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Domestic violence and women's economic security:
Building Australia's capacity for prevention and
redress: *Final report*



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Acknowledgement of Country

ANROWS acknowledges the traditional owners of the land across Australia on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander elders past, present and future; and we value Aboriginal and Torres Strait Islander history, culture and knowledge.

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Domestic violence and women's economic security: Building Australia's capacity for prevention and redress: *Final report*

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This report addresses work covered in ANROWS research project 4.6 "Domestic violence and women's economic security: Building Australia's capacity for prevention and redress". Please consult the ANROWS website for more information on this project. In addition to this paper, an ANROWS Landscapes and Compass are available as part of this project.

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Contents

Abbreviations	5
Executive Summary	6
Aims	6
Background.....	6
New evidence of the financial impact of domestic violence.....	7
Insights from sector leaders and advocates.....	8
Directions for change.....	8
Preventing economic loss associated with violence.....	8
Meeting women’s basic living needs and economic security in the crisis period and beyond.....	9
Redressing economic injustice associated with violence.....	9
Promoting women’s future earnings and economic wellbeing.....	9
Introduction	10
Previous research about the economic harms of domestic violence.....	11
Research about strategies for promoting women’s economic security.....	12
Rationale and research questions.....	13
Quantitative research: overview.....	13
Qualitative research: overview.....	13
Exploring the economic impact of violence using Journeys Home	14
Detailed methods.....	15
Focus on women.....	15
Approaches to analysis.....	17
Bivariate time series analysis.....	17
Multivariate analysis.....	17
Economic outcomes from Wave 1 to Wave 6	20
Findings: bivariate analysis.....	20
Women’s economic status.....	20
Employment.....	20
Access to basic necessities.....	22
Financial hardship.....	25
Use of financial supports.....	27
Regression analysis: Pathways Approach	30
Linear regression models: Pathways following violence in Wave 1.....	31
Income.....	31
Financial satisfaction.....	31
Value of unpaid bills.....	31
Outcomes at Wave 6 based on DV in any Wave.....	31
Logistic regression models: Pathways following violence in Wave 1.....	32
Employment.....	32
Going without food.....	32
Difficulty paying bills.....	32
Contact with debt collectors.....	32

Having to pawn or sell items.....	32
Social contact.....	32
Material assistance from welfare agencies.....	32
Difficulty accessing welfare agencies.....	32
Outcomes at Wave 6 based on DV in any Wave.....	32
Summary of findings from the pathways approach.....	34
Understanding the economic effects of prolonged exposure to violence.....	35
Findings: Bivariate analysis.....	36
Prolonged exposure to violence and women's economic status.....	36
Prolonged exposure to violence and access to basic necessities.....	36
Prolonged exposure to violence and financial hardship.....	38
Prolonged exposure to violence and use of financial supports.....	40
Regression analysis: economic effects of prolonged exposure to violence.....	42
Linear regression models: the effects of single and multiple episodes of violence.....	43
Income.....	43
Financial satisfaction.....	43
Value of unpaid bills.....	43
Logistic regression models: The effects of single and multiple episodes of violence.....	44
Employment.....	44
Going without food.....	44
Difficulty paying bills.....	44
Contact with debt collectors.....	44
Having to sell or pawn items.....	44
Social contact.....	44
Material assistance from welfare agencies.....	44
Summary of impact of violence using the "retrospective" approach.....	46
Qualitative research with service providers.....	47
Detailed methods.....	47
Qualitative findings.....	48
Recognition of the significant economic harms associated with violence.....	49
System resourcing and capacity for prevention and redress.....	50
Summary of strategies.....	51
Strategies to prevent economic loss associated with violence.....	52
Improve understanding of economic abuse and economic harms associated with violence.....	52
Early specialist advice and assistance to secure property and funds, and prevent loss upon separation.....	53
Consumer policies to prevent financial abuse.....	53
Prevent Centrelink debt arising from financial abuse.....	54
Improve women's access to child support payments following violence.....	54
Prevent economic loss while waiting for court settlements.....	55
Prevention of loss through employment.....	56
Strategies to meet women's basic living needs and economic security.....	58
Improved access to options for immediate and long-term housing security.....	58
Meeting basic needs through adequate levels of income support.....	59
Improving Centrelink capacity to identify and respond to women's needs.....	61
Strategies to redress economic injustice associated with violence.....	63
Improve Family Court outcomes for women experiencing domestic violence.....	63
Access to legal representation and support.....	64
Alternative means of resolving small matters of property and debt.....	65
Developing consumer policies to remedy financial abuse.....	65
Specialist domestic violence skills for financial counsellors.....	66

Strategies to promote women’s future earnings and economic wellbeing	67
Access to affordable housing.....	67
Access to education and training opportunities.....	68
Improved employment services and supports.....	69
Concluding discussion	71
New evidence about the economic impact of domestic violence.....	71
Directions for change.....	73
Promoting awareness.....	73
Adequate resourcing.....	73
Early specialist advice and assistance to secure property and funds, and prevent loss upon separation.....	73
Improved immediate and long term housing security.....	74
Reducing systemic risks in addressing the economic dimensions of violence.....	74
Specialist financial counselling.....	74
Quality employment and industrial protections.....	74
Improving responses by Centrelink and employment services.....	74
Collaboration and integration.....	74
Identifying and expanding good practice.....	75
Further areas for research.....	75
References	76
Appendix A: Supplementary Tables	78
Appendix B: Example of interview schedule	82
Appendix C: Examples of promising practice in employment services for women: Case studies	83
Case Study One: McAuley Community Services for women.....	83
Case Study Two: Women’s Information and Referral Exchange (WIRE Women’s Information).....	84

List of figures

Figure 1 Exposure to violence in Wave 1 and women's gross individual weekly incomes (\$)	21
Figure 2 Estimated total gross individual weekly income, women with and without children by exposure to violence in Wave 1 (\$)	21
Figure 3 Proportion employed (%)	21
Figure 4 Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied)	23
Figure 5 Proportion that rated their housing situation as "secure" (%)	23
Figure 6 Went without food at any time in last 6 months because of shortage of money (%)	23
Figure 7 At any time in last 6 months, could not pay electricity, gas or telephone bills (%)	24
Figure 8 At any time in last 6 months, could not go out with friends due to shortage of money (%)	24
Figure 9 Proportion with any unpaid overdue bills (%)	25
Figure 10 Value of unpaid overdue bills (\$)	25
Figure 11 Contacted by a debt collector in last 6 months (%)	26
Figure 12 Had to pawn or sell something in the last 6 months (%)	26
Figure 13 Asked for financial help from family and friends (%)	27
Figure 14 Asked a welfare agency for material assistance in last 6 months (%)	27
Figure 15 Used emergency relief in the last 6 months (%)	28
Figure 16 Used financial support services in the last 6 months (%)	28
Figure 17 Experienced difficulty accessing welfare services (%)	29
Figure 18 How helpful welfare services were when you needed financial assistance (%)	29
Figure 19 Mean financial satisfaction, Wave 6, by exposure to violence and employment status (%)	36
Figure 20 Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%)	37
Figure 21 Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%)	37
Figure 22 Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%)	37
Figure 23 Proportion of women with unpaid overdue bills, Wave 6, by exposure to violence (%)	38
Figure 24 Proportion of women who had been contacted by a debt collector in the last 6 months, Wave 6, by exposure to violence (%)	38
Figure 25 Proportion of women who had pawned or sold items in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)	39
Figure 26 Proportion of women who had asked for financial assistance from family or friends in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)	39
Figure 27 Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)	40
Figure 28 Proportion of women who used emergency relief in the last 6 months, Wave 6, by exposure to violence (%)	40
Figure 29 Proportion of women who reported difficulty accessing welfare services Wave 6, by exposure to violence (%)	41
Figure 30 Characteristics of women in Wave 1, by whether or not affected by DV	78
Figure 31 Subsequent exposure to DV for women who were affected by violence in the 6 months prior to Wave 1	78
Figure 32 Linear regression results: Domestic violence in any wave as the dependent variable	79
Figure 33 Logistic regression results: Domestic violence in any wave as the dependent variable	80
Figure 34 Mean individual income at Wave 6, by exposure to violence in the survey period	81
Figure 35 Employment at Wave 6, by exposure to violence in the survey period	81

List of tables

Table 1 Measures of women's economic security.....	18
Table 2 Linear regression models: DV in Wave 1.....	31
Table 3 Association with DV in Wave 1 (regression coefficients).....	33
Table 4 Linear regression results, domestic violence reported in one wave and more than one wave.....	43
Table 5 Logistic regression results (odds ratios), domestic violence reported in one wave and more than one wave.....	45
Table 6 Description of interviewees.....	47
Table 7 Summary of strategies suggested by interviewees to improve women's economic security.....	51

Abbreviations

Term	Meaning
ACTU	Australian Council of Trade Unions
ALRC	Australian Law Reform Commission
ANROWS	Australia's National Research Organisation for Women's Safety
DSS	Australian Government Department of Social Services
JSCI	Job Seeker Classification Instrument

Executive Summary

Aims

Australia's National Plan to Reduce Violence against Women and their Children 2010-2022 recognises the importance of economic wellbeing to the capacity of women and children to rebuild their lives following violence (Department of Social Services, 2014). Consistent with this recognition, and with Australia's National Research Agenda to Reduce Violence against Women and their Children (ANROWS, 2014), this research was designed to support initiatives to improve women's economic circumstances following violence. In particular, the research was designed to explore:

- the impact of violence on women's economic status;
- the efficacy and limitations of existing approaches, policies and programs relating to women's economic security; and
- to identify ways to more effectively build women's economic security following violence.

Background

The research report builds on the literature review contained in the ANROWS Landscapes paper "Building effective policies and services to promote women's economic security following domestic violence: State of knowledge paper" (Cortis and Bullen, 2015). That paper discussed how economic abuse is a frequent, yet under-researched tactic of violence. Financial issues, including the prospect of leaving property or assets behind, are major factors in women's decisions about leaving or staying in violent relationships, and the economic difficulties arising from violence, including loss of wealth upon separation, reverberate through women's lives and increase hardship in the long-term. The Landscapes paper also highlighted evidence of inadequacies in the systems intended to identify, prevent and respond to the economic harms arising from violence.

This report builds on the Landscapes paper with new statistical analysis and qualitative evidence. The statistical material reinforces how domestic violence contributes to alarming levels of financial stress among Australian women. Domestic violence is associated with economic stressors which penalise women for a number of years after violence is experienced. Interviews with stakeholders demonstrate widespread perceptions that although Australia has some highly effective initiatives in place, these operate on too small a scale to fully address the extent or range of women's needs.

New evidence of the financial impact of domestic violence

Evidence of the economic impact of partner violence comes from analysis of the Journeys Home survey. Journeys Home involved a sample of disadvantaged people, drawn from Centrelink records in 2011. It included questions about exposure to violence, relationships to perpetrators, and economic status, and shows how domestic violence contributes to high levels of economic hardship among women.

Participants were interviewed every 6 months over the six waves of the study, from 2012-14. Of the 765 women who participated, 159 (20.8%) reported that they were victims of partner violence in the 6 months prior to Wave 1. Women affected by violence had similar average incomes to those not affected, and were no more or less likely to participate in paid work. However, women affected by violence fared much worse on indicators of financial hardship and stress. The economic penalty associated with violence persisted across the six waves of the survey:

- By Wave 6, women affected by violence in Wave 1 still had more difficulty paying bills, and carried higher average levels of debt.
- By Wave 6, women affected by violence in Wave 1 were more likely than other women to go without food when they were hungry due to shortage of money.
- In Wave 6, women who had reported violence in any wave of the study had lower levels of financial satisfaction than those not affected by violence.
- Women affected by violence in Wave 1 were more likely to ask for material assistance from welfare agencies in Wave 6.

Further, economic outcomes in Wave 6 were worse for women exposed to prolonged or repeated violence in the survey period. While income levels and employment rates were similar, women who experienced domestic violence in more than one wave of the study fared worse than others in Wave 6.

- Compared with other women, those who reported violence in more than one wave were less satisfied with their financial status in Wave 6.
- Women with repeated or prolonged exposure to violence had more difficulty paying bills, and were more likely to report hunger due to shortage of money in Wave 6 than other women.
- Women with higher levels of exposure to violence had more difficulty affording social activities.

- Importantly, repeated or prolonged violence was associated with higher demands on welfare agencies for material assistance. However, women who experienced violence in more than one wave of the survey also reported more difficulty accessing welfare services than women who reported violence in one wave or who were not affected in the survey period.

Overall, these data suggest how preventing violence and intervening early to reduce exposure would help both protect women from extreme levels of financial hardship and stress, and reduce demands on welfare service systems.

Insights from sector leaders and advocates

To explore how services and systems can better promote women's economic security following violence, we conducted semi-structured interviews. Rather than interviewing women affected by violence themselves (which would require women to retell their stories), we interviewed 32 key informants involved in developing and delivering services and supports for women affected by violence. These people were selected on the basis of their role in policy advocacy, service design and delivery, including in relation to groups of women who may have different circumstances and needs, such as women in rural areas, women with disabilities, women involved in post-separation property settlements, those employed and those looking for work.

Interviewees identified several areas which need to be properly resourced to be part of a coordinated response to economic disadvantage resulting from violence. Change is required in relation to:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports.

Directions for change

The interviews highlighted how change across policy and service systems should involve a number of strategies, aimed at some broad goals. Widespread change, coordinated with other violence prevention initiatives, is required across institutions, services and supports. Interviewees discussed how the economic impacts of violence harm women in an overarching context of inequality and under-resourcing:

- Overall, women are disadvantaged economically relative to men, and violence exacerbates this inequality.
- Women have highly diverse needs and circumstances, and associated, different groups of women have particular vulnerabilities to economic harm.
- For many years, services and systems have been severely under-resourced, which undermines their capacity to meet the range or diversity of women's needs.

The report uses interviewees' perspectives to understand the range of strategies necessary to achieve four areas of change. These should be considered broad system goals for addressing the economic harm associated with violence:

- *preventing* the economic harms that women experience during violence, and upon separation from a violent partner;
- meeting women's *basic needs* in the crisis period and beyond;
- improving system capacity to *redress* economic harms, that is, to remedy the injustices women experience where loss of resources results from violence; and
- *promoting* women's financial capacity where this is required.

The range of strategies to help achieve these goals are listed below and discussed in detail in the body of the report.

Preventing economic loss associated with violence

- Improve women's economic status;
- improve community understanding of economic issues associated with violence;
- early specialist advice and assistance to secure property and funds, and prevent loss upon separation;
- consumer policies that prevent financial abuse;
- prevent Centrelink debt arising from financial abuse;
- improve access to Child support payments;
- prevent economic loss while waiting for court settlements; and
- prevention of loss through employment.

Meeting women's basic living needs and economic security in the crisis period and beyond

- Improved access to options for immediate and long term housing security;
- adequate levels of income support; and
- improving Centrelink capacity to identify and respond to women's needs.

Redressing economic injustice associated with violence

- Improve Family Court outcomes for women experiencing violence;
- access to legal representation and support;
- develop alternative means of resolving small property matters and debts;
- developing consumer policies to remedy financial abuse; and
- specialist domestic violence skills for financial counsellors.

Promoting women's future earnings and economic wellbeing

- Access to affordable housing;
- access to education and training opportunities; and
- improved employment services and supports.

Introduction

Australia aims to reduce domestic violence, as part of its National Plan to Reduce Violence against Women and their Children 2010-2022 (Department of Social Services, 2014). The National Plan recognises the importance of economic wellbeing to the capacity of women and children to rebuild their lives following violence. Initiatives associated with the National Plan, and better community understandings of domestic violence, have led to increasing recognition that violence involves economic tactics and harms, as well as those which are physical and psychological.

The state of knowledge paper, prepared as a foundation for the empirical work contained in this report (Cortis and Bullen, 2015), discussed how economic abuse is a frequent, but commonly overlooked dimension of violence. Economic abuse directly interferes with women's economic participation, status and wellbeing. Even where economic abuse is not a tactic of violence, physical and psychological abuse can disrupt women's economic participation, and generate unfair costs borne by individual women and children, and the service systems that seek to support them. Although this economic disadvantage is experienced in different ways by women in different circumstances, it influences when and how women can avoid or escape violence, and how they can participate in employment and society, ultimately undermining women's status, independence and wellbeing over the life course.

Previous research about the economic harms of domestic violence

The state of knowledge paper (Cortis and Bullen, 2015) discussed how along with other tactics of violence, economic abuse (which may involve interfering with education or work, controlling or withholding money, or generating costs for women), reduces women's ability to acquire, use and maintain economic resources, and makes it difficult to leave violent relationships. The economic harms associated with domestic violence, and the health, legal and housing costs associated with leaving violent relationships, lower women's income and assets, raise the risk of poverty for women and children, and prevent women from reaching their full potential in paid work and community life.

While economic abuse may occur during a relationship, it may also emerge, continue or escalate after a relationship has ended. However, economic abuse may not be recognised as violence by women, police or domestic violence practitioners, or may be hidden or difficult to measure and monitor, especially as cultural conventions treat income and wealth, and intra-household distributions, as private matters.

Economic abuse is defined in the family violence legislation of four Australian jurisdictions but definitions and examples of behaviour vary, reflecting the very wide range of behaviours and tactics that economic abuse may involve, and the lack of a strict definition. Related, there are no perfectly accurate estimates as to the prevalence or impact of economic abuse. In Australia, financial abuse has been estimated to occur among 80-90 percent of women who seek support for domestic and family violence (Evans, 2007, Macdonald, 2012). In the UK, between 43 and 98 percent of those experiencing physical violence were found to have also experienced economic abuse (Sharp, 2008). However, economic abuse may also occur on its own, without the physical and emotional tactics most often associated with domestic violence, making it difficult to identify. Women experiencing economic abuse but not physical threats or harms may be less likely to involve police or access domestic violence services and supports, making prevalence estimates particularly difficult.

As well as economic abuse, the physical, emotional and other tactics of violence also generate economic costs for women. For example, there are significant health, housing and legal costs associated with violence and leaving violent relationships, including lost earnings where violence disrupts paid employment.

Further, while separation from any relationship tends to incur costs, the costs of separating from a violent partner tend to be higher. Loss of property and assets upon ending a violent relationship is a key area through which violence generates economic harms. It has been estimated that around 7 in 10 women in Australia who have left a violent relationship left property or assets behind (Cox, 2015). Property divisions tend

to be worse for women separating from violent partners than other separations (Qu, Weston, Moloney, Kaspiew and Dunstan, 2014). Further, loss of wealth in the context of separation from a violent partner occurs in the context of limited access to adequate income support, and labour markets which are not necessarily responsive to the needs of women, especially sole parents (Blaxland, 2008, Braaf and Meyering, 2011, Costello, Chung and Carson, 2005).

In addition, economic tactics of violence may not cease upon separation. Economic abuse may emerge, continue or escalate post-separation, including during attempts to divide shared resources and resolve financial matters through the courts or child support systems. Violent ex-partners may intensify financial abuse when other forms of control are lost, using financial matters as a way to continue to control women's lives after separation (Cameron, 2014).

Research about strategies for promoting women's economic security

In a context of limited resources for services and supports, strategies to address domestic violence have needed to emphasise meeting women's immediate safety needs, rather than changing cultures and building women's long-term economic independence. The state of knowledge paper (Cortis and Bullen, 2015) identified the need to make economic issues primary components of domestic violence prevention and responses. It advocated building economic security into broader strategies of crisis and post-crisis support across a range of areas, including income support, employment services, education and training, housing, financial management, industrial policy, consumer protection, and access to justice. Society-wide measures, such as equal pay can improve women's independence generally, as can affordable housing, and adequate and accessible social security. Paid domestic violence leave was identified as important for minimising disruption to incomes while women end violent relationships, and for reducing the adverse financial impact of violence on women. Routine screening by financial counsellors and other frontline practitioners to identify financial issues related to domestic violence, was also identified as a positive direction for change (Adams, 2011).

