



**STATEMENT ON ECONOMIC SAFETY  
ON THE NATIONAL SUMMIT ON WOMEN'S SAFETY  
7 SEPTEMBER 2021**

The Centre for Women's Economic Safety has called for a focus on **economic abuse** in the next National Action Plan to Reduce Violence Against Women and Children at the National Summit on Women's Safety.

Speaking on the Financial Freedom Panel on Day 1 of the Summit, CWES founder Rebecca Glenn said, economic abuse is a significant factor in women's experiences of family violence.

"More than three-quarters of women experiencing domestic and family violence (DFV) are experiencing economic abuse as part of the broader pattern of coercive and controlling behaviour<sup>i</sup>. Economic abuse creates economic insecurity, erodes autonomy, and compounds existing structural disadvantages women face.

"Without economic safety, women often face adverse options of poverty and homelessness or staying with an abusive partner they don't want to be with. Family law is often weaponised by abusive partners to extend economic abuse after the relationship ends.

"Given the integral role of money in our society, without economic safety, there is no safety."

Economic safety is the most basic level of economic security. It is the human right to a standard of living adequate to maintain health and wellbeing such as housing, food, clothing, medical care. It is a starting place from which women can build their economic security by generating income, saving money for unexpected expenses or emergencies and acquiring assets.

More than 60 per cent of women in high financial stress in Australia have histories of financial and economic abuse<sup>ii</sup>. No matter a woman's income level, background, education or visa status, every woman has the right to economic safety, autonomy and dignity.

CWES makes the following 8 recommendations for the next National Action Plan to Reduce Violence Against Women and Children:

- 1. Adopt the following principles for mechanisms to support women's economic security**
  - Co-design services, programs, processes and products for women *with* the women they are meant to serve, listening to the voices of lived experience of violence and abuse.
  - Ensure economic safety
  - Support autonomy
  - Uphold dignity
  
- 2. Review the social security system with a domestic and family violence lens (and the principles above)**
  - The government must review the design of payments and programs that can provide vital support for women experiencing domestic violence and economic abuse eg. ParentsNext, JobSeeker, and the Child Support Scheme.

- The Couple Rule should be removed from eligibility assessments in cases of family violence.
- Expand the domestic violence exemption so *all* temporary visa holders experiencing family violence can access social security.

### 3. Call for all sectors to design with a women's economic safety lens

Most financial products, essential services and bureaucratic processes are designed on the assumption that couples in households have equal power and equally share responsibility for liabilities and assets. This further entrenches economic inequality.

Given that 1 in 4 women have experienced DFV and more than 1 in 6 have experienced economic abuse, organisations need to design their products, services and processes with this in mind. This includes training key staff to better understand economic abuse and DFV.

[Support My Economic Safety](#) by CWES and Insight Exchange is a guide for organisations to review their existing practice and improve their responses to economic abuse. It includes reflections for organisations responding to customers *and* employees.

### 4. Encourage the adoption of a minimum standard of 10 days paid DFV leave

- Large employers across all sectors should be encouraged to implement 10 days paid domestic and family violence leave as the minimum standard.
- The government should work with small business to create a scheme that funds small business to also be able to offer paid DFV leave.

Understand that the provision of DFV leave, while important, is just one element of a larger role that workplaces could play in supporting the economic safety of victim-survivors. A [report on employees experiences of the workplace](#) while experiencing DFV, found that victims want workplaces to be more compassionate, less judgmental and offer more and better tangible support<sup>iii</sup>.

### 5. Increase access to free and affordable childcare

The cost of childcare is a structural barrier to women's economic security. Often, couples or individuals weigh up the cost of childcare against the income a woman would receive from returning to work after having children and decide it's not worth it. This has a greater cost than just the foregone income. It reduces a woman's opportunity to maintain skills and confidence, halts career progression, removes independent income and contributions to super, and in some cases can lead to reduced power in household decision-making.

This decrease in women's economic security can increase their vulnerability to controlling partners.

