the individual stories really help bring to life the hardships of economic abuse."
>
> Employee Experience Manager

> "I love the inclusion of individuals' experiences in their own words. The reflection questions are powerful and the insights/advice at the end all feel useful."
>
> Manager

> "I like how the content cuts across industries using lived experience. It provokes thoughts on how they can play a role to support the cause."
>
> Finance Director

> "Congratulations on producing such an insightful and eye-opening document; another great resource for employers."
>
> Employee Experience Manager

Feedback

To provide your feedback about this resource, please complete this survey:
www.surveymonkey.com/r/economicsafetyguide

Contact

For questions about this resource, please contact:

Centre for Women's Economic Safety: **project@cwes.org.au** or

Insight Exchange: **contact@insightexchange.net**

CENTRE FOR WOMEN'S ECONOMIC SAFETY

www.cwes.org.au

INSIGHT EXCHANGE

www.insightexchange.net