Since the state of knowledge paper was published, Victoria's Royal Commission into Family Violence has also underlined a comprehensive range of strategies to end domestic and family violence. The Commission recognised the importance of promoting awareness of the economic aspects and impacts of violence, and developing strategies to promote women's economic empowerment. Noting that economic abuse is often not recognised as a form of family violence or is given lower priority, the Commission heard evidence of the need for professional development relating to economic abuse; the need to involve banks, utilities and government departments in responding to it; and the pivotal role of the workplace in women's ability to leave violent relationships (Royal Commission into Family Violence, 2015).

Among its 227 recommendations were several relevant to promoting women's economic security following violence. The Commission recognised the importance of securing paid employment for helping victims of domestic and family violence become financially secure and recover from the consequences of violence, and outlined the importance of promoting understanding of economic abuse, financial literacy, and addressing debt related to family violence (Royal Commission into Family Violence, 2015, p. 30). In particular, it included promoting the capacity of financial counsellors to recognise and respond to economic abuse; amending the National Credit Code and policies of banks and essential services providers to recognise family violence as grounds for financial hardship and resolve disputes about joint debt (Royal Commission

into Family Violence, 2015, p. 74-78) Implementation of these initiatives, many of which were also suggested by participants in this study, should be closely monitored and evaluated, and considered nationally.

Rationale and research questions

Informed by the literature review and as detailed in the state of knowledge paper (Cortis and Bullen, 2015), our empirical research was designed to address a series of research questions. Specifically, the research was designed to explore:

- the economic pathways of vulnerable women following domestic violence, to help understand the impact of domestic violence on economic wellbeing in Australia, through indicators of:
 - financial stress;
 - participation in the income support and welfare service systems; and
 - employment and job search;
- what supports are available to help promote economic security following violence, including through the income support and community service system, and gaps in provision, including in the targeting, timing, adequacy and co-ordination of supports; and
- ways to improve service systems' capacity to promote women's economic security following violence, including examples of good practice which addressed the needs of sub-populations of women.

To explore these issues, both quantitative and qualitative methodologies were used.

Quantitative research: overview

Multivariate analysis was used to assess women's economic outcomes following violence, using the Journeys Home longitudinal dataset. This contains detailed information on housing, financial pressures, and violence for a random sample of disadvantaged men and women who were flagged by Centrelink as homeless or at risk of homelessness, and who participated in the survey from 2012-14. Journeys Home was initiated and funded by the Australian Government Department of Social Services (DSS), as a study of living and housing challenges in Australia, as part of the National Homelessness Research Agenda. Design and data collection was managed by the Melbourne Institute of Applied Economic and Social Research at the University of Melbourne (Wooden, 2012).

Domestic violence affects women in diverse socio-economic circumstances. However, while violence adversely affects women regardless of socio-economic position, our use of Journeys Home, which drew a sample from Centrelink records, is consistent with our focus on the economic impact of violence on highly disadvantaged women, indicated by participants' housing insecurity. This focus was defined in the context of the overarching research priorities of ANROWS (2014), which called for research focused on the operation of Australia's welfare safety net, to improve the role of income support and employment and financial management services in building economic security following violence. A focus on disadvantaged women also recognised that those with the lowest levels of resources and

security may be most vulnerable to, and negatively affected by violence. As the Australian Bureau of Statistics' Personal Safety Survey 2012 showed, 1.8 percent of women in the bottom 40 percent of household income reported violence by a cohabiting partner, compared with 1.4 percent of women in the top-earning 20 percent of households (Cox, 2015, p. 88). Violence may also have harsher economic impacts on low income women. Lack of independent income, and general lack of economic security makes it difficult for women to leave violent relationships.

Data analysis involved comparing measures of economic status and financial hardship for groups of disadvantaged women who were affected by domestic violence and those who were not. Bivariate analysis tested whether gaps based on exposure to violence were significant at the 0.05 level. As well as indicating where levels of significance were less than the .05, figures which were below .01 and .001 are also noted, to indicate where results are highly unlikely to be due to chance. Values slightly above the .05 threshold are also noted to allow readers to draw conclusions about substantive significance where statistical significance was marginal. As well as tracking the economic status of these groups of women over the six waves of the survey, regression analysis was used to estimate the association between various measures of exposure to domestic violence and financial outcomes. Further, analysis was undertaken to determine the impact of prolonged exposure to violence. Full details of the approach to the analysis and methodology are in *Exploring the economic impact of violence using Journeys Home*.

Qualitative research: overview

Interviews were conducted with key informants involved in developing and delivering systems of services and supports for women affected by violence. Rather than interviewing women affected by violence themselves and requiring them to retell their stories, we focused on practitioners who had supported large numbers of women affected by violence throughout their careers, and whose involvement in developing service models and advocacy strategies placed them in a good position to constructively comment on system capacity and gaps, and directions for change. In designing, conducting and interpreting the interviews, we adopted a broad system-level perspective which recognised the range of possible services and supports for promoting economic wellbeing following violence. Informed by Cortis and Bullen (2015), we focused on a wide range of issues which could impact on women's economic security, including those related to income support, financial services, industrial regulation, and specialist domestic violence services, among others. Correspondingly, we recruited informants from across a wide range of systems and public, private and not-for-profit agencies. Full details of the methodology are contained in *Qualitative research with service providers*.

Exploring the economic impact of violence using Journeys Home

As mentioned previously, Journeys Home was designed to focus on housing risks and was not specifically designed as a study of domestic violence. The sample of respondents was drawn from the Centrelink database in 2011, and includes men and women flagged by Centrelink staff as being homeless, and others identified as sharing similar characteristics with that population, who were at risk or vulnerable to homelessness.

While not specifically intended as a study of domestic violence, it captured many women affected by domestic violence. This is unsurprising, as violence is a major contributor to problems of homelessness and housing instability which were the key focus of the survey (Australian Institute of Health and Welfare, 2014). Recognising likely associations between violence and housing risks, the survey asked detailed questions about respondents' experiences of violence. In each of six waves, (two each conducted in 2012, 2013 and 2014), the survey asked detailed questions about exposure to physical violence, including questions about the respondents' relationship to the person who perpetrated the violence. This allowed us to identify which women in the sample were subject to violence from a partner or former partner, and to link this with information about their economic experiences in each wave, including their experiences of financial hardship, their use of services and supports, and their demographic characteristics.

We took two approaches to analysis, both of which showed how violence contributes to economic hardship.

The first approach examined economic pathways over the six waves of the survey for two groups of women: those who reported being affected by partner violence in the 6 months prior to Wave 1, and those who did not. As this "pathways" approach doesn't account for repeated exposure to violence, we took a second, "retrospective" approach. This involved examining women's economic wellbeing and financial status in Wave 6 for groups of women classified according to the number of survey waves in which they reported being affected by partner violence.

We examined bivariate measures, then developed a series of regression models to assess the association between violence and economic hardship, controlling for potentially confounding factors. Specifically, we used Journeys Home to:

- examine the characteristics of women in the Journeys Home sample affected by domestic violence;
- compare, over the six waves of the study, the economic circumstances of women who had experienced domestic violence in the 6 months prior to Wave 1 to those who had not (the "pathways approach");
- compare financial hardship for four groups of women based on their prolonged or repeated exposure to violence (the "retrospective approach"); and
- establish whether associations between domestic violence and financial hardship held after controlling for other factors which may have confounding effects.

Detailed methods

Focus on women

Journeys Home Wave 1 included information for 917 men and 765 women. Although men may also be affected by domestic violence and may experience economic abuse or economic harm as a result of violence, we restricted our analysis to women only. This was for three main reasons.

First, the research was designed to focus on women's safety, and to build on the international research literature focused on women's economic experiences following domestic violence.

Second, an initial exploration of the Journeys Home data reflected the gendered nature of domestic violence. In particular, much smaller proportions of men than women reported being affected by violence from a partner or former partner. In Wave 1 for example, there were 59 men in the sample (6.4%) who said they were affected by partner violence in the previous 6 months, compared with 159 women (20.8% of women).

Third, among those affected by partner violence in the 6 months prior to Wave 1, higher proportions of women than men reported being harmed by physical violence. This was the case for 45 percent of women affected by partner violence compared with 34 percent of men. Women affected by partner violence in the 6 months prior to Wave 1 were also more likely to say they experienced anxiety or fear because of the physical violence, compared to men who reported partner violence: this was the case for 39 percent of women compared with 25 percent of men who reported partner violence. Women who reported partner violence in Wave 1 were also more likely to have sought support from the police. This was the case for 30 percent of women who reported partner violence in Wave 1 compared with 12 percent of men who did so. While some men are also adversely affected by violence, these data indicate that women are both more likely to experience violence than men, and also to experience more severe impacts. However, although we saw reason to restrict analysis to women for this piece of work, future research could further explore men's experiences of violence, including its economic correlates and impacts.

Identifying domestic violence in Journeys Home

Interviews in all waves of Journeys Home were conducted by trained survey interviewers. These interviewers asked a series of questions, including questions about exposure to violence. Participants could choose to skip the section, or skip any items within it. The questions used to identify partner violence for the purposes of the research are described below. As the survey was longitudinal, exposure to violence could be experienced and/or disclosed in one or more waves of the survey.

We identified violence in two main ways. First, a "pathways" approach was used to analyse whether or not women were affected

by various kinds of partner violence in Wave 1, for the purposes of tracking experiences through the survey period. Second, we counted how many of the six survey waves women reported being subject to partner violence, as the basis of a "retrospective" approach to analysing how different levels of exposure to partner violence impacted on financial indicators at Wave 6.

Neither approach indicates women's lifetime exposure to violence. The 3 year survey period gives a truncated window on women's experiences. There is limited information about women's experiences of domestic and family violence before survey commencement, and no information about women's experiences after the survey period. Within these constraints, the "pathways" and "retrospective" approaches provide two different ways of measuring and analysing exposure to violence, and both show how exposure to violence lowers economic wellbeing. However, as shown in the "retrospective" approach to analysis, prolonged, repeated exposure to violence has the worst economic impact.

Identifying women affected by domestic violence in Wave 1

The 765 women in Wave 1 were divided into two groups, as the basis for the "pathways" approach to analysis. The first group consisted of those women who reported having been affected by domestic violence in the 6 months prior to Wave 1 data collection, while the second consisted of those who did not report being affected in that period. Respondents were defined as having been affected by domestic violence in the 6 months prior to Wave 1 if they reported experiencing any of the following:

1. physical violence in the last 6 months, where the physical violence was from a partner or former partner¹;
2. threats of violence from a partner or former partner;
3. sexual assault by a partner or former partner in the last 6 months;
4. homelessness in the 6 months, where the reason for the most recent episode of homelessness was domestic violence or abuse; or
5. use of a family violence service in the last 6 months.

Based on these criteria, 159 of 765 women in the sample (20.8%) were affected by domestic violence in the 6 months prior to

1 Note that physical violence, threats of violence and sexual assault were considered "partner violence" if they were from a partner or former partner regardless of whether they were living together or not at the time of the violence, or at the time of interview. Threats were included in Wave 1, but not in subsequent waves.

Wave 1, while 606 were not (79.2%). Of the 159 women who had experienced violence in the 6 months prior to Wave 1:

- 81 reported experiencing threats of violence from a partner or former partner (50.9%).
- 67 reported physical partner violence (42.1%).
- 80 reported using a family violence service (50.3%).
- 26 reported that their most recent episode of homelessness in the last 6 months was due to domestic and family violence (16.4%).
- Sexual assault by a partner or former partner was reported by less than 10 women in Wave 1.

As indicated above, the criteria captured women who reported being affected by domestic violence in the last 6 months only, and not those ever exposed to, or affected by violence.² Of the 159 women affected by violence in the 6 months prior to Wave 1, 100 also reported violence in 1 or more subsequent Waves.

Of the 606 women not exposed to violence in the 6 months prior to Wave 1, around a quarter (147 women, or 24.3%) reported that they were affected in a subsequent Wave.³ A description of the characteristics of those affected by violence in the 6 months prior to Wave 1 and those who were not affected by violence in that period, are in Appendix A: Supplementary tables (Figure 30). These data reflect the high levels of disadvantage in the Journeys Home sample. For example, 27.6 percent of all women in Wave 1 reported having ever been placed into foster, residential or kin-care, and the proportion was slightly higher among those affected by violence in Wave 1 (32.7%). Only two in five women in Wave 1 had completed Year 12, which is much lower than the national average of 89.5 percent for women in 2014 (see ABS, 2015). One in five women were from Aboriginal or Torres Strait Islander backgrounds (21.2%). Less than one in five women in Wave 1 were employed (18.2%), reflecting sourcing of the sample from the income support database. Correspondingly, a little over half had been registered with an agency to help with job search in the last 6 months (52.3%).

2 Journeys Home also asked questions about exposure to family violence as a child, and whether domestic violence was a reason for first respondents' first episode of homelessness (which may not have been in the last 6 months). While our analysis does not use these measures, they may be worthy of examination in further research using Journeys Home.

3 The "pathways" approach described below provides a more detailed analysis of the impact of prolonged or recurrent exposure to violence.

There were few significant differences between the characteristics of women affected by domestic violence in the 6 months prior to Wave 1 and those who were not. The main difference was the presence of children: 45.9 percent of those affected by violence had a child aged under 18 living with them, compared with 31 percent of women in the sample who were not affected by violence in that time period ($p < .001$). Among those affected by violence, there were also slightly larger proportions of women who had ever been in foster, residential or kin-based care ($p = .06$).

Women affected by domestic violence in Waves 2 to 6

In any of Waves 2 to 6, around 20-30 percent of the 159 women affected by violence in Wave 1 reported further exposure to violence (see Appendix A: Supplementary Tables, see Figure 31). More than 3 in 5 (62.9%) of the 159 affected in Wave 1 also reported being affected by violence in at least one subsequent wave (that is, from Wave 2 to Wave 6). However, this figure is affected by the different way of measuring domestic violence in Wave 1 compared with Waves 2 to 6, which are likely to underestimate the incidence of violence from Waves 2 to 6. Whereas Wave 1 included threats of violence, questions about whether or not respondents had experienced threats of violence, and their relationship to the person making these threats, were not included in subsequent waves.⁴ As a result, for each of Waves 2 to 6, respondents were defined as having been affected by domestic violence if they had:

1. experienced physical assault by a partner or former partner in last 6 months;
2. experienced sexual assault by a partner or former partner in the last 6 months;
3. left the place they were previously living due to domestic violence; or
4. used a family violence service in the last 6 months.

Using this definition for Waves 2 to 6 and the slightly wider definition for Wave 1 (which includes threats), there were 292 women (38.2%) who were affected by violence at any point during the survey, although, as indicated above, the proportion who reported it in each wave was lower, hovering between 20 and 30 percent. Of the 292 women who experienced violence at any time in the survey period, 135 (46.2%) reported it in one wave only, 89 (30.5%) reported it in two waves, 34 (11.6%) reported it in three waves, 34 (11.6%) reported it in four waves or more waves.

4 Why this changed was not documented. However, it is likely the question about threats of violence was removed for pragmatic reasons, to shorten survey length.

Identifying repeated and persistent exposure to violence

In addition to the “pathways approach” which distinguished exposure to violence based on reports in Wave 1, we identified women subject to repeated and prolonged exposure to partner violence during the survey period. This was developed as a categorical variable distinguishing how many of the six waves women had reported violence in. The 644 women who participated in Wave 6 were classified to one of four categories, based on their exposure to partner violence as per the criteria explained above⁵:

1. Women in Wave 6 who didn't report partner violence at all during the survey period (n=377).
2. Women in Wave 6 who reported it in one wave only (n=124).
3. Women in Wave 6 who reported it in two waves (n=80).
4. Women in Wave 6 who reported it in three or more waves (n=63).

These categories provide an indicator of those women subject to repeated or recurrent abuse, based on how many 6 month periods they reported experiencing partner violence. Of course, this is an indicator only, and does not capture the intensity of exposure to violence within a wave, and so treats single and multiple episodes of violence within a 6 month period identically. Notwithstanding, the categories distinguish broad groups of women who appear, based on the evidence available, to have been affected by partner violence to differing extents in the survey period.

⁵ As these figures relate to women who participated in Wave 6 only, the figures differ slightly from those mentioned above, which relate to women who reported domestic violence at any point in the survey period.

Approaches to analysis

Bivariate time series analysis

Journeys Home included a range of indicators of financial hardship and wellbeing across the six waves of the survey. Indicators include those relating to:

- *women's economic status*: including weekly income, financial satisfaction and paid employment;
- *access to basic necessities*: including ability to pay for food, utilities, and social activities;
- *financial hardship*: including unpaid overdue bills, whether or not women had to sell or pawn items, contact with debt collectors, and self-assessed housing security;
- *use of financial supports*: including use of emergency relief; use of welfare agencies for food, clothes, accommodation or money; and requests for financial help from friends or family.

Bivariate analysis was used to compare the following:

1. Indicators over six waves of the survey for two groups: those who, in Wave 1 of the survey, said they had been affected by domestic violence in the last 6 months, and those who did not (as per the “pathways approach”) (see *Economic outcomes from Wave 1 to Wave 6*).
2. Indicators in Wave 6 for women with varying levels of recent exposure to partner violence, based on the number of survey waves they reportedly experienced it in (as per the “retrospective” approach, see *Understanding economic effects of prolonged exposure to violence*).

Percentages of women were calculated taking account of both item non-response and wave non-response.

Multivariate analysis

Multivariate analysis was used to examine associations between domestic violence and women's economic status, controlling for potentially confounding variables. To establish the extent to which domestic violence was associated with economic hardship controlling for other potentially confounding factors, we developed a series of regression models. Where the dependent variable divided respondents into two categories (for example, those who experienced difficulty paying bills and those that did not), logistic regression models were used. These models calculate odds ratios from the coefficients, which indicate the unique importance of independent variables for predicting classification of respondents into either of two categories (Dewberry, 2004). Where the dependent variable was a scalar measure (for example, income level, level of debt, or level of satisfaction with financial status), linear regression (ordinary least squares) was used. All analysis was performed with Statistical Package for the Social Sciences (SPSS version 23). While the threshold for statistical significance was set at the 0.05

level, p-values marginally above the threshold were noted, to allow assessment of practical or substantive significance in the context of sample and effect sizes (Hubbard and Meyer, 2013).

Dependent variables: Measures of women's economic security

A list of the dependent variables used as indicators of women's economic security, and their definitions, is in Table 1.

Independent variables

Models were developed to explore the association between violence and the economic indicators listed above. A series of measures of domestic violence were used, as there are different ways that exposure to violence was captured in Journeys Home, and because there may be differences in types and extent of

exposure, for example, those exposed in only one wave compared with more than one. The measures used were:

- whether or not respondents reported partner violence in Wave 1 (a binary indicator with "no" coded as "0" and "yes" coded as "1");
- whether or not respondents reported partner violence in any wave of the survey (again, constructed as a binary indicator with "no" coded as "0" and "yes" coded as "1"); and
- a categorical indicator capturing how many of the six survey waves respondents reported exposure to partner violence (coded as "0" to "3", with "3" capturing those who reported violence in three or more waves).