Free and more affordable childcare has significant benefits to our economy, as demonstrated by the [Grattan Institute](#). Importantly, it's also a significant measure that can support prevention of domestic economic abuse.

### 6. Invest in prevention efforts

- Fund financial capability programs to educate people about respectful and healthy money relationships. These programs can help address the *gender* norms that support the idea of the man as breadwinner and *social* norms that support the idea of the breadwinner having more of a say in financial and other matters.

- Fund awareness-raising activities. Economic abuse is the least well understood form of DFV and many victim-survivors do not have a name for the pattern of abusive behaviours they are experiencing. A widespread awareness and education campaign about economic abuse will improve understanding of this form of DFV, validate victim-survivor experiences and provide a common language for victim-survivors and responders to support help-seeking and early intervention responses.

#### 7. Invest in early intervention efforts

Fund an expansion of the pilot program of CWES's Mobile Money Clinics to trial the provision of information and referral support for women concerned about money in their relationships.

The Clinics provide free, independent financial information to victim-survivors of economic abuse and other forms of domestic and family violence. They do not provide financial advice or financial counselling but can refer to these services.

Mobile Money Clinics address a critical gap in support for women experiencing economic and financial abuse. Not all frontline DFV case workers have the time for, or expertise in, money matters to answer all the questions that might arise. And most women experiencing financial abuse can't afford a financial adviser or lawyer. Free financial counselling addresses money and debt problems once they've occurred and most often provide support in the crisis and recovery phases.

Mobile Money Clinics are currently offered directly via women's refuges and DFV services but could be expanded to other safe and accessible spaces like shopping centres, libraries, and community centres.

#### 8. Invest in crisis and recovery efforts

- The federal government should fund 50 specialist **family violence financial counsellors** to support victims of domestic violence and economic abuse in every state and territory. Victoria has 20 family violence specialist financial counsellors, assisting victim-survivors of DFV with complex financial challenges and debts incurred as part of the abuse. Most other states and territories only have one. The federal government should fund a national rollout of family violence financial counsellors to ensure all women across the country have access to this important support.
- The Government should also invest in replicating the [Restoring Financial Safety](#) model across Australia. Developed by Westjustice and McAuley Community Services for Women in Victoria, the Restoring Financial Safety model includes these specialist financial counsellors and community lawyers co-located with DFV services, providing wrap-around support. This reduces the burden on victim-survivors. Outcomes from the program show that after engagement with the program, women are more likely to have secure, long-term housing, an increased sense of control over their finances and overall improved health and wellbeing.
- We need an **education fund for women** in middle and later life, to provide a bridge to economic safety and independence after leaving an abusive partner. Too many women in their 40s, 50s and 60s have not been allowed or enabled to work and then find themselves with nothing when they leave (or are left) by their controlling partner. Despite raising children and contributing to the household and society, they are left with inadequate resources. Abusive partners often take property settlement matters to court and many women then cannot afford a lawyer (and won't qualify for Legal Aid). It is all

too common for women to decide to protect their mental and emotional health and/or relationships with children rather than fighting for a share of joint assets. For someone aged 50, with no home of their own, signing up to a HECS debt is unrealistic, and studying instead of or as well as earning an income when they have no other support, is not feasible. There needs to be a mechanism by which these women can safely launch into the next chapter of their lives with some dignity.

CWES also supports calls to:

1. Maintain Responsible Lending Laws as [called for by financial counsellors](#).
2. Implement the remaining recommendations of the [Small Claims, Large Battles](#) report by Women's Legal Service Victoria.
3. Invest in an adequate supply of new social and affordable housing as [outlined in the Everybody's Home campaign](#).

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<sup>i</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>ii</sup> Ibid.

<sup>iii</sup> Domestic Violence Service Management (2021). *Insights Paper: Experiences and perceptions of workplace responses to domestic and family violence*. Sightlines Professional Services (now [Insight Exchange](#)).