Table 1 Measures of women's economic security

	Measure	Data definition
Economic status	Weekly income	Gross individual weekly incomes, measured in dollars.
	Financial satisfaction	Score on a scale of 0 (totally dissatisfied) to 10 (totally satisfied)
	Undertaking paid employment	Worked at any time at all during the last 7 days, in a job, business or farm (binary measure, no=0, yes=1)
Access to basic necessities	Went without food due to shortage of money	Because of a shortage of money, had to go without food when you were hungry (in last 6 months) (binary measure, no=0, yes=1)
	Couldn't go out with friends because of shortage of money	Could not go out with friends because you could not pay your way? (in last 6 months) (binary measure, no=0, yes=1)
	Difficulty paying utilities bill	Because of a shortage of money, could not pay electricity, gas or telephone bills on time? (in last 6 months) (binary measure, no=0, yes=1)
	Self-assessed housing security	Describes current housing situation as "secure in your accommodation" (not "at risk of homeless" or "homeless") (binary measure, no=0, yes=1)
Financial hardship	Value of unpaid overdue bills	Approximate value of unpaid overdue bills (\$)
	Had to sell or pawn items	Because of a shortage of money, had to pawn or sell something (in last 6 months) (binary measure, no=0, yes=1)
	Contact with debt collectors	Has been contacted by a debt collector in the last 6 months (binary measure, no=0, yes=1)
Use of financial supports	Asked for financial help from friends or family.	Because of a shortage of money, asked for financial help from friends or family? (binary measure, no=0, yes=1)
	Use of emergency relief	Used emergency relief services in the last 6 months (services that provide assistance and food, clothing or vouchers) (binary measure, no=0, yes=1)
	Use of welfare agencies for food, clothes, accommodation or money	Because of a shortage of money, asked a welfare agency for food, clothes, accommodation or money (binary measure, no=0, yes=1)
	Difficulty accessing welfare services	Whether respondent had any difficulty accessing welfare services in the last six months (binary measure, no=0, yes=1)
	Helpfulness of welfare services when you need money or financial assistance?	Rated welfare services as "Very helpful" or "somewhat helpful" (as opposed to neither helpful nor unhelpful, somewhat unhelpful or very unhelpful) when you need money or financial assistance (binary measure, not helpful=0, helpful=1)

Control variables

Each regression model controlled for respondent age. This was captured using binary measures of whether or not respondents were aged under 25, aged between 25 and 55 (treated as the reference category), or aged over 55. Binary measures were also used to capture whether or not respondents were living with one or more children aged under 18, whether they were partnered (regardless of whether their partner was the perpetrator of violence or not), as these family factors could affect access to income, and access to shared household resources. A binary indicator also distinguished between those with any history of living in out-of-home-care (including foster care, residential care, and kin-based care). This was included as an indicator of having a difficult family background, which could plausibly influence economic status, as families provide important sources of financial support. Binary measures also captured whether respondents were living outside metropolitan areas at the time of interview, as this could affect economic hardship by both reducing access to employment opportunities, or changing living costs. Whether respondents were from Aboriginal or Torres Strait Islander backgrounds were also included, along with binary indicators of whether respondents had completed Year 12, and whether they were employed at the time of interview.

Limitations of the approach

As indicated above, the sample focused on the highly disadvantaged sample included in Journeys Home, and may not reflect the economic impact of domestic violence for women for whom asset or income levels, or visa status would make them ineligible of income support payments. Further, the dataset doesn't contain full information about exposure to violence, including the level of severity of violence within a particular wave, or exposure to partner violence prior to the survey period. The questions about violence also focus on physical and sexual violence, with threats included in Wave 1 only, and does not capture exposure to other kinds of violence, such as emotional abuse and economic abuse.

Economic outcomes from Wave 1 to Wave 6

Findings: bivariate analysis

Bivariate analysis of economic status and financial hardship across the six waves of Journeys Home provides insight into the economic penalties of domestic violence which are borne by women during and following violence. On most measures, indicators of economic status were worse, on average, throughout the survey period for the group of women affected by domestic violence in the 6 months prior to Wave 1, compared with the group who were not. Further, on most measures, the difference between the groups persisted over the 3 year survey period. This is shown below, through a series of indicators of women's economic status, access to basic necessities, financial hardship, and use of financial supports. Regression analysis, which controls for potentially confounding factors, is reported in *Regression analysis: Pathways approach*. Further insight, showing how the number of survey waves in which women reported experiencing partner violence predicted worse economic outcomes, is provided in *Understanding economic effects of prolonged exposure to violence*.

Women's economic status

Women's economic status over the six waves of the study was initially explored through measures of weekly incomes, employment status and a subjective measure of satisfaction with financial status.

Income

In Wave 1, women affected by violence in the previous 6 months had higher gross individual weekly incomes than women not affected by violence in that period (Figure 1). In Wave 1, women in the sample affected by violence reported gross individual incomes of \$444, on average, while those not affected by violence in that time period had average incomes of \$388, and the difference was statistically significant in Wave 1.⁶ The gap in weekly incomes persisted over five waves, but narrowed, and was not statistically significant at the .05 level after Wave 4. Incomes had converged by Wave 6, due to the faster growth in incomes for those not affected by violence in Wave 1 than those affected by it.

As shown in the sample characteristics (Appendix A: Supplementary Tables, see Figure 30), women who had experienced violence were more likely to have children than

others, which could explain higher earnings, as the weekly income measure includes income support payments, including family tax benefit, which make allowance for family size. Figure 2 shows the gap in income between women with and without children, and provides a breakdown of income levels based on exposure to violence in Wave 1. The gap between the incomes of those exposed to violence and those who were not was only statistically significant for women with children in Waves 1, 2 and 4. Overall, this is not clear evidence of an association between violence and women's incomes.

Employment

Figure 3 shows there was no difference in the proportion of women in paid work, according to whether or not they were affected by violence in Wave 1. Whereas 16.4 percent of women affected by violence in Wave 1 were in paid work in Wave 1, 18.7 percent of those not affected by violence were working, and the figure had risen slightly and by roughly the same amount for both groups by Wave 6, to 18.8 percent and 20.9 percent respectively. The difference between the two groups was not statistically significant in any wave. We therefore found no evidence of a bivariate association between exposure to violence in Wave 1 and paid work throughout the survey period.

While employment is important for women's economic security, detailed comparison of employment experiences (such as employment duration, reasons for leaving, or access to domestic violence supports in the workplace) for women affected by violence and those not affected cannot be explored using the Journeys Home data, primarily because of the limited numbers of women who were employed in each wave. However, information about the types of jobs women were in when working is available. This information showed that respondents were predominantly working in the types of lower-skill positions.

Occupations and industries

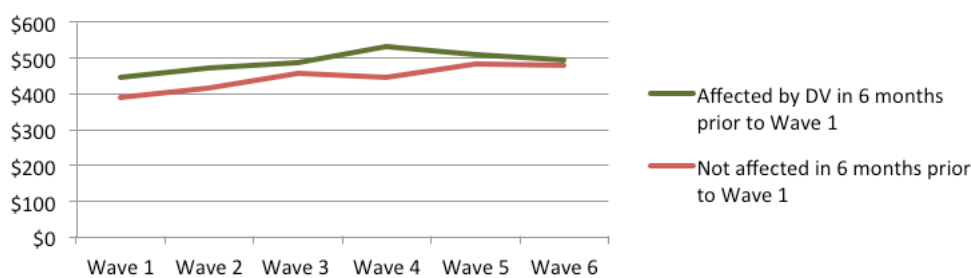
For those in paid work, respondents' occupations were classified using the ANZSCO 2-digit (ABS, 2006a). In Wave 6, the vast majority (130) were employed in lower-skill, non-managerial or non-professional positions. The largest group of working women were classified as "sales workers", "sales assistants and salespersons", "sales support workers", or "sales representatives and agents" (33 workers). The next biggest groups were "carers and aides"; and "cleaners and laundry workers" (each <20 (based on ANZSCO 2-digit classifications).

⁶ These were low by community standards for both groups. By contrast, average weekly total earnings (full and part time women) were \$840 in November 2012 (see ABS (2013). Average Weekly Earnings, Australia, Nov 2012, Cat. No 6302.0. Canberra, Australian Bureau of Statistics.

Respondents' industry of employment was captured in the dataset using ANZSIC 2-digit classifications (ABS, 2006b). The largest group of women were working in "food and beverage services" in wave 6 (25) followed by "social assistance services", "food retailing" and "other store-based retailing", and "administrative services", "residential care" and "personal and other services" (each <20).

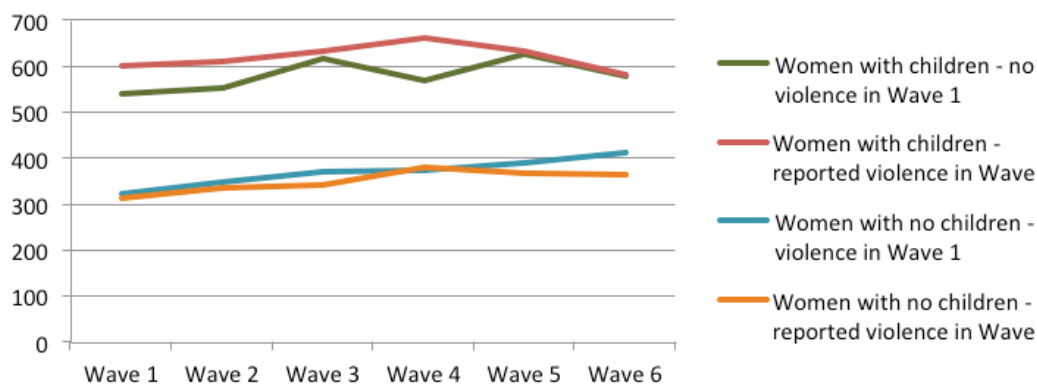
There was no significant difference in how respondents were distributed across occupations or industries according to whether or not they experienced domestic violence in Wave 1, or at any point during the survey period.

Figure 1 Exposure to violence in Wave 1 and women's gross individual weekly incomes (\$)



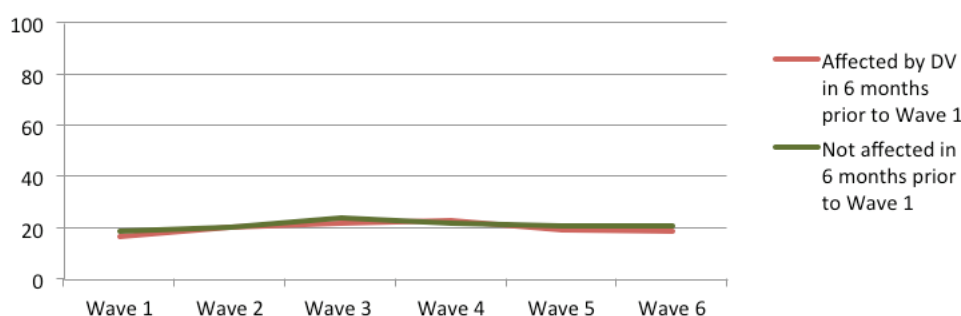
Note: Difference was statistically significant in Waves 1, 2 and 4 (p<.05).

Figure 2 Estimated total gross individual weekly income, women with and without children by exposure to violence in Wave 1 (\$)



Note: the gap between mean incomes of women with children and those without was statistically significant in all waves. For women with children, the gap in mean incomes for women affected and not affected by violence was statistically significant only in Waves 1, 2 and 4. For women without children, the gap in incomes for those who did and did not report violence was not significant in any wave.

Figure 3 Proportion employed (%)



Note: Differences were not statistically significant in any wave.

Financial satisfaction

Although there was no evidence of differences in women's incomes or employment, those exposed to violence had lower levels of financial satisfaction.

Figure 4 shows average ratings of financial satisfaction based on self-reports on a scale from 0 to 10. In Wave 1, women affected by violence in the previous 6 months had lower mean levels of financial satisfaction than those not affected (scores of 3.7 compared with 4.5). Although financial satisfaction increased slightly over the survey period for those affected and not affected by violence in Wave 1 (average scores of 4.7 and 5.4 in Wave 6 respectively) the gap persisted over the 3 years of the study, and was statistically significant in each wave. Thus, while women affected by violence had higher average levels of income than other women in the sample, they had significantly lower ratings of financial satisfaction than those not affected, with the difference between the groups lasting at least throughout the survey period.

The Journeys Home data do not give precise reasons for the relatively low levels of financial satisfaction of women affected by violence. However, low levels of satisfaction may relate to the additional costs of addressing violence faced by this group, or the impact of economic abuse. The finding may also reflect experiences of loss of wealth and economic security associated with separating from a violent partner.

Access to basic necessities

The Journeys Home survey also asked a series of questions about access to basic necessities: including secure housing, food, utilities, and social activities. While access to secure housing improved through the survey period and the gap between the groups decreased by Wave 6, on each of the other measures, women who reported being affected by domestic violence in Wave 1 had worse outcomes than other women in Wave 6.

Secure housing

Journeys Home asked survey participants to self-assess their housing situation as "secure", "at risk of homelessness", or "homeless". In Wave 1, those affected by violence in the previous 6 months were less likely than others to rate their housing situation as secure, with 66 percent reporting this was the case compared with 76 percent of respondents not affected by violence in the previous 6 months.

Further, the gap between those affected by violence in Wave 1 and those who were not affected narrowed over the period, and was not statistically significant after Wave 3, which was within around 18 months that the survey first captured their experience of domestic violence (see Figure 5). For each group, the proportion of women living in housing which they considered

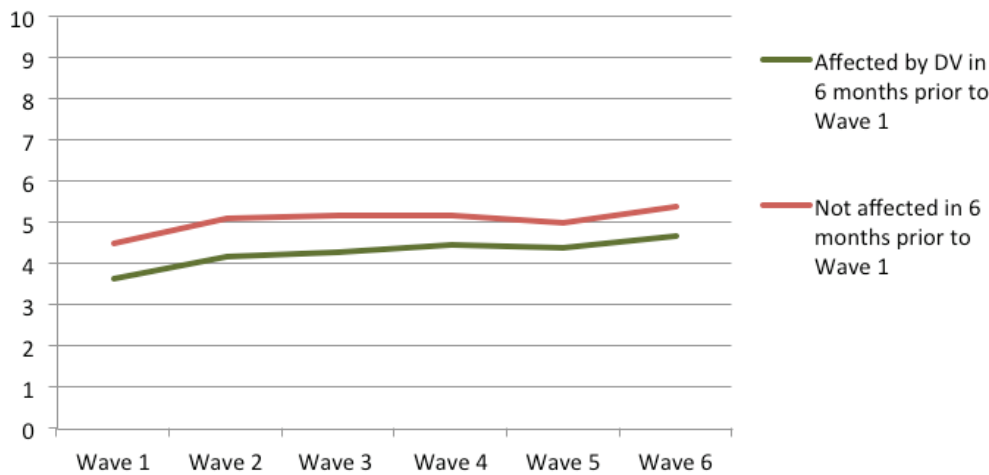
to be secure rose over the survey period. The reasons for this improvement in respondents' feelings of security are unclear. However, these ratings are perhaps partially substantiated by the increase in the proportion of all women who were in public or community housing from Wave 1 (22.6%) to Wave 6 (29.5%).

Going without food

Figure 6 shows how higher proportions of women affected by violence in the 6 months prior to Wave 1 reported going without food due to shortage of money. The gap was widest in Wave 1, when more than half of women affected by violence in the previous 6 months reported going without food (57.9%), compared with 39.3 percent of women who were not affected by violence in that wave. Although the proportion reporting going without food reduced throughout the survey period, even in Wave 6, those who had reported violence in Wave 1 were more likely than others to go without food. In Wave 6, 1 in 3 women who had been affected by violence in Wave 1 (33.6%) reported going without food compared to 22.5 percent of those not affected, and the difference was statistically significant. These figures are much higher than the comparable figure from the general population (3.5%)⁷.

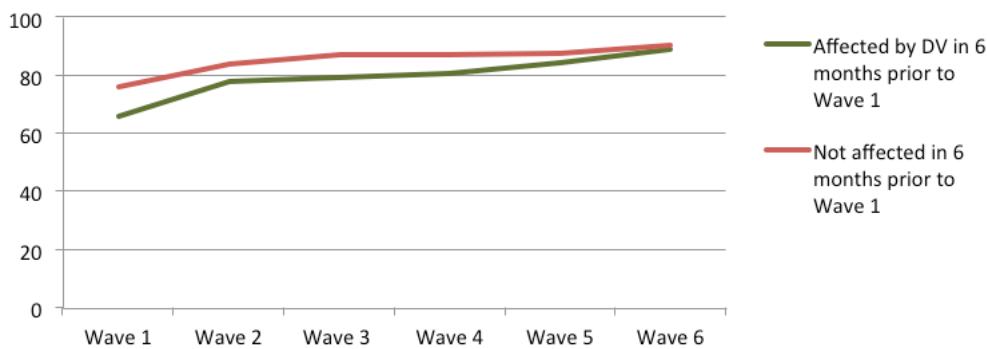
7 This figure comes from the Household, Income and Labour Dynamics in Australia survey, 2009 (see Wilkins, R. & D. Warren (2012). Families, Incomes and Jobs, Volume 7, A Statistical Report on Waves 1 to 9 of the Household, Income and Labour Dynamics in Australia Survey. Melbourne Institute of Applied Economic and Social Research, University of Melbourne. In HILDA and Journeys Home, the questions used different wording, and whereas Journeys Home was conducted with an interviewer, the relevant item in HILDA was captured in a self-completion questionnaire. Notwithstanding, the proportion going without food in Journeys Home is much higher than in the general population, reflecting high levels of disadvantage in the sample.

Figure 4 Mean financial satisfaction, scale of 0 (total dissatisfied) to 10 (totally satisfied)



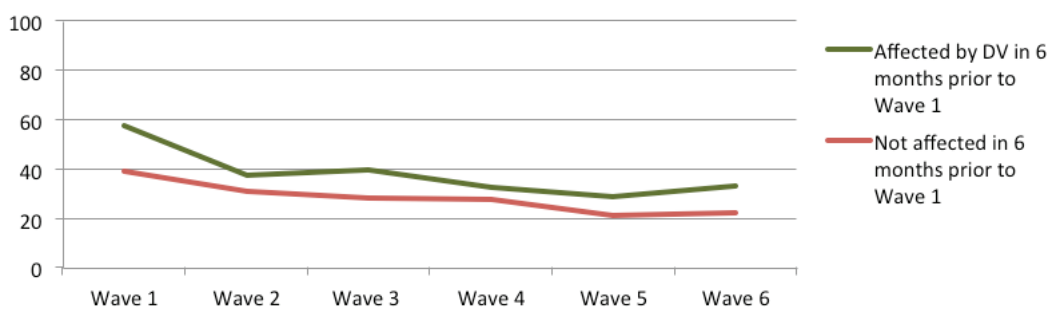
Note: Difference was statistically significant in all waves ($p < .05$).

Figure 5 Proportion that rated their housing situation as "secure" (%)



Note: Differences were statistically significant in Waves 1 to 3.

Figure 6 Went without food at any time in last 6 months because of shortage of money (%)



Note: Differences were statistically significant in all but Wave 2 and 4 ($p < .05$).

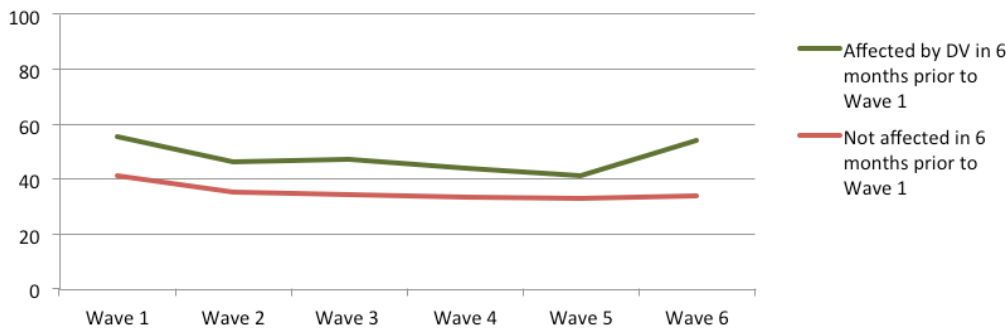
Difficulty paying bills

As for the other measures of access to basic necessities, women affected by violence in Wave 1 were more likely than others to report that they were unable to pay an electricity, gas or telephone bill due to shortage of money. In Wave 1, this was the case for 55.8 percent of those affected by violence in the previous 6 months, compared with 41.4 percent of others. Throughout the survey, the difference was statistically significant in all but one wave (Figure 7).

Social participation

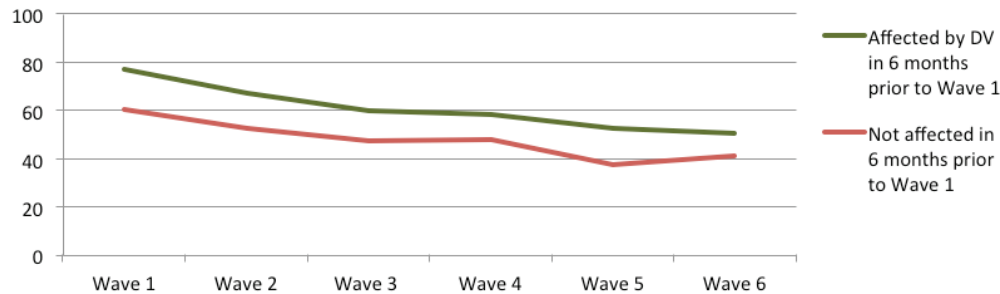
While perpetrators may seek to directly disrupt women’s social connections as a tactic of abuse, this analysis shows how the financial impact of violence also precludes women from social activities. Across the 3 year period, a high proportion of the Journeys Home sample reported that they could not go out with friends because they were unable to pay their way. While the proportion for whom this was the case reduced over time, the gap based on exposure to domestic violence remained evident. In Wave 1, more than three in four women affected by violence were unable to go out with friends due to shortage of money, compared with 60.3 percent of others (Figure 8). The gap remained over time, and differences were statistically significant in each wave.

Figure 7 At any time in last 6 months, could not pay electricity, gas or telephone bills (%)



Note: Differences were statistically significant ($p < .05$) in all but Wave 5.

Figure 8 At any time in last 6 months, could not go out with friends due to shortage of money (%)



Note: Differences were statistically significant ($p < .05$) in all waves.

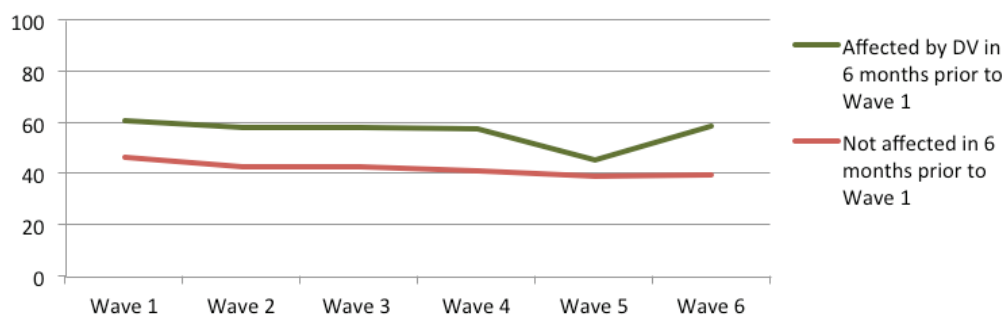
Financial hardship

Other measures also showed persistently higher hardship based on exposure to violence. Measures included the value of unpaid overdue bills, whether respondents had to sell or pawn items in the last 6 months, and whether they had contact with debt collectors.

Unpaid overdue bills

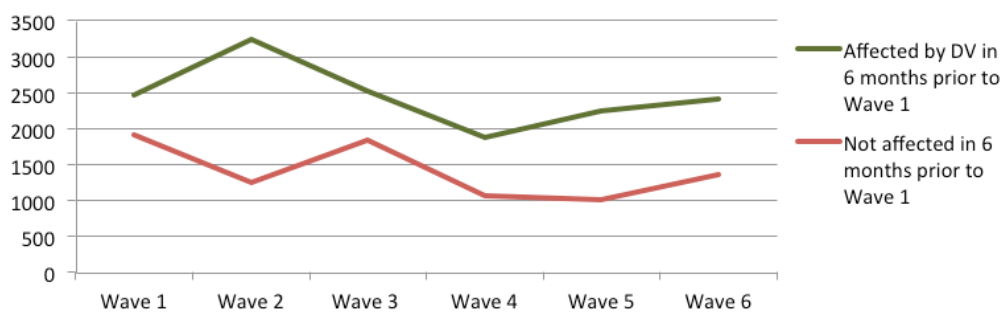
Across the 3 years of the survey, higher proportions of women who were affected by domestic violence in Wave 1 had unpaid overdue bills, compared with those not affected by violence in that time period (Figure 9). Around three in five women affected by violence in the previous 6 months reported unpaid overdue bills in Wave 1 (61.0%), compared with 46.6 percent of other women. Across all waves, the value of these bills was higher among those affected by violence in Wave 1 than for other women in the study, although the reported value of unpaid debt fluctuated over the period (Figure 10). In Wave 6, those affected by violence reported \$2400 in unpaid overdue bills, on average, compared with \$1360 on average for other women.

Figure 9 Proportion with any unpaid overdue bills (%)



Note: Differences were statistically significant ($p < .05$) in all waves, except for Wave 5.

Figure 10 Value of unpaid overdue bills (\$)



Note: Differences were statistically significant ($p < .05$) in all but waves 1 and 3.

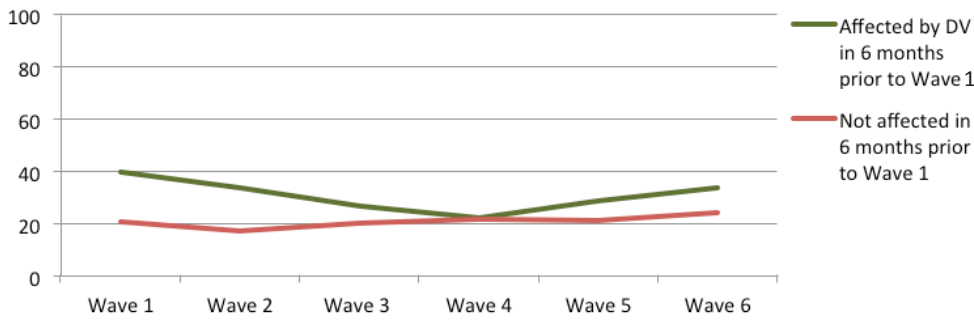
Contact with debt collectors

Journeys Home asked respondents if they had been contacted by a debt collector in the last 6 months. Those affected by violence tended to be more likely to report that this was the case, although the gap was not statistically significant in half of the survey waves (Figure 11). It was widest in Waves 1 and 2 (and statistically significant in each). While the proportion contacted by debt collectors reduced in Wave 2, around double the proportion of women affected by violence in Wave 1 were contacted compared with those who did not report violence (33.6% compared with 17% respectively).

Pawning and selling items

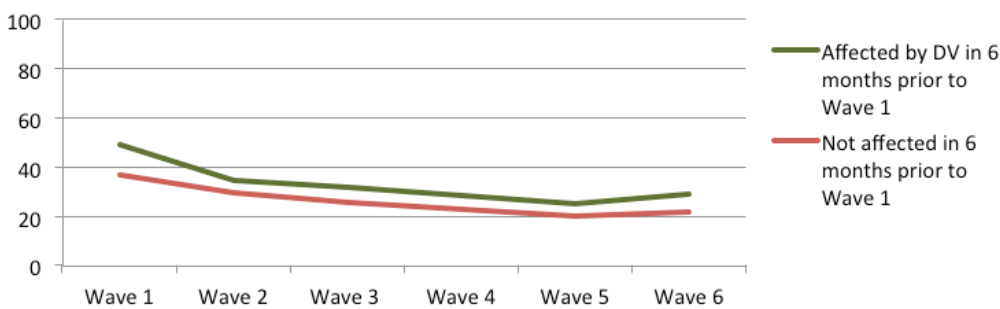
In Wave 1, around half of the women affected by violence in the 6 months prior said they had to pawn or sell something due to shortage of money, compared with 36.8 percent of other women. However, the gap narrowed after Wave 1, and was not statistically significant in any other wave (see Figure 12).

Figure 11 Contacted by a debt collector in last 6 months (%)



Note: Differences were statistically significant ($p < .05$) in Waves 1, 2 and 6.

Figure 12 Had to pawn or sell something in the last 6 months (%)



Note: Difference was statistically significant ($p < .05$) in Wave 1 only.

Use of financial supports

Consistent with higher levels of financial hardship, women affected by violence in Wave 1 were also more likely to seek assistance from family and friends, and from welfare services, including financial support and emergency assistance.

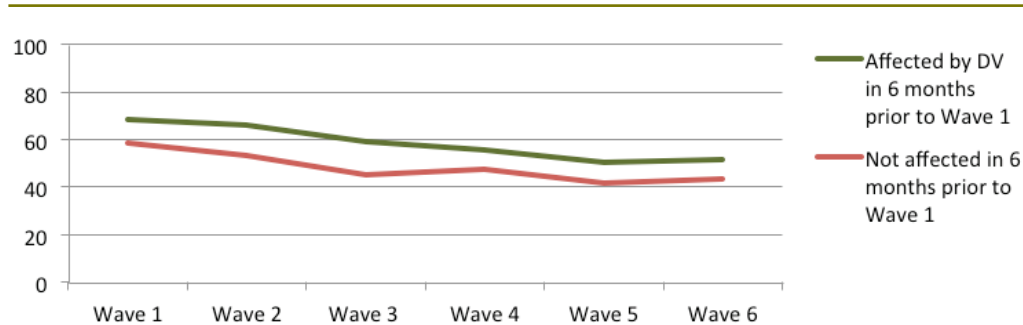
Financial assistance from family and friends

Women affected by violence at Wave 1 were more likely than others to ask for financial help from family or friends, although the gap was only large enough to be statistically significant ($p < .05$) in the first three waves. In Wave 1, 68.6 percent of women affected by violence asked for financial assistance from family or friends, compared with 58.8 percent of those not affected. While a gap was maintained throughout the 3 year study period, it was not statistically significant after Wave 3 (Figure 13).

Welfare agencies and material support

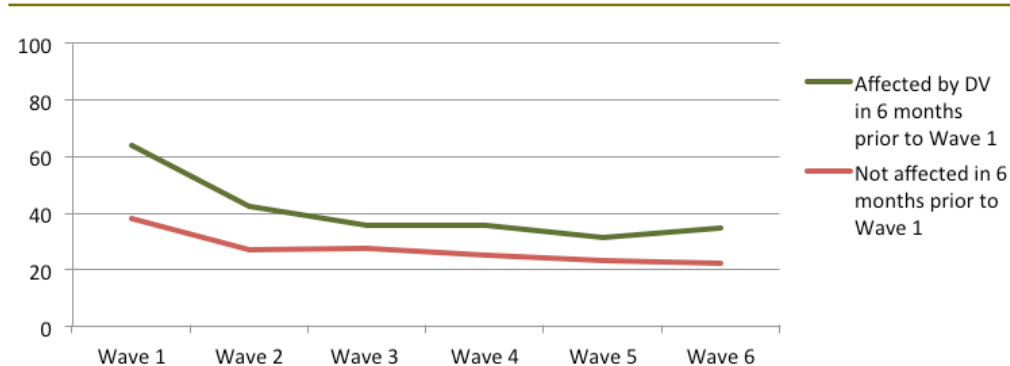
In Wave 1, women who had been affected by violence in the last 6 months were much more likely to have also asked a welfare agency for material assistance (food, clothes, accommodation or money) in the last 6 months (see Figure 14). More than three in five women affected by violence reported they had asked for welfare assistance (63.9%) compared with 37.9 percent of those not affected by violence in the period. Interestingly, although the gap narrowed, it continued over 3 years. Even in Wave 6, women affected by violence in Wave 1 were more likely to say they asked a welfare service for material assistance.

Figure 13 Asked for financial help from family and friends (%)



Note: Differences were statistically significant ($p < .05$) in Waves 1 to 3.

Figure 14 Asked a welfare agency for material assistance in last 6 months (%)



Note: Differences were statistically significant in all waves except for Wave 3. However, in Wave 3 the level of significance of the gap was marginally above the threshold ($p = .06$).

Emergency relief

Figure 15 shows that women affected by violence in the 6 months prior to the study were more likely to use emergency relief services throughout the study period, and the difference was statistically significant ($p < .05$). These services provide assistance and food, clothing or vouchers. However, the proportion of women using emergency relief was highest in Wave 1. In that Wave, almost half of the women affected by violence used emergency relief (47.8%) compared with 30.5 percent of those who had not been affected by violence in the previous 6 months.

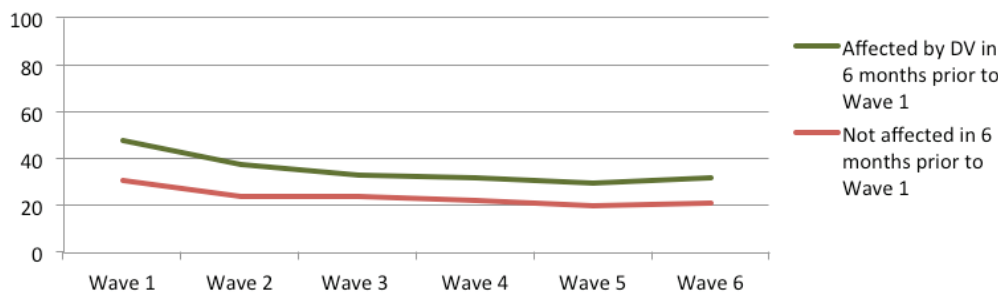
Financial support services

Numbers using financial support services, defined as free services that help you budget, manage debts or understand your financial situation and options, tended to be small. However, higher proportions of those affected by violence reported using these services in Wave 1 (14.5% compared with 6.3% of other women) and the gap remained statistically significant in subsequent waves (see Figure 16).

Difficulty accessing welfare services

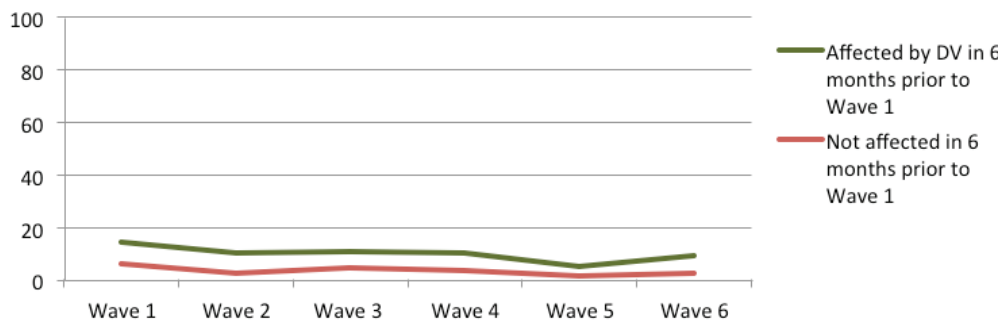
After respondents were asked questions about whether they had used welfare services (including housing, emergency relief, legal aid, financial support, and family violence services), they were asked if they had any difficulty accessing any of these services in the last 6 months. Respondents were given the option to answer “not applicable” or “don’t know”. However, of the 692 women who answered “yes” or “no” to the question, higher proportions of women affected by violence in Wave 1 reported difficulties accessing services, and the gap was widest in Wave 1 (25.2% compared with 8.2% of other women) (see Figure 17). Among women who experienced domestic violence the most common reason for difficulty was “inadequate services in area” or “waiting too long/appointment not available at time required”. These were also the most common reasons given by other women who answered the question.

Figure 15 Used emergency relief in the last 6 months (%)



Note: Differences were statistically significant ($p < .05$) in all waves.

Figure 16 Used financial support services in the last 6 months (%)



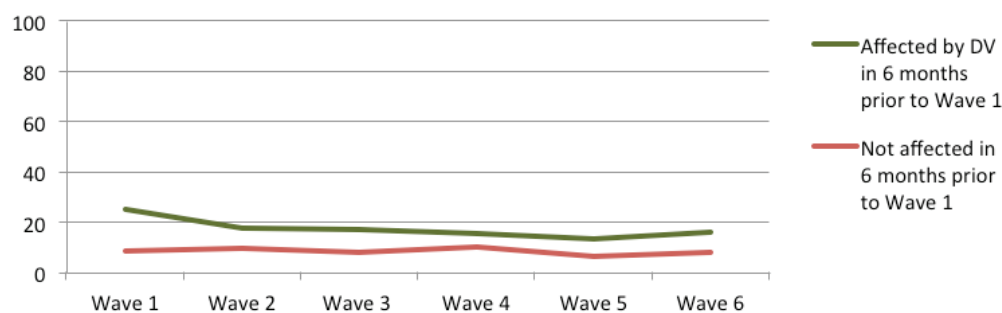
Note: Differences were statistically significant ($p < .05$) in all waves.

Helpfulness of welfare services when you needed financial assistance

In Wave 1, respondents who had asked for help from welfare services when they needed financial assistance were asked how helpful they found welfare services to be. This was not asked in subsequent waves. As such, analysis is used to compare the experiences of those who reported violence in Wave 1 and those who did not. In Wave 1, there were 318 respondents who rated the helpfulness of services for financial assistance, 91 of whom had reported violence in Wave 1, and 227 who had not. As shown in Figure 18, a higher proportion of those affected by violence rated welfare services as “unhelpful” or “very unhelpful” (combined) compared with other women, and a lower proportion said they were “very helpful” or “helpful” (combined), and the difference

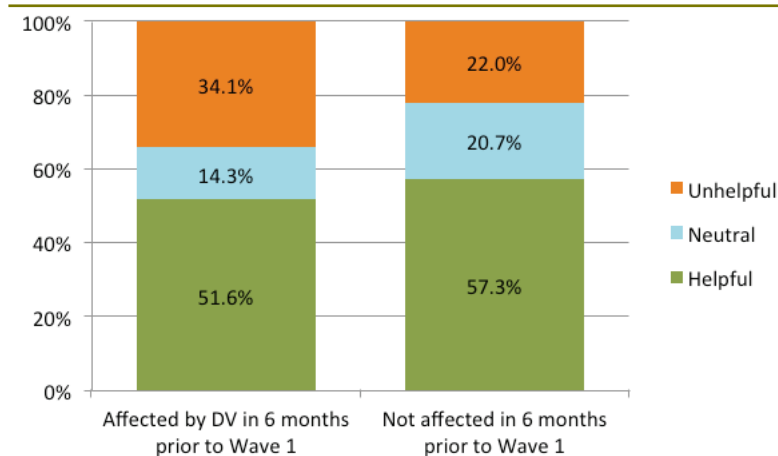
was statistically significant ($p < .05$). The data set does not allow exploration of the reasons that respondents found services unhelpful. The experiences of women accessing services for financial assistance associated with violence is worthy of further research, and would underpin development of strategies to better assist women affected by violence.

Figure 17 Experienced difficulty accessing welfare services (%)



Note: Differences were statistically significant in all waves ($p < .05$).

Figure 18 How helpful welfare services were when you needed financial assistance (%)



Note: Difference between those who reported violence in Wave 1 and those who did not was statistically significant ($p < .05$).

Regression analysis: Pathways Approach

As shown above, the group of women affected by violence in Wave 1 generally had worse economic wellbeing throughout the survey period. However, these bivariate measures do not account for potentially confounding factors, that is, other factors which may also account for differences between groups. For example, women who reported violence in Wave 1 may be more likely to live with children than other women, be less likely to be working, have lower levels of education, or live outside the main cities, which may explain a portion of their higher levels of financial hardship and stress.

To examine the association between domestic violence and a series of measures of women's economic security after controlling for potentially confounding factors, we used regression models.⁸ Logistic and linear (ordinary least squares) models were used. Linear models were used to examine associations between violence in Wave 1 and weekly income, financial satisfaction, and the value of unpaid bills in Wave 6. Logistic regression was used to examine associations between violence in Wave 1 and circumstances in Wave 6: being employed, having difficulty paying bills, having contact with debt collectors, pawning or selling items, being unable to go out with friends for financial reasons, asking for material assistance from welfare services, and having difficulty accessing welfare services. While the dependent variables differed in each model, each contained the same mix of control variables, which were summarised in Table 2. The reference category consists of single, unemployed women without children living in metropolitan areas and who did not report partner violence in Wave 1. Full results are reported in each section as regression coefficients (linear models) and odds ratios (logistic models).

⁸ The regression analysis was conducted for a subset of those indicators examined in the bivariate analysis, because some indicators were conceptually close, for example "asked a welfare agency for assistance" and "used emergency relief".

Linear regression models: Pathways following violence in Wave 1

Table 2 provides regression results for the linear models, which are discussed below.

Income

As indicated in Table 1, and pre-empted by the bivariate analysis, we found no evidence of an independent association between domestic violence in Wave 1 and women's gross individual weekly income in Wave 6 after controlling for other factors. Rather, the most important predictors of incomes were being in paid employment, and living with a child in Wave 6, each of which predicted higher weekly incomes, of \$324 and \$221 per week respectively.

Financial satisfaction

While violence did not predict income, domestic violence in Wave 1 was associated with lower levels of financial satisfaction in Wave 6. Violence in Wave 1 predicted financial satisfaction scores in Wave 6 which were lower by 0.5 units on the 0 to 10 scale, on average although the level of statistical significance was slightly outside the threshold ($p=.055$). Being aged over 55 and being employed were associated with respondents reporting higher satisfaction with their financial status, along with being aged under 25, being partnered, and living with a child. Aboriginal and Torres Strait Islander status also predicted slightly higher financial satisfaction, although the p value was slightly above the 0.05 threshold ($p=0.057$).

Value of unpaid bills

After controlling for other factors, reporting violence in Wave 1 was independently associated with an increase in the value of unpaid bills of \$932 in Wave 6 compared with the reference category of women not exposed to violence ($p<.05$). Having a history in out of home care also increased the value of unpaid bills (\$972.30). Being under 25 was associated with lower debt, most likely because these respondents had less time to accumulate it and less access to credit. Women from Aboriginal and Torres Strait Islander backgrounds also had lower debt levels than other women.

Outcomes at Wave 6 based on DV in any Wave

As an additional test of the robustness of relationships between violence and the dependent variables, the linear models outlined above were respecified with an alternative measure of exposure to violence. Rather than assessing the association between violence in Wave 1 and the dependent variables, the models were recalculated to assess the effect of partner violence in any wave of the survey. These respecified models confirmed results of the previous models. As for violence in Wave 1, domestic violence in any wave of the survey predicted an increase in unpaid debts, independent of other factors. Results are in Appendix A: Supplementary tables, see Figure 32.

Table 2 Linear regression models: DV in Wave 1

	Weekly Income (\$), Wave 6	Financial Satisfaction (Scale of 0 to 10), Wave 6	Value of unpaid bills (\$), Wave 6
DV in Wave 1	-30.8	-0.5 [^]	931.7*
Non-metro area	-14.9	0.6*	390.0
Ever in OOHC	-3.1	-0.3	972.3*
Completed Year 12	21.4	0.0	-60.2
Employed in Wave 6	324.3***	1.1***	-662.2
Partnered in Wave 6	-56.8**	0.7**	501.4
Aged under 25	-51.6	0.8**	-1073.3**
Aged over 55	51.4	2.3***	-1825.7 [^]
Living with a child in Wave 6	220.7***	0.7**	-203.8
From an Aboriginal and Torres Strait Islander background	44.8	0.5 [^]	-985.0*
(constant)	331.4*	4.0***	1856.0***
<i>R square</i>	0.30	0.11	0.05

[^] $p<.06$ * $p<.05$ ** $p<.01$ *** $p<.001$

Logistic regression models: Pathways following violence in Wave 1

Logistic regression models were used to identify whether domestic violence in Wave 1 had an independent association with whether or not respondents, were employed or not in Wave 6, and whether they reported hardship on several measures: going without food, difficulty paying bills, being contacted by a debt collector, having to pawn or sell items, being unable to go out with friends, asking welfare agencies for material assistance, and difficulty accessing welfare services.⁹ On most measures, violence in Wave 1 had a positive, independent association with financial hardship in Wave 6.

Table 3 provides regression results for logistics models.

Employment

Employment in Wave 6 was not predicted by domestic violence in Wave 1. Rather, the factors associated with employment were Year 12 completion, being aged under 25 (which increased the odds of employment). Living with a child significantly decreased the odds of being in paid work compared with not (see Table 3).

Going without food

Domestic violence in Wave 1, was associated with almost twice the odds of going without food due to shortage of money in Wave 6 (odds ratio = 1.9, $p < .01$). This was independent of the effect of other variables, including paid employment, which more than halved the odds of going hungry. Living with a child decreased the odds of going without food, while having a history in out of home care increased the odds of reporting this kind of hardship.

Difficulty paying bills

Women who reported violence in Wave 1 had more than double the odds of experiencing difficulty paying utilities bills in Wave 6, compared with other women (odds ratio = 2.1, $p < .001$). Other factors with independent effects were having a history in out of home care, or living with a child, which both increased the odds of having difficulty paying bills, while being aged under 25 was associated with lower odds.

Contact with debt collectors

Domestic violence in Wave 1 had a positive independent association with contact with debt collectors in Wave 6 (odds ratio = 1.6, $p < .05$). It was more strongly predicted by having a history in out of home care, which more than doubled the odds of contact with debt collectors. Being employed, and being from an Aboriginal and Torres Strait Islander background were associated with reduced odds.

Having to pawn or sell items

Domestic violence in Wave 1 was not found to have a significant association with pawning or selling items due to shortage of money in Wave 6. Rather, being partnered in Wave 6 raised the odds of pawning or selling items, while being employed and living outside a metropolitan area reduced the odds.

Social contact

Exposure to violence in Wave 1 was associated with higher odds of reporting that social contact was limited for financial reasons (measured in terms of being unable to go out with friends due to shortage of money), although the level of statistical significance was slightly above the 0.05 threshold ($p = .058$).

Material assistance from welfare agencies

Domestic violence in Wave 1 was associated with higher odds that respondents reported asking a welfare agency for material assistance in Wave 6. Exposure to violence in Wave 1 was associated with 1.7 times the odds of asking welfare agencies for material assistance around 3 years later, in Wave 6 ($p < .05$). Being employed was associated with substantially lower odds (odds ratio = 0.2, $p < .001$).

Difficulty accessing welfare agencies

As indicated in the bivariate measures, higher proportions of women affected by violence in Wave 1 reported difficulty accessing welfare services in Wave 6. Logistic regression analysis confirmed there was an independent association between domestic violence in Wave 1 and reports of difficulty accessing services at Wave 6. Reporting violence in Wave 1 was associated with double the odds of experiencing difficulty accessing services in Wave 6 (odds ratio = 2.2, $p < .05$).

Outcomes at Wave 6 based on DV in any Wave

As for the linear models, as an additional test the logistic regression models were respecified, with the measure of violence in Wave 1 replaced with a measure of whether respondents had reported partner violence in any wave of the survey. These respecified models confirmed findings with respect to violence in Wave 1. Violence in any wave was found to be more strongly associated with being unable to go out with friends due to shortage of money (odds ratio = 1.8, $p < .001$), and being employed almost halved the odds of reporting limited social contact due to shortage of money ($p = 0.06$, $p < .05$). Results are in Appendix A: Supplementary Tables, see Figure 33.

⁹ Housing security could not be modelled due to relatively small numbers who said they were not in secure housing in Wave 6. Use of emergency relief services is not reported as it was highly correlated with the measure of whether respondents asked welfare services for material assistance.

Table 3 Association with DV in Wave 1 (regression coefficients)

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Had contact with debt collectors in Wave 6	Had to pawn or sell items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in Wave 1	1.0	1.9**	2.1***	1.6*	1.4	1.5 (p=.058)	1.7*	2.2*
Non-metro area	1.1	1.0	0.9	1.2	0.7*	0.9	0.8	0.4*
Ever in OOH	0.8	1.8**	1.5*	2.2***	1.1	1.4	1.2	1.6
Completed Year 12	2.6***	0.7	1.0	1.5*	0.7	1.3**	0.9	1.4
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.5	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.4	1.6*	0.7	1.0	1.2
Aged under 25	2.1**	0.7	0.7*	0.9	0.7	1.1	0.5**	0.6
Aged over 55	0.2	0.4	0.5	0.8	0.2^	0.5	0.5	1.4
Living with a child in Wave 6	0.4***	0.5***	1.6*	1.4	0.9	0.7*	0.8	0.9
From an Aboriginal and Torres Strait Islander background	0.7*	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
(constant)	0.2***	0.5**	0.5**	0.2***	0.5	0.9	0.5**	0.1***
Nagelkerke pseudo r square	0.13	0.11	.09	0.10	0.10	.05	0.14	0.10

^ p>.06 *p<.05 **p<.01 ***p<.001

Summary of findings from the pathways approach

Overall, the bivariate, linear and logistic regression analyses undertaken to assess economic pathways following violence provide new evidence of the impact of domestic violence on women's economic security. The data show how those affected by violence in Wave 1 continued to have worse financial outcomes years later. Although the Journeys Home sample reflect conditions among disadvantaged women and may not reflect those of wealthier women, for this group, domestic violence in Wave 1 was not associated with either weekly incomes, nor employment in Wave 6. Rather, income levels were explained by the presence of children in the household, age, partnership status, and earnings from employment, which reflect the factors used to determine income support payment rates. We did not find that domestic violence predicted whether or not women were in paid employment in Wave 6. Rather, employment in Wave 6 was associated with Year 12 completion, age, and living with a child, and Aboriginal and Torres Strait Islander status.

Interestingly, while exposure to violence in Wave 1 was not found to be associated with women's incomes or employment, violence was associated with much higher levels of financial hardship and stress. Those affected by violence in Wave 1 were more likely to experience hardship in Wave 6. Those affected by violence in Wave 1 had lower levels of financial satisfaction in Wave 6, more difficulty paying bills, were more likely to be contacted by a debt collector, and had more difficulty paying for food or social outings. Those affected by violence in Wave 1 were more likely to ask a welfare agency for material assistance in Wave 6, and also more likely to report experiencing difficulty accessing welfare services than other women. Similar conclusions can be drawn based on models respecified to test associations between outcomes at Wave 6 and exposure to domestic violence during any wave of the survey.

These analyses demonstrate that domestic violence has persistent economic effects. However, the approach has not accounted for the effects of repeated or prolonged exposure to violence, which could be expected to result in worse economic outcomes. To fill this gap, the following section reports additional bivariate and multivariate analysis for groups of women with different levels of exposure to violence during the Journeys Home survey period. This shows how repeated or prolonged exposure to violence in the survey period predicts worse economic outcomes for women.

Understanding the economic effects of prolonged exposure to violence

Whereas the above analysis provides information about women's economic pathways following exposure to violence in Wave 1, in this section we take a different approach, examining women's economic wellbeing and financial status in Wave 6 for four groups of women, classified according to the number of survey waves in which they reported being affected by partner violence. As explained previously, the groups consisted of the 644 women who participated in Wave 6, categorised according to whether they did not report partner violence in the survey period, or whether they reported it once, twice or three or more times. On some indicators, the sample of women who reported violence in three or more waves was small, and so data for this group was combined with the number who reported violence in two waves. The following sections examine the association between women's economic outcomes in Wave 6 and levels of exposure to domestic violence during the survey period, using bivariate indicators. Then, to control for potentially confounding factors, multivariate models are used.

Findings: Bivariate analysis

Prolonged exposure to violence and women's economic status

Income

Bivariate analysis did not show a significant difference in women's incomes, based on their level of exposure to domestic violence during the survey period. This was tested for all women who reported their incomes in Wave 6, then separately for women who were employed and unemployed in Wave 6. No model provided evidence of a significant gap in income in Wave 6 based on levels of exposure to violence in the survey period. This is shown in Appendix A: Supplementary tables, Figure 34.

Employment

For each group, most women in the sample were not in the labour force in Wave 6 (see Appendix A: Supplementary tables, Figure 35). Slightly higher proportions of women not exposed to violence during the survey period were in paid employment in Wave 6 (22.8% compared with 20.2% exposed once and 14.6% of those with repeated exposure), although differences were not statistically significant. The proportion unemployed (i.e. looking for work) was highest among those who reported violence more than once in the survey period (22.2%). However, differences based on levels of exposure to violence were not statistically significant.

Financial satisfaction

Figure 19 shows how respondents rated their satisfaction with their financial status in Wave 6 on a scale of 0-10. This shows that those not exposed to violence had the highest average satisfaction in Wave 6 (5.7, on average), while satisfaction fell with exposure to violence. Those exposed in more than one wave had the lowest levels of satisfaction (mean score of 4.3). In each group, women who were working had higher mean scores than others. However, financial satisfaction of both employed and unemployed women declined with exposure to violence, and the difference was statistically significant ($p < .05$). Women who were unemployed and who reported violence in more than one wave of the survey had the lowest mean scores (4.2).

Prolonged exposure to violence and access to basic necessities

Secure housing

As shown in *Findings: bivariate analysis*, women tended to progress towards housing security over the survey period. In Wave 6, 90.2 percent of women reported they felt secure in their housing situation. The difference was slightly higher for those not exposed to violence (92.3% reported feeling secure in their accommodation in Wave 6) compared with 90.2 percent of those exposed once to violence, and 84.4 percent who reported violence more than once during the survey period. The difference however was not statistically significant.

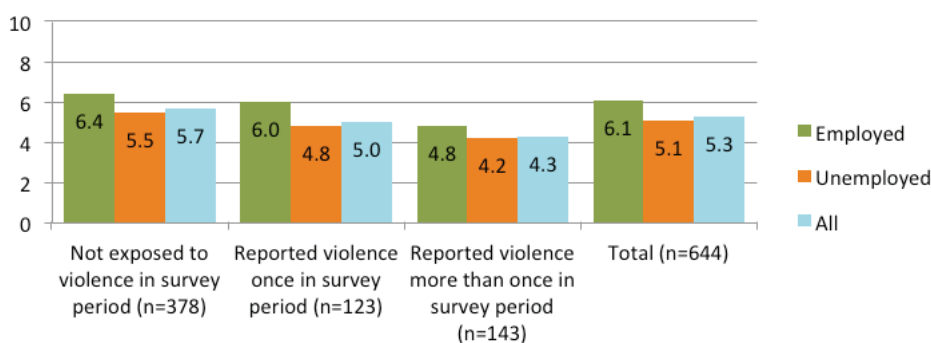
Going without food

Although we found no statistically significant difference in income, employment, or self-reported levels of housing security, women who reported violence in multiple survey waves were more likely than others to experience hunger due to shortage of money in Wave 6. Figure 20 shows the increase in proportions of women who experienced hunger due to shortage of money, based on their level of exposure to violence. Whereas 19.8 percent of those not subject to violence in the survey period went hungry in Wave 6, this figure rose according to the number of waves in which violence was reported, and was highest for those who reported partner violence in three or more of the six waves of the survey (39.7%), with the difference being statistically significant ($p < .01$).

Difficulty paying bills

Figure 21 shows how women with greater exposure to violence during the survey period had more difficulty paying bills in Wave 6. Whereas 31 percent of those not exposed to violence in the survey period reported difficulty paying bills, this figure was more than double for those who experienced the most repeated or prolonged exposure to violence: 63.3 percent of those who reported violence three or more times in the survey period had difficulty paying their utilities bill. The difference between the groups was statistically significant ($p < .001$).

Figure 19 Mean financial satisfaction, Wave 6, by exposure to violence and employment status (%)



Note: Differences in scores were statistically significant based on exposure to violence among employed women, unemployed women, and all women.

Social participation

As for other indicators of access to basic necessities, women who reported violence three or more times in the survey period also fared worse on measures of opportunities for social participation. Whereas a little over 1 in 3 (36.6%) of women not exposed to violence in the survey period said that in Wave 6 they couldn't go out with friends due to shortage of money,

this figure rose with exposure to violence, and was very high for those women who reported violence three or more times in the survey period (65.0%) ($p < .001$).

Figure 20 Proportion of women who had to go without food when they were hungry due to shortage of money, Wave 6, by exposure to violence (%)

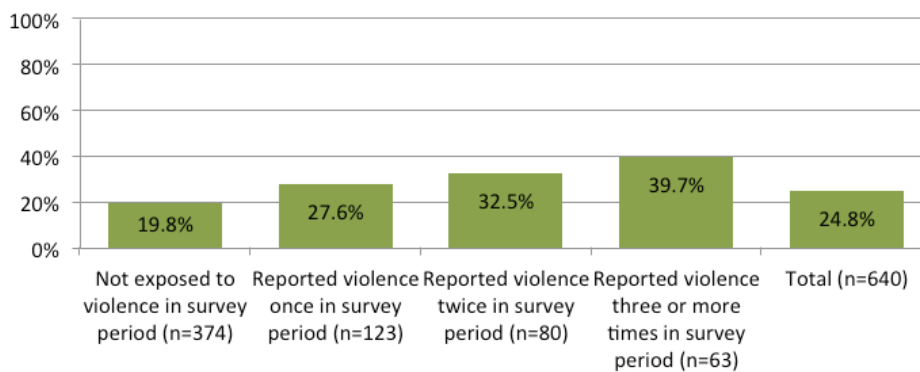


Figure 21 Proportion of women who could not pay an electricity, gas or phone bill due to shortage of money, Wave 6, by exposure to violence (%)

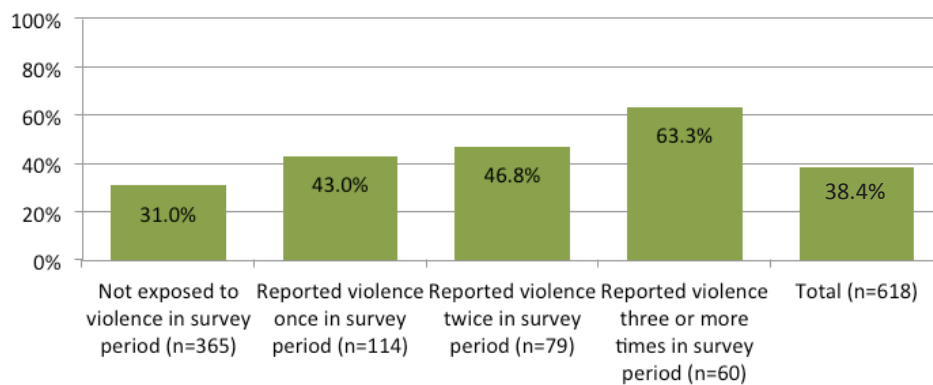
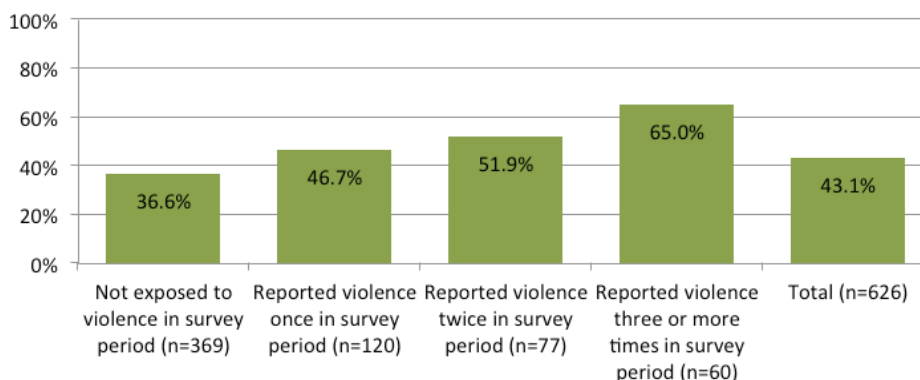


Figure 22 Proportion of women who could not go out with friends because of shortage of money, Wave 6, by exposure to violence (%)



$p < .001$

Prolonged exposure to violence and financial hardship

Unpaid overdue bills

Consistent with the data in on difficulties paying bills in Figure 23, the proportion of women who had any unpaid overdue bills at the time of Wave 6 interview increased with exposure to violence. The proportion of women with unpaid overdue bills rose with each additional wave in which partner violence was reported, from 35.8 percent (no partner violence) to 47.6 percent (violence in one wave), 58.8 percent (violence in two waves) and 65.1 percent (violence in three or more of the six survey waves). The difference was statistically significant ($p < .001$).

Contact with debt collectors

The proportion of women who had been contacted by a debt collector in Wave 6 also rose with exposure to violence. The proportion who reported this increased from 21.8 percent (no domestic violence reported in the survey period) to 38.7 percent for those who reported it in three or more waves of the survey ($p < .05$) (See Figure 24).

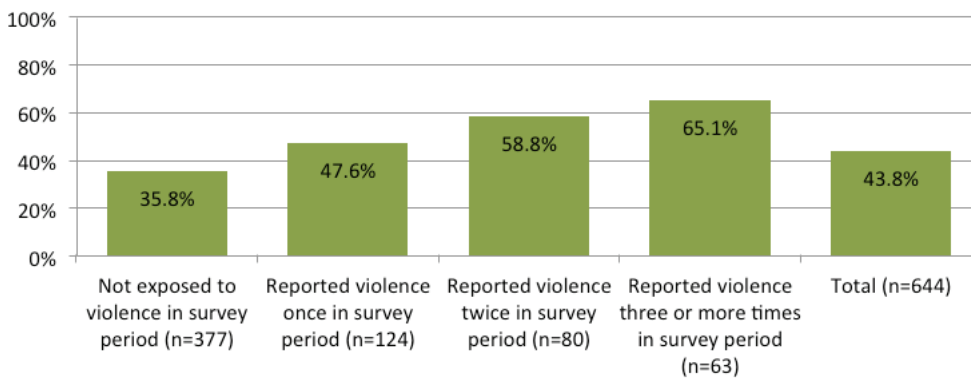
Pawning and selling items

Similarly, the proportion who said they had pawned or sold items in the last 6 months due to shortage of money was highest for those who reported violence three or more times in the survey period, with more than a third of this group (34.9%) reporting this form of hardship (see Figure 25). However, the level of statistical significance was slightly above the threshold ($p = .06$).

Financial assistance from family or friends

Higher proportions of women with multiple exposure to violence said they had asked for financial assistance from family or friends, although the gap was not as large as on other indicators. Whereas 49.2 percent reported they had done this, the figure was 56.3 percent for those who reported violence twice, and 55.6 percent for those who reported it three or more times (see Figure 26).

Figure 23 Proportion of women with unpaid overdue bills, Wave 6, by exposure to violence (%)



$p < .001$

Figure 24 Proportion of women who had been contacted by a debt collector in the last 6 months, Wave 6, by exposure to violence (%)

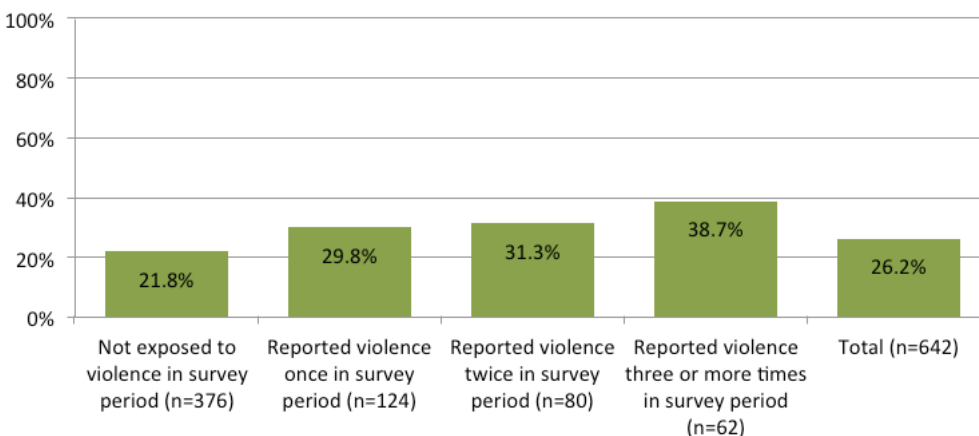


Figure 25 Proportion of women who had pawned or sold items in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)

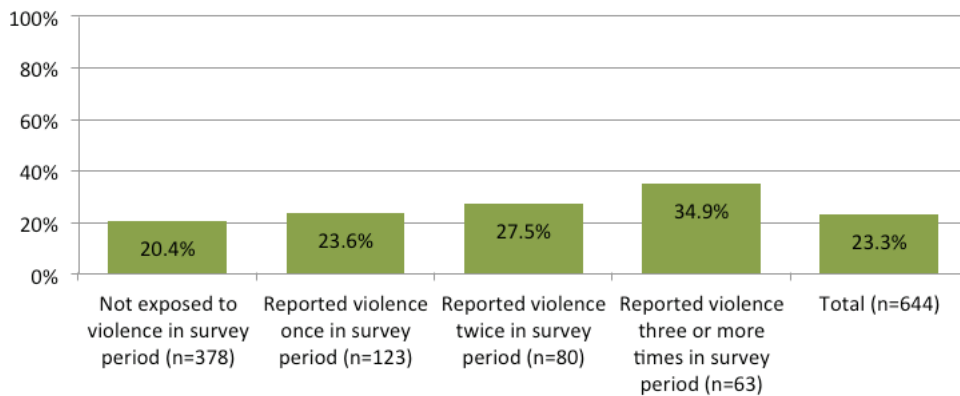
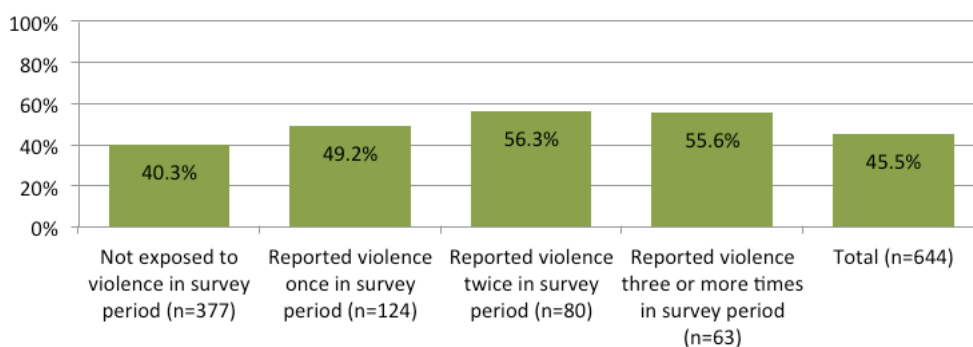


Figure 26 Proportion of women who had asked for financial assistance from family or friends in the last 6 months due to shortage of money, Wave 6, by exposure to violence (%)



Prolonged exposure to violence and use of financial supports

Welfare agencies and material support

Figure 27 shows the proportion of women who asked welfare agencies for material assistance in the last 6 months. Very high proportions of women who reported violence three or more times (42.9%) asked welfare agencies for material help in the 6 months prior to Wave 6. This is more than double the figure for women who were not subject to violence (20.2%). Consistent with these findings, the proportion who sought emergency relief in Wave 6 was also higher for those with prolonged exposure

to violence (see Figure 28). Further, of the 631 women who answered the question in Wave 6, 6.3 percent of those who did not experience violence said they had difficulty accessing welfare services, compared with 27 percent of those who experienced violence in three or more waves (see Figure 29).

Figure 27 Proportion of women who had asked welfare agencies for material assistance in the last 6 months, Wave 6, by exposure to violence (%)

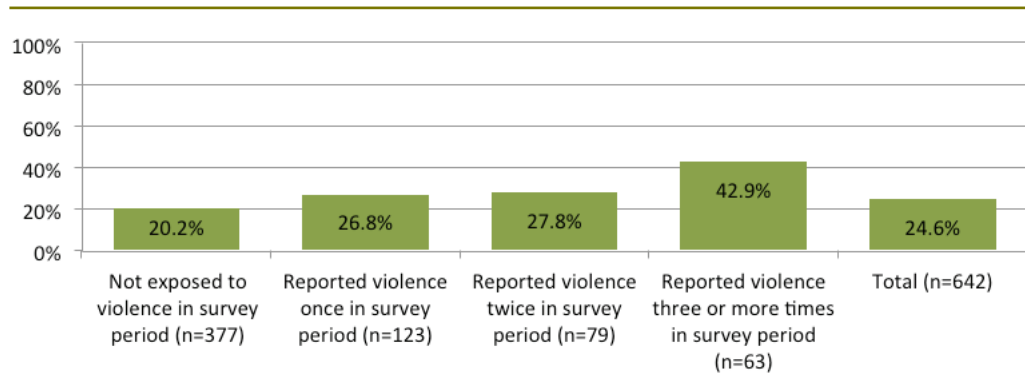


Figure 28 Proportion of women who used emergency relief in the last 6 months, Wave 6, by exposure to violence (%)

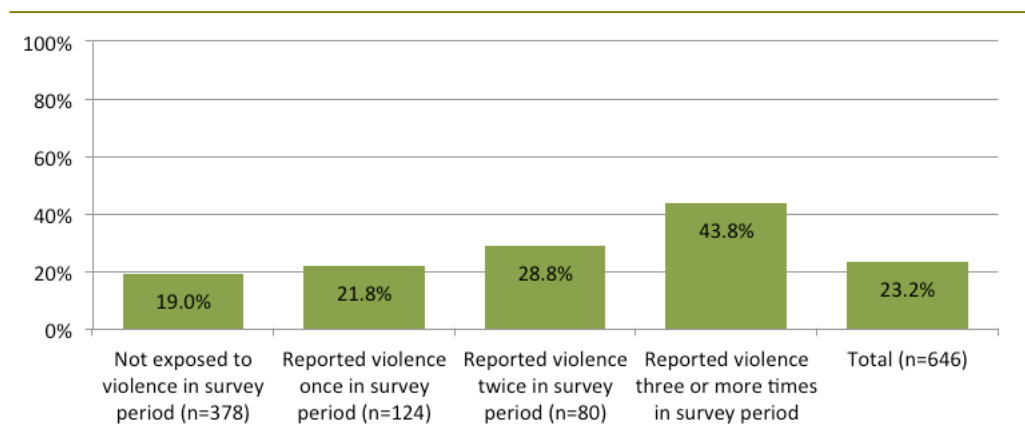
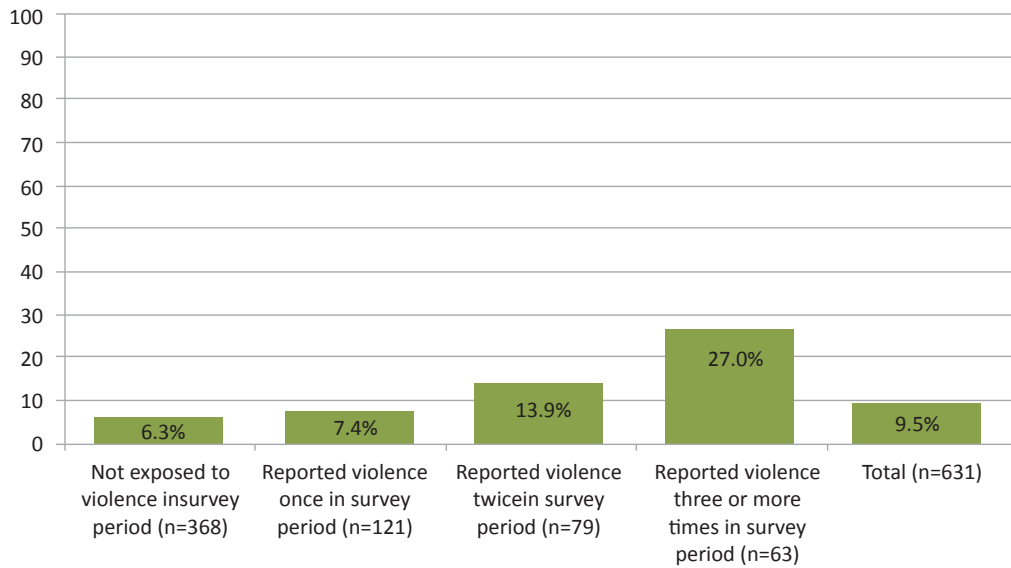


Figure 29 Proportion of women who reported difficulty accessing welfare services Wave 6, by exposure to violence (%)



Regression analysis: economic effects of prolonged exposure to violence

As indicated previously, the bivariate analysis shows how women with prolonged or repeated exposure to violence in the survey period had generally worse economic outcomes in Wave 6. To account for potentially confounding factors, multivariate analysis was undertaken. Models assessed whether there were independent associations between the financial measures in Wave 6 and domestic violence reported once during the survey period, and more than once, controlling for potentially confounding factors. Due to the size of the sample of women reporting violence in two or in three or more waves, these categories were combined. While the reference group in each model consisted of women who had not reported violence in any wave, each model included binary variables to indicate whether or not violence was reported once, or twice or more in the survey period. As for the “pathways” approach reported above, logistic and linear (ordinary least squares) models were used. Overall, the models showed that domestic violence in multiple waves, rather than in only one wave tended to be associated with worse economic outcomes.

Linear regression models: the effects of single and multiple episodes of violence

Table 4 shows the regression coefficients for the linear models, which are discussed below.

Income

We found no evidence of an independent association between women's gross individual weekly incomes in Wave 6 and either domestic violence reported in one wave, or violence reported in multiple waves. The most significant predictors of incomes were being in paid employment, and living with a child in Wave 6, each of which predicted higher weekly incomes. Being partnered, and being aged under 25 predicted lower weekly income.

Financial satisfaction

Violence in multiple waves was associated with significantly lower financial satisfaction scores, reducing financial satisfaction by 1.2 units on average, on the 0-10 scale ($p < .001$). This was independent of other factors, such as being employed, living in a non-metropolitan area, being aged over 55 or under 25, or being partnered, or from an Aboriginal and Torres Strait Islander background, each of which were associated with higher average levels of financial satisfaction.

Value of unpaid bills

After controlling for other factors, violence in more than one wave of the survey was independently associated with an increase in the value of unpaid bills in Wave 6, amounting to \$1866 higher than for those not exposed to violence ($p < .001$) average. Having a history in out of home care was also associated with higher unpaid bills, while being aged under 25 and being from an Aboriginal and Torres Strait Islander background were associated with lower levels of debt.

Table 4 Linear regression results, domestic violence reported in one wave and more than one wave

	Weekly Income (\$)	Financial Satisfaction (Scale of 0 to 10)	Value of unpaid bills (\$)
DV in one wave only	-28.3	-0.5	718.0
DV in more than one wave	-18.5	-1.2***	1865.8***
Non-metro area	-15.2	0.5*	422.8
Ever in OOHC	-2.1	-0.2	850.8*
Completed Year 12	21.6	0.0	-129.1
Employed in Wave 6	322.5***	1.0***	-508.7
Partnered in Wave 6	-57.2**	0.7**	525.1
Aged under 25	-49.5*	0.8**	-1128.7**
Aged over 55	51.2	2.1***	-1583.7
Living with a child in Wave 6	218.5***	0.7**	-125.0
From an Aboriginal and Torres Strait Islander background	44.9*	0.5*	-1053.5**
(constant)	334.7***	4.3***	1507.9**
<i>R square</i>	0.31	0.13	0.07

^ $p < .06$ * $p < .05$ ** $p < .01$ *** $p < .001$

Logistic regression models: The effects of single and multiple episodes of violence

Logistic regression models were used to explore whether violence in one and multiple waves in the survey period affected financial outcomes in Wave 6. Regression coefficients (odds ratios) are reported in Table 5.

Employment

There was some evidence of an association between domestic violence and paid employment. While there was no statistically significant relationship between experiences of violence in one wave of the survey and employment, women who reported violence in more than one wave were significantly less likely to be employed in Wave 6 (odds ratio = 0.6, $p < .05$), demonstrating the adverse employment impacts where exposure to violence persists over time.

Going without food

Women who reported violence in more than one wave of the survey had more than twice the odds of going without food when hungry in Wave 6, compared with those who did not report violence in the survey period (odds ratio = 2.1). While experiencing domestic violence in one wave was also associated with increased odds, the association was not statistically significant.

Difficulty paying bills

Compared with those not affected by violence, women who experienced violence in one wave (odds ratio = 1.6, $p < .05$) had more difficulty paying bills than those not exposed to violence, those who experienced multiple waves had more difficulty again (odds ratio = 2.4, $p < .001$). Other influences were living with a child (associated with higher odds) and being aged under 25 (lower odds), however, the effects of violence were independent of these, and other factors.

Contact with debt collectors

Having reported violence in multiple survey waves was associated with almost twice the odds of being contacted by a debt collector in the six months prior to Wave 6, controlling for other factors. As for many of the other measures, having a history in out of home care was associated with increased odds of financial hardship on this measure (odds ratio = 2.1, $p < .001$), while employment was associated with lower odds (odds ratio = 0.6, $p < .05$)

Having to sell or pawn items

Unlike the other measures, neither violence in a single wave, or violence more than once in the survey period, was associated with having to sell or pawn items in Wave 6. Rather, these were influenced by employment, (significantly lower odds) and being partnered in Wave 6 (higher odds).

Social contact

Exposure to violence in more than one wave was the strongest predictor of being unable to go out with friends due to shortage of money (odds ratio = 2.2, $p < .001$). Repeated or prolonged exposure to violence had more of an effect on social contact than other factors in the model.

Material assistance from welfare agencies

Experiencing violence in multiple waves of the survey was associated with significantly higher odds of asking a welfare agency for material assistance, and also, of experiencing difficulty accessing welfare services. Indeed, women who experienced violence in more than one wave of the survey had almost twice the odds of asking for material assistance from welfare services compared with women not exposed to violence (odds ratio = 1.9, $p < .01$). Further, they had more than triple the odds of experiencing difficulty accessing welfare services (odds ratio = 3.4, $p < .001$), although the precise reasons for this are unclear, and would differ among women depending on their circumstances and needs.

Among women who reported they had encountered difficulties accessing welfare services in Wave 6, the most common reasons were “inadequate services in the area” (reported by 41.7% of women who had difficulty accessing services in that wave), “appointment not available at time required” (38.3%), “poor customer service” (35%), and “transport/distance” (16.7%). These options were selected from a list provided by the interviewer. Qualitative research would provide deeper insight into the issues faced by women seeking to access welfare services following violence, including different kinds of access to services for particular needs.

Table 5 Logistic regression results (odds ratios), domestic violence reported in one wave and more than one wave

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Contact with debt collectors in Wave 6	Had to sell or pawn items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in 1 wave only	0.8	1.5	1.6*	1.6	1.2	1.4	1.3	1.1
DV in more than 1 wave	0.6*	2.1**	2.4***	1.9**	1.5	2.2***	1.9**	3.4***
Non-metro area	1.1	1.0	0.9	1.3	0.7	0.9	0.8	0.4*
Ever in OOHC	0.8	1.7**	1.4	2.1***	1.1	1.3	1.2	1.4
Completed Year 12	2.6***	0.7	1.0	1.5^	0.7^	1.3*	0.9	1.3
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.6	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.5	1.6*	0.7	1.0	1.2
Aged under 25	2.0**	0.7	0.6*	0.9	0.7	1.0	0.5**	0.6
Aged over 55	0.2	0.4	0.5	0.8	0.2^	0.6	0.5	1.6
Living with a child in Wave 6	0.4***	0.4***	1.6**	1.4	0.9	0.7*	0.8	1.0
From an Aboriginal and Torres Strait Islander background	0.6	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
Constant	0.2***	0.5**	0.5**	0.2***	0.4**	0.8	0.5**	0.1***
Nagelkerke pseudo r square	0.14	0.13	0.10	0.11	0.10	0.08	0.14	0.13

^ p<.06 *p<.05 **p<.01 ***p<.001

Summary of impact of violence using the "retrospective" approach

Whereas the “pathways” approach focused on how women exposed to violence in Wave 1 fared in Wave 6, the “retrospective” approach examined how economic outcomes differed for different groups of women, categorised according to whether they had not experienced domestic violence in the survey period, and whether they reported it in one wave, two waves, or three or more waves. This showed that women with higher levels of exposure to violence tended to fare worst, underlining the need for prevention and rapid response. Compared with others, we found that women who reported violence in more than one wave had lower average levels of satisfaction with their financial status in Wave 6. These women also reported more difficulty paying bills and more owed in unpaid bills in Wave 6. Women with lengthier exposure to violence reported more hunger, and more difficulty affording social activities. Women who reported violence in multiple waves were also less likely to be in paid work. Further, those exposed to repeated or prolonged violence had higher odds of asking a welfare agency for material assistance, but much more difficulty accessing welfare services.

As the Journeys Home data cannot elaborate on strategies to prevent the economic harms of violence, nor ways to intervene to redress economic injustice and promote women’s outcomes, qualitative research was undertaken, and reported in the following sections.

Qualitative research with service providers

While the analysis of Journeys Home data in the previous sections confirmed that domestic violence is associated with worse financial wellbeing for women, that methodology cannot show how services and systems need to change to reduce the economic impact of violence. To explore ways to improve responses to the economic harms of violence, we conducted qualitative interviews with 32 key informants working in service provision or leadership roles. Informants were selected on the basis of their involvement in services and advocacy to improve women's economic wellbeing following violence.

Detailed methods

The 32 key informants included representatives from a wide range of services, including specialist domestic violence services, legal services, the income support and child support systems, employment services, and consumer advocacy organisations. The mix of interviewees built on the evidence reviewed in the state of knowledge paper (Cortis and Bullen, 2015), which identified a range of services and supports likely to impact on women's economic security following violence in Australia, relating to income support, employment, child support, access to justice, and consumer issues. A description of interviewees is in Table 6. Interviewees were based in six states and territories.

Table 6 Description of interviewees

Stakeholder group	No of interviewees	Interview Numbers
Employment services and supports	7	7, 15, 16, 18, 22, 25, 26
Domestic violence services and supports	6	2, 3, 4, 6, 23, 24
Financial supports and services	5	5, 12, 21, 27, 28
Legal services and supports	4	1, 8, 9, 10
Employer representatives and Unions	4	13, 29, 30, 31
Income support and child support services and supports	4	11, 14, 17
Other advocacy and support bodies	2	19, 20, 32
Total	32	

Broadly, the interviews were designed to obtain new insight into perceptions of service managers, practitioners and advocates on:

- the economic dimensions and effects of abuse among the women their organisations were supporting;
- the nature of any gaps in provision; and
- in general, what needs to be done to better address economic abuse and build economic security following violence.

Key informants were identified across the stakeholder groups listed in Table 5. These groups were identified in the early project phases as relevant to responding to the economic harms associated with violence (Cortis and Bullen, 2015). Selection of informants was based on publicly available information (such as leadership of key services), recommendations from expert

advisors, and some “snowball” sampling, as many interviewees suggested inclusion of particular people with experience of interest to the study.

While the quantitative analysis reported in *Exploring economic impact of violence using Journeys Home* aimed to explore the impact of violence on women’s economic status and security, the interviews focused on how systems can better respond. Interviewees were firstly asked about their organisations and their roles, and their experiences of working with women affected by domestic violence. Participants were then asked about the circumstances of women using their services or supports (or the women they were seeking to help), how violence was identified in service systems, and whether and how financial or economic abuse or deprivation was identified, if at all. The interviews went on to explore whether participants’ organisations or professions had any tools or guidelines to assess women’s exposure to violence or their needs, and if so, their experiences of applying these, and how identification of economic need could be improved.

Interviewers then asked participants what they perceived to be the key issues women tend to face following experiences of violence, and how these differ for different groups of women, or women in particular circumstances. They then asked specifically about the key economic issues women face following experiences of violence, and how these differ for different groups of women, or women in particular circumstances. Questions were asked about how participants’ services help to promote women’s economic security following violence, and the supports or services which tend to work well, any gaps in system response to women’s economic needs, and what could be improved, to better meet women’s needs.

On the basis that collaboration is important to the effectiveness of services addressing the economic aspects of violence (Cortis and Bullen, 2015), the interviews also explored participants’ experiences of working collaboratively with other services or supports, and how collaboration could be improved. Finally, participants were asked about what, overall, they felt were the key barriers to promoting women’s economic security following violence, what else would help promote women’s economic security following violence, and to conclude, whether they had any other suggestions about the issues touched on in the survey. An example of the interview schedule is in Appendix B.

Findings are discussed in the following sections. Verbatim quotes are provided as evidence, to help explain and illustrate points made by interviewees in ways that illuminate the subtleties of their experience, and to deepen understandings whilst giving participants’ a voice (Corden and Sainsbury, 2006; Sandelowski, 1994). In some places, references are made to the wider literature to demonstrate how interviewees’ perspectives reflected points made elsewhere, or to elaborate on the points made. However, a fuller review of relevant literature can be found in Cortis and Bullen (2015).

Qualitative findings

Interviewees recognised the profound economic impact of domestic violence, and shared many insights about the ways economic abuse and other tactics of violence generate economic harms for women, and exacerbate gender inequality. Interviewees described how the economic impacts of domestic violence are comparatively not well researched or understood compared with other areas of violence. Many explained how, in their lengthy experience of delivering services and advocating for women affected by violence, financial issues are major factors in women’s decisions about leaving or staying in violent relationships. Financial disadvantage precludes many women from leaving, or delays their decision to leave.

Interviewees also provided insight into the factors affecting responses to the economic needs of women in diverse circumstances, and ways they felt women’s needs could better be addressed by policies and services. Interviewees explained how violence generates economic harms in the context of:

- women’s overall disadvantaged economic and social status; and
- the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

Interviewees described some excellent examples of highly competent practitioners delivering effective service responses. However, the strong feeling was that extreme resource constraints were undermining the capacity and effectiveness of the overall response for women subject to violence. Interviewees felt that long-term under-resourcing meant services were routinely unable to meet the quantity and range of women’s needs, leading to systemic neglect of issues of women’s immediate and longer term financial capacity.

Interviewees also noted that domestic violence, its economic impact and the inadequacy of service responses occur in the context of ongoing gender disadvantage across the community. There was general acknowledgement that ongoing action to address gender disadvantage is necessary to underpin specific actions to address women’s lack of economic security following domestic violence.

Four specific areas of action targeted to increasing women’s economic security following violence are also identified:

- preventing economic loss;
- meeting basic living needs and security;
- redressing economic injustice; and
- promoting women’s future earnings and economic wellbeing.

Overall, interviewees identified many areas of policy and service delivery within these action areas which they felt needed to be better resourced to more effectively respond to economic

disadvantage associated with violence. Interviewees described how change is required in relation to the following issues:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports. The Landscapes report (Cortis and Bullen, 2015) also identified a need for change in these areas

Recognition of the significant economic harms associated with violence

Interviewees described the wide range of dynamics through which partners' controlling behaviours could generate economic harms and impact on women's future economic status and wellbeing. Interviewees gave examples of how women had been affected by deliberate tactics of economic or financial abuse, but also, how economic harms resulted from other tactics of violence generated hardship, consistent with the extant literature (Cortis and Bullen, 2015). Importantly, interviewees underlined how domestic violence exacerbates economic injustices generated from unfair distribution of domestic and care work, workplaces modelled around male breadwinner models, and gender pay inequity. Some captured the very complex way that domestic violence generates economic harms and exacerbates the inequality women already experience. One explained how she often saw the intertwined problems, based on her advocacy work:

Women have often entered into a relationship where they're the secondary earner if at all or certainly they have a lesser earning power, a vulnerability of financial dependence on the perpetrator. Then there's a layer of the added dependency and responsibility of being primary carer for children ... financial abuse of withholding of adequate means to live, or appropriation of women's earnings or putting items purchased on hire purchase in women's names so they carry the debt of those things. Not putting them on the titles of assets such as homes are all kind of part of a financial abuse context. Once women attempt to leave then that shifts gear to trying to get access to property and assets of the partnership which becomes extremely dangerous if a perpetrator wants to tie that to threats, and that's the usual approach. There's the withholding of child support or bargaining around paying less child support, in a sense holding women ransom so that unless they accept the reduced amount or no amount there'll be trouble...there's constant litigation, tying the partner up in court proceedings which usually costs an awful lot of money and has an effect of impoverishing those who have had any kind of financial assets. (Interviewee 19, other advocacy and support bodies)

Like this interviewee, many others described the complex, intertwined range of ways that economic abuse and other tactics of violence harm women's financial status and capacity to meet basic living needs and participate in paid work.

Importantly, interviewees discussed how tactics of abuse, and the harms they generate, may vary for women in different circumstances. They explained how older women for example may have little opportunity to recover from financial abuse later in life. Women with limited English skills may be particularly vulnerable to financial abuse, and those without permanent residency have limited alternative means of financial support,

if they are ineligible for Centrelink payments or are distanced from family and friends. Where women are in Australia on spousal visas, this may also enable an additional level of control. Some interviewees described how women from small communities, such as women from rural and remote areas, some Indigenous women and some migrant women may also face additional challenges in separating from a violent partner. These may include lack of privacy within the community and social pressure to not separate or pursue financial issues in a context where everyone knows each other. Some communities have cultural expectations that may make it more difficult to deal with financial abuse. For example in some Aboriginal and Torres Strait Islander communities, there may be cultural expectations of shared property that make it difficult to identify and respond to financial abuse. Interviewees also explained how for women with disability, domestic violence can occur in not only the traditional family home but also other domestic settings such as group homes, supported accommodation facilities, tenancy support settings, congregate care, respite facilities, community-based psychiatric facilities and nursing homes. In these settings there may sometimes be more than one perpetrator. Women with disability are often in particularly poor financial circumstances, and economic abuse may be particularly difficult to identify or address where perpetrators are carers. Women with intellectual disability, psychosocial impairment and acquired brain injury may lack financial management experience and be particularly vulnerable to economic abuse. Interviewees explained how women with disabilities experiencing violence are not usually well served by existing domestic violence and other services and supports, and specialist services and supports are not available in most parts of Australia.

System resourcing and capacity for prevention and redress

Overwhelmingly, interviewees felt the economic harms associated with violence could better be prevented, and where there was economic loss associated with violence, it could be more effectively addressed through the justice and other systems. Interviewees described how systems intended to respond to domestic violence tended to be disjointed, under-resourced and unable to meet demand, with crisis services being insufficient and in many areas of Australia, an almost complete lack of longer term assistance for women. As one interviewee pointed out, this makes it difficult for women to access the assistance they need:

Women have to manage themselves across multiple services, often multiple professionals within services, across multiple jurisdictions...the system that we have at the moment is quite disjointed, which relies a lot on women navigating the pathways and hopefully getting a few good lucky referrals between the different services they bounce between. (Interviewee 1, legal service)

The notion of “lucky referrals” reflects the wide variability in provision of suitable services and supports. These perspectives were consistent with much public advocacy, with descriptions of service provision as disjointed and inadequate being well supported by other recent reports (COAG, 2016; State of Victoria, 2016).

Some interviewees discussed how in a context of constrained resources, services and supports had little choice but to prioritise immediate crisis responses. Interviewees explained that crisis services tend to include an assessment of clients’ financial situations, with a view to assisting women to access material aid like Centrelink payments or emergency relief. However, many felt there was a dearth of services and supports to help women build economic capacity in the longer term. Where interviewees provided examples of initiatives considered to embody good practice in addressing women’s economic needs following violence, these tended to be run on a small scale, in a limited geographic location and often with one-off funding, with no clear future opportunity for ongoing resourcing, even when the service was considered to be of very high quality (Donnelly and Donnelly, 2013; Stebbins, Planigale and Canty-Waldron, 2014, Women’s Health Goulburn North East, 2013; WIRE Women’s Information, 2014). Interviewees pointed out how this unevenness meant that women in different regions had different levels of access to services, and that services which were effective in addressing the economic dimensions of violence were unable to grow.

Profound resource constraints, and patchy service availability, thus emerged as characteristics of services and supports to meet women’s needs following violence.

Summary of strategies

Helpfully, interviewees described a range of strategies through which services and supports for women could be improved. Firstly, interviewees identified how women's economic security, and capacity to improve it, are shaped by two overarching factors:

1. women's overall disadvantaged economic and social position;
2. the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

In addition specific strategies are identified that can be understood as ways to pursue four ideal system goals:

1. preventing economic loss that can arise from domestic violence;
2. meeting women's basic living needs and economic security in the crisis period;
3. redressing economic injustice associated with violence; and
4. promoting women's future earnings and economic wellbeing.

The strategies and priorities that interviewees identified as part of achieving these ideal system goals are discussed in the following sections. A summary of strategies to help achieve each the goals is presented in Table 7, with the issues identified on the left and right indicating overarching issues affecting capacity to prevent economic harm, meet needs, redress injustice and promote capacity.

Table 7 Summary of strategies suggested by interviewees to improve women's economic security

Recognise the significant economic harms of violence	Recognise the diversity of women's needs and circumstances	Preventing economic loss associated with violence <ul style="list-style-type: none"> • Improve women's economic status • Improve community understanding of economic issues associated with violence • Early specialist advice and assistance to secure property and funds, and prevent loss upon separation • Consumer policies that prevent financial abuse • Prevent Centrelink debt arising from financial abuse • Improve access to Child support payments • Prevent economic loss while waiting for court settlements • Prevention of loss through employment 	System coordination and collaboration	Adequate system resourcing
		Meeting women's basic living needs and economic security in the crisis period and beyond <ul style="list-style-type: none"> • Improved access to options for immediate and long term housing security • Adequate levels of income support • Improving Centrelink capacity to identify and respond to women's needs 		
		Redressing economic injustice associated with violence <ul style="list-style-type: none"> • Improve Family Court outcomes for women experiencing violence • Access to legal representation and support • Develop alternative means of resolving small property matters and debts • Developing consumer policies to remedy financial abuse • Specialist domestic violence skills for financial counsellors 		
		Promoting women's future earnings and economic wellbeing <ul style="list-style-type: none"> • Access to affordable housing • Access to education and training opportunities • Improved employment services and supports 		

Strategies to prevent economic loss associated with violence

Interviewees suggested a number of strategies aimed at preventing economic loss associated with domestic violence, including both loss resulting from economic abuse, and loss associated with other tactics of violence. Strategies related to the need to improve community understandings and recognition of the importance of early access to specialist advice to strengthen women's economic status; and to more effectively deal with financial abuse and debt incurred in the process of separating from violent relationships. Other areas relate to how Centrelink identifies debt resulting from economic abuse; shortcomings in the child support system, and the time taken to resolve family court matters. Employment was also identified as a way to strengthen women's economic status and prevent the economic loss associated with violence.

Improve understanding of economic abuse and economic harms associated with violence

A key issue identified by interviewees related to awareness of financial aspects of violence. Informants pointed to both the need to improve community understandings, and the need to improve recognition of the financial aspects of violence among practitioners and policy-makers working to prevent and address violence. Interviewees explained how domestic violence is commonly equated with physical violence, and highlighted the need for widespread, national information about financial abuse, and the financial dimensions and impact of domestic violence, targeted at adults, young women and practitioners. A key theme was to promote understanding of the particular dynamics of economic abuse, and how it can be perpetrated post-separation and through systems. One interviewee explained how she saw understanding of violence to be a basic underpinning for system effectiveness:

The key barrier [to women's economic security following violence] is systems, and systems' lack of understanding that women are severely financially disadvantaged with abusive ex partners or current partners, and there's also no appreciation practically at all of post-separation financial revenge on a woman, and there are all sorts of systems and people in banks, lawyers, family court system, that have no understanding that financial abuse can continue on. The child support system for instance has no appreciation of post-separation financial abuse through the child support system. (Interviewee 2, domestic violence service)

Interviewees' accounts highlight the need for widespread, national dissemination of information about financial abuse, and the financial dimensions and impact of domestic violence. This would help promote information and awareness in the wider community and in the organisations supporting women. This would involve, as one interviewee explained:

...having broader conversations...having the public debate shift so that it is something that is the responsibility of not just the individuals who are experiencing the violence, but a community response. (Interviewee 13, employer representatives and unions)

Interviewees described how initiatives to promote awareness need to occur at a number of levels. Firstly, while there are already components in school education about healthy relationships, there is a need to add an economic component into these classes, in particular to encourage young women that it's reasonable for them to want a say in financial matters and not to put themselves at financial disadvantage in relationships.

Early specialist advice and assistance to secure property and funds, and prevent loss upon separation

Several interviewees pointed out the need to act promptly on some financial issues following violence, including bank accounts and debts. Some explained that if women have advice early enough, they are able to take key steps such as safely gathering financial information before they leave the home, closing down joint accounts and withdrawing money from joint accounts for living expenses. These actions in the early stages of separation could help prevent economic loss. To promote a quick response to financial matters, some crisis services reported working closely with financial counsellors on these issues, immediately after separation. However, as with other areas of provision, resourcing and practices were perceived to be uneven. Some interviewees reported reduced funding for and availability of financial counsellors in their location.

Consumer policies to prevent financial abuse

Many interviewees discussed how consumer policies, such as those of banks and utilities, could better recognise and prevent economic abuse, and promote fairer severance of financial links from violent partners, to reduce the burden of violence-related debt on women. Many interviewees were concerned with women being responsible for household bills after leaving. Others described perpetrators holding debt or liabilities in a partners' name during a relationship, whilst holding income and assets in their own name. This could unfairly generate high levels of debt for women, which they would often be willing to accept in order to sever financial ties with violent partners. A legal practitioner described a typical scenario:

The car was registered in his sole name, she had no benefit deriving from it, but the debt was in joint names - she had agreed to assume liability for the whole remainder of the debt and a repayment plan to pay it off, just because she wanted to sever her financial links to him. (Interviewee 1, legal service)

Problematically, debts may be exacerbated through the use of payday loans or multiple credit card advances, contributing to poor credit ratings in the long term. Credit card debt was identified as a particular issue, especially for women with intellectual disability, psychosocial impairment and acquired brain injury.

Several interviewees pointed out how banks, utility companies and other agencies could better prevent financial abuse. One legal practitioner, who was seeking redress for debts acquired in the context of economic abuse, described how lending policies could make consumers vulnerable. This interviewee explained the circumstances of a client who had very limited English and spoke through an interpreter:

She didn't have a driver's license, not even a learner's permit. Her partner decided he wanted a car so they went to the car yard and he signed her up for a lease. A couple of months later he also wanted a van, so they went back and did the same thing again. She ended up with \$77,000 worth of leases. He had the cars...she was working as a cleaner, so her income wasn't that high...There was no way that she could afford to pay these loans. So from that point of view the responsibility was back on the lender that they should not have lent this money in the first place. (Interviewee 27, financial support)

Improved procedures by banks, utilities companies and others could help prevent women from incurring debts associated with financial abuse.

Prevent Centrelink debt arising from financial abuse

Interviewees highlighted another area for change: how the income support system handles debt generated in the context of economic abuse. Men's control over household finances, and their withholding of financial information from women was identified as a factor preventing women from accurately reporting household income and assets to Centrelink, which could generate Centrelink debt. Interviewees explained how while Centrelink may not be able to shift such debts to perpetrators, it could investigate and advocate for debts to be waived, on the basis it was not deliberate defrauding by victims of controlling financial behaviours.

Improve women's access to child support payments following violence

Many interviewees set out the need to improve child support arrangements for women who have experienced violence. Upon leaving a violent relationship, many women lose support from partners with the costs of raising children. Interviewees raised a number of issues relating to child support for women who have experienced domestic violence, and identified this as a key area through which women experience economic loss following separation from a violent partner. Interviewees observed how ex-partners could act in ways that would delay or reduce the income that women receive, or contribute to debt, which could lead to more significant problems, such as garnisheed wages or departure prohibition orders.

Reinforcing findings documented elsewhere, interviewees described how women may decide against seeking child support from violent partners in order to sever links; may accept low payments out of fear or coercion; may choose not to report non-payment, or may voluntarily end payment arrangements to avert conflict or avoid contact with the abuser (Australian Law Reform Commission, 2012, Fehlberg and Millward, 2014). Where women do not seek support from former partners on the basis of violence, perpetrators are not required to pay, and there is no substitute payment from government. This contributes to financial hardship among women who do not seek financial support from a violent former partner. One interviewee described this in detail:

The implications of a woman not taking maintenance action when she separates from her partner can be quite dire. Your family tax benefit can fall to the base rate which can be about 90 dollars per child per fortnight less than your maximum entitlement. You don't get rent assistance if you don't take your maintenance action...there's no wonder they're in financial hardship. You know, you've been surviving on about half of what you're entitled to... There are so many pitfalls around the child support system about how maintenance is paid. I mean, men coercing women into I'll give you a hundred dollars a week if you don't go to the child support agency and then women failing the maintenance action test because it's better to have a hundred dollars than nothing, and then realising their family tax benefit and rent assistance has stopped and, you know, all those sorts of things. (Interviewee 11, income support and child support services and supports)

Even where child support arrangements are in place post-separation, they do not necessarily resolve economic hardship. A large study found that women who had separated from a violent partner were less likely than other women to report receiving child support payments in full and on time (Qu, Weston et al.,

2014). In that study, 43 percent of mothers who had experienced violence reported former partners were compliant with child support payments, compared with 58 percent of other mothers (Qu, Weston et al., 2014). Indeed, the interview data underlines the importance of improving how the child support system prevents economic loss associated with violence.

Prevent economic loss while waiting for court settlements

Interviewees also described how legal processes could contribute to economic loss following violence, due to lengthy waiting times, and the failure to systematically identify issues of family violence in property settlements. Waiting to resolve financial matters required some women to remain in contact with former partners, and delayed access to items and resources. Some interviewees described how delaying proceedings could be a tactic of economic abuse, as some perpetrators delayed proceedings and disposed of assets in the interim.

One interviewee from a legal service used the example of legal proceedings to illustrate how, on first impression, financial abuse may not be immediately apparent, and there was urgent need to improve recognition of how systems could enable economic abuse:

It's really the recognition by those systems of what looks like ostensibly somebody - the perpetrator - pursuing their legal rights but in fact when it is seen as a whole can be an abusive tactic of stringing out proceedings. (Interviewee 8, legal service)

An interviewee from a domestic violence refuge provided a more in-depth description of the complex situation of a client who was subject to multiple tactics of economic abuse while waiting for court settlement, and for whom there were limited opportunities to prevent economic loss. This is outlined in the following quote, which articulates perceptions that the time taken to resolve property matters contributes to worse economic outcomes, and underlines the urgent need to improve recognition of how systems can provide opportunities for economic abuse.

...the shared property is quite a lot, but he has denied her access to any financial documents. The court's ordered that he has to provide them to her solicitor, but that was 12 months ago and he still hasn't provided them. So she keeps getting dates to go to court then it's put off. And then in all this time she's got no money at all because he has everything in his name. He's living in the house, driving the car, not paying for the children in any way, so she's had to bear all the financial expense and he's dragging the whole thing out further and further. And also while this is all happening he's merrily disposing of assets as much as he can, so by the time they go to court you know there is less than perhaps she might have been entitled to initially. You can take a caveat to stop him selling the house and things. But in other things there's nothing that stops joint assets from being frozen for instance. He can sell the good car and the boat and the caravan and all that sort of thing - and I know that that's the unusual woman that has these. But that's the

other thing, some of these women actually do have a lot to lose if they leave the things that they've jointly worked for for years, so that does seem a little bit unfair. But even if you don't have a lot of stuff, the fact that the perpetrator just can drag the procedure out and out and out with no sort of - there seems to be no penalties for him just saying 'oh haven't done it, haven't got around to it.' And he's not paying for anything over this period of time. You know he's not being compelled to pay support for the children or anything. So that seems to be a huge issue. (Interviewee 4, domestic violence services and supports)

Prevention of loss through employment

As noted in Cortis and Bullen (2015), employment, education and training are key contributors to economic security, independence, and wellbeing. Based on the Personal Safety Survey 2012, around 62 percent of women subject to intimate partner violence in Australia are employed (Cox, 2015). While employment, as well as job search, education and training, may be targeted by perpetrators of economic abuse, supporting women to maintain employment or other economic activity may enable them to leave a violent relationship and minimise the economic loss of doing so (McFerran, 2011). Interviewees recognised the importance of maintaining employment as a source of empowerment and security for women, with decent pay and conditions seen as necessary for ensuring access to the full range of life choices following violence, including housing options. As one interviewee explained:

If women have decent and paid employment it really can make a positive influence on their decision making about staying out of a family violence situation and just gives them far more economic and housing choices as well. (Interviewee 24, domestic violence services and supports)

One respondent from a domestic violence service, who had assisted many working women following violence, provided an example of their client's common position:

Our clients say to us that they want to keep their job, that their job is a lifeline. If it can be set up that the workplace is safe for her then she often wants to stay there because of the financial independence but also because of, what it supports her to know about herself, that she's someone who's engaging with the community, that her contributions are valued. In a good workplace all of the messages that she'll be getting directly contradict the abuse that he's perpetrating towards her, so whilst he's telling her that she's worthless and has no value and no positive contribution to make, paid employment, if it's working well, will tell her the opposite. (Interviewee 6, domestic violence services and supports)

However, interviewees pointed out how steady workforce participation is only realistic where women's living conditions are stable. Further, continuity in the same workplace may not be realistic for women with safety needs which require them to move locations or workplaces. Time away from work may be required for court attendance and other appointments, and employers, supervisors and colleagues may not be sympathetic to these needs.

Interviewees described the benefits for working women of remaining in safe, supportive workplaces after separating from violent partners, but explained how violence may cause women to leave or lose their job during or following violence,

reinforcing the need for industrial protections for women affected by violence, and workplace initiatives that promote awareness of violence and safety (Australian Human Rights Commission, 2012, LaVan, Lopez, Katz and Martin, 2012, McFerran, 2013; McFerran, 2011).

Interviewees spoke optimistically about the leadership of the union movement in strengthening protections for workers affected by domestic violence. Interviewees from unions explained how in 2012, the ACTU Congress endorsed seven principles for inclusion in clauses aimed at supporting working women subject to violence: dedicated paid leave, confidentiality, workplace safety planning, referral to domestic violence services, trained contact people, access to flexible work arrangements and protection against adverse action by the employer. At June 30 2015 there were 759 current enterprise agreements containing domestic violence clauses, covering over 580,000 employees (Productivity Commission, 2015).

Interviewees described how the case before the Fair Work Commission in 2016 aiming to include domestic violence leave in modern awards offers a broad strategy for supporting working women subject to violence. These protections, and employer supports for women during and following violence, were seen as important. Some mentioned how although the focus of industrial strategies had been on domestic violence leave entitlements, these needed to be accompanied with workplace training about violence and ways to support affected employees. One interviewee for example identified the importance of senior leadership, and emphasised the importance of workplace training:

We know from experience and from some of the implementation work that was done by the “Safe at Work, Safe at Home” project that where senior employers were very proactive about the implementation about the clause and whether they endorsed it, supported it, that’s where we’re getting the better outcomes and where there was comprehensive training... workplace based training I think is really critical. (Interviewee 30, employer representatives and unions)

Some interviewees also identified a need to strengthen confidentiality relating to disclosures at work, as Australian discrimination law still does not prohibit employment discrimination on the basis of experiencing family and domestic violence, although landmark cases have contested unfair dismissal on the basis of domestic violence. Interviewees also outlined the importance of securing employment that fits with children’s timetables, ensuring traumatic experiences are accounted for in assessments of performance, and the need for intensive supports to develop skills and confidence for workforce participation for those women subjected to intensive economic or emotional abuse.

Strategies to meet women's basic living needs and economic security

As well as preventing economic loss resulting from domestic violence, services and systems also need to meet women's basic living needs and to promote economic security in the crisis period and beyond. Interviewees discussed the resource shortages which were limiting overall system capacity, and difficulties for women in safely retaining or accessing appropriate and affordable housing, and access to adequate levels of income support.

Improved access to options for immediate and long-term housing security

Many interviewees pointed out how housing security underpins economic security, but that current responses to women's housing needs following violence were inadequate. They stressed that there is a need to significantly increase the availability of immediate and long-term housing options to meet the needs of women in different situations. These include "safe at home" schemes, rental assistance, specialist crisis accommodation and rapid access to housing for those unable to stay at home (for a review of features of these initiatives, see Breckenridge, Chung, Spinney & Zuffery (2015)).

Housing problems and homelessness have many impacts, including creating an obstacle to women who have separated in establishing a stable life and maintaining or accessing employment. In addition to immediate housing challenges on separation, women may have ongoing affordability problems whether they leave the home or stay.

Interviewees pointed out that women's housing situations impact on all aspects of women's efforts to re-establish themselves after separation as well as their overall economic wellbeing. For example, the housing situation affects child protection issues, issues around children's matters in the family court, who children will live with, being able to retain possessions, being able to obtain and sustain employment, and being able to retain social connections.

Interviewees reported a lack of immediate crisis or other accommodation options in their locality. This included both refuge accommodation and "safe at home" schemes. Again there was variation in provision, with some states and territories offering rental assistance schemes for women following violence and some not. Similarly, "safe at home" schemes are available in some locations but not in others. Interviewees also reported a shortage of specialist domestic violence refuge accommodation and even of general homelessness accommodation. They also noted that general homelessness accommodation is not the most suitable response for women who had experienced domestic violence. When crisis accommodation is unavailable, women may also be placed in temporary accommodation, such as low quality hotels. These may be in isolated areas and in some locations are used to house men and women who are homeless for a variety of reasons. They may be very difficult places for women with children. There are particular issues for women with disability who need to leave violent situations.

Emergency accommodation may not be accessible to women with disability. Women may need equipment and personal care. Victoria and the ACT provide emergency respite personal care packages for women with disability that enable women to leave or stay in the house with the perpetrator removed even if the perpetrator is their carer. This assistance is not, however available in other locations.

Meeting basic needs through adequate levels of income support

Australia's income support system is often considered complex, and is unavailable to all women, (for example temporary residents), with only low levels of support available to those who have access to payments, and very thin financial supports for women subject to violence (Cortis and Bullen, 2015). Interviewees had mixed views on the capacity of the income support system to meet women's basic needs following violence. Several explained how although income support provides a vital source of income which helps some women separate from violent partners, the minimal level of support available overall and in times of crisis means it is not necessarily pathway to long term independent financial security. Some interviewees commented that income support provided support at "woefully low levels", and explained how this in fact deterred women from ending violent relationships:

Those families who are subjected by domestic violence and have left or the perpetrator has left and there's - there is no income, they will - and if their child is older than eight, they will be forced onto Newstart, which is so low. It actually is well below the poverty line. So there is those real practical aspects of am I better off to stay in this space where violence is part of it? It could be verbal threats through to physical through to control. At least we will be able to have a roof over our head and food on the table and the children can stay at their schools and connected in their networks. Or do we make that significant and far reaching change and then face the real prospect of homelessness and insecurity, insecure tenancy and struggle with the basics? So that's the real harsh reality. I've actually worked with families who have gone back to the violence because of the lack of financial support. (Interviewee 16, employment services and supports)

As discussed in Cortis and Bullen (2015), income support recipients subject to violence can apply for crisis payment, equivalent to one weeks payment and considered insufficient for meeting women's financial needs, especially for those relocating. Some service providers reported that women missed out on crisis payments because they did not apply within the required 7 days post-crisis, either because they were not aware of their entitlement, or because they needed to prioritise tasks related to their safety. Interviewees also described how their clients had been left for prolonged periods without money, for example because partners had claimed they were caring for children after leaving, while others found procedures around social worker referrals or information about entitlements was

inconsistent. One interviewee described this, with respect to women without permanent residency:

For women with no permanent residency it's really hit and miss. Sometimes we'll be able to access special benefit, other times we'll be told no without really a reason why, leaving the woman to have no other financial options except [this service] support them. Apparently there are particular bridging visas or visas that women can be on that makes her eligible for a payment. We're not really sure which ones are the ones that are eligible and which aren't...And some sort of visas seem to get a Medicare card others don't. Well we're unsure and they're unsure, and also it takes such a long time to get any sort of answer. If we weren't supporting these women they would be forced to go back to the perpetrator, because it's not like you can go to Centrelink and get an answer more or less the same day. (Interviewee 3, domestic violence services and supports)

Another described how exemptions from participation requirements did not recognise the time required to leave and recover from violent relationships. Discussing processes for being given an exemption from job search requirements, one interviewee explained:

To try and help a woman recover from trauma experiences can't really happen in two weeks, and when there's anxiety and other mental health issues. Yeah, we've had a woman that had to get a medical certificate recently saying that she was unfit for work...we're from [domestic violence service], they should be exempted straight away...they've experienced family violence, they don't need to go to a doctor to get a medical certificate to say that. (Interviewee 3, domestic violence services and supports)

Interviewees also reported that only a very small number of exemptions from work requirements are actually granted for domestic violence. Although this is a provision that was put in place because of an understanding that women may not immediately be in a position to seek work, interviewees considered Centrelink staff to be generally reluctant to approve it because they are preoccupied with women maintaining contact with the workforce rather than the impact of domestic violence.

However, some interviewees had different experiences with Australia's income support system, and a few spoke very positively about Centrelink's responsiveness to women affected by violence. These interviewees noted solid staff training and professionalism, established processes for referring to social workers upon disclosure of violence, tight security protocols to limit access to address information, and witness protection programs. Although many recognised experiences are variable,

a few had found Centrelink in their local areas to be well-coordinated and streamlined, for example:

We've got a really good relationship with the Centrelink social workers. When a woman arrives into a motel she is usually entitled to receive or qualify for a crisis payment. So I will advise her to go to Centrelink herself, if she has a car. If she doesn't then I can often take her. If she's got a car and she's self-sufficient, go to Centrelink herself, ask to speak with a social worker, mention to that social worker that she's working with our service, and give the name of the worker. The social worker at Centrelink will then ring us, and we can then verify the woman's story. So we can say yes this is what's happened, she's been assessed for this, this, this, she's in immediate danger. It makes the process so much quicker for the woman than if she was trying to advocate for herself. (Interviewee 2, domestic violence services and supports)

Improving Centrelink capacity to identify and respond to women's needs

Although some informants had positive experiences with Centrelink, many were critical of the limited opportunities for women to receive the personalised services they required following violence. Indeed, a recurring theme related to the diminishing opportunities for face to face contact with service providers, which were perceived to undermine capacity to identify and respond to women's needs. Interviewees explained that while a disclosure of violence to Centrelink staff should trigger wider assessment of circumstances and social worker support, the expansion of online service provision makes it difficult to build the trust and relationships that would allow this to occur. As an interviewee working in the income support system pointed out:

One of the greatest issues that we face in terms of working with people who are escaping domestic violence or living in a domestic violence situation is that there are so many access points and so many different avenues. And as we move towards virtual online claiming, digital servicing, that opportunity for face to face interaction with another human being where you can actually sit down and have a talk about your personal situation has become increasingly difficult over recent years. (Interviewee 11, Income support and child support services and supports)

Some service providers felt the movement to online service delivery was problematic for women who had experienced violence. As one explained:

Centrelink are wanting to move referring women to connect with them via their website. We're doing a whole lot of advocacy saying that that just doesn't cut it for our client group and our client group don't have access to computers. That expecting a woman who's in the midst of crisis and trauma to be able to navigate those sorts of websites is crazy, you know, it's not going to happen. And that our clients' situations are also really complex and that our experience of women trying to do that with either automated phone responses or web based responses means that she usually doesn't end up getting an outcome. (Interviewee 6, domestic violence services and supports)

Interviewees explained that while it is Centrelink's stated procedure to refer women disclosing violence to a social worker, this was applied inconsistently. As Centrelink channelled clients to online pathways, opportunities for face to face were becoming sparse. This was affecting service providers as well as women, as they found it more difficult to collaborate with Centrelink to meet clients' needs. For example:

Up until not very long ago we actually had the social workers' phone numbers and could ring them and make direct appointments. And then there has been some sort

of change to their procedures and now we can't do that anymore. So now if we present at Centrelink and we say look we need to see a social worker, they might say yeah, yeah, take a seat, and then the next minute you're seeing a person who is not a social worker. So it's like I guess a step back. There's no clear process that we know that we can actually refer a woman to see the social workers, it's very hit and miss. You get to see one if you actually present in person, but that means that, particularly with women who perhaps don't have good English skills, or who are just not feeling very confident in going and asking to see the social worker. It actually means that one of us has to go to Centrelink on the off-chance we can see a social worker. So often it can be quite wasteful of our resources, instead of us actually just being able to make a dedicated appointment and knowing we're going to go and see the right person. (Interviewee 3, domestic violence services and supports)

Further, there was much confusion about processes for accessing Centrelink's face to face supports. Some interviewees found it very difficult to obtain access:

Some women kind of felt like there wasn't a great deal of empathy when they disclosed family violence to Centrelink, they often had to kind of disclose it in the middle of the public kind of part of the building, and they kind of didn't get access to - we only just recently found out the other day that there are family violence social workers within Centrelink which we never really knew about before, and we're still not quite clear on how we access them directly. But it seems like that's not a part of Centrelink that's very accessible that women kind of just generally run through the mainstream Centrelink service without any special policies or social workers that deal with them and if they've got family violence. (Interviewee 1, legal services and supports)

Echoing this sentiment, another felt the quality of face to face service had reduced, with information about entitlements withheld by Centrelink:

It used to be information was much more readily accessible, there were pamphlets that you could get information about your rights and how to appeal. These days it's a much more secret thing... Even if I went in and said I've heard I could get an exemption from paid work application they would go "oh well if you can make out the grounds" but they wouldn't tell me there's a domestic violence exemption and check whether that was my issue. (Interviewee 19, other advocacy and support bodies)

However, there were several examples of models of service provision which involved collaborative provision between domestic violence services and Centrelink in some local areas.

These included mobile service centres in rural areas and Skype connections with social workers, and outreach officers working off-site including in domestic violence refuges.

Our relationship with Centrelink is excellent. Our Aboriginal service has a Centrelink outreach worker that visits them once a week, so Centrelink comes to the client which is incredibly helpful for everybody involved. The fact that we have direct phone numbers to the social workers at our local Centrelink office is incredibly helpful. (Interviewee 2, domestic violence services and supports)

Together, these perspectives underline the mixed experiences of income support. Improving consistency would help ensure that women's basic needs were met following violence.

Strategies to redress economic injustice associated with violence

As well as highlighting the need to prevent economic loss and meet the basic living needs of women affected by violence, interviewees also suggested strategies necessary to redress the impact of violence, where it does result in economic loss. Redressing the economic injustice associated with violence was particularly important among those interviewees involved with legal systems. Interviewees spoke about the need to improve economic outcomes for women, including by reducing court waiting times, as discussed above, and improving access to legal representation and support. Other strategies to improve redress of economic harms associated with violence included developing alternative means of resolving small property matters, and developing the domestic violence capability of financial counsellors. These are discussed below.

Improve Family Court outcomes for women experiencing domestic violence

Interviewees emphasised the important role of the courts in redressing the economic harms associated with violence, including in Family Court proceedings relating to the division of property. Informants from legal services mentioned the high prevalence of domestic violence in family law cases. However they noted that violence was not systematically identified in cases relating only to property settlements, unlike the situation with cases involving parenting issues. One interviewee explained:

Basically they are domestic violence courts, the family courts and they need to start thinking like that and they need to begin I suppose getting some approaches in place that deal with that issue specifically and that's all around safety and risk and everything else. (Interviewee 8, legal service)

Access to legal representation and support

A key issue was access to appropriate legal representation for victims of violence. Interviewees explained how women were often unable to access legal representation, as private services were accessible to wealthy women with capacity to pay, with only the very poor qualifying for publicly funded legal aid. Interviewees described how reduced funding for legal assistance had decreased women's access to representation, with many women with modest incomes lacking access. Some interviewees described how lack of legal assistance was particularly problematic for women who were vulnerable because of lack of English language proficiency or intellectual disability, and for women in rural and remote areas who may need to travel to regional centres to appear.

Family court processes were identified as very complex and unsuitable for women who were unrepresented, even for small debts or for property of relatively low value such as cars. One interviewee from a legal service described the difficulties for women in attempting to negotiate the system themselves:

It's extremely legalistic, the forms are really long and complicated, they've got strange names that women wouldn't probably be able to find by themselves, there's no precedents for the forms of order that they need to seek...unless you're a lawyer you're not going to know how to word a superannuation splitting order, or some kind of injunctive order to stop him spending all the money in the bank account. So it's just a system that you absolutely really can't navigate in relation to small property matters unless you've got a lawyer. (Interviewee 1, legal service)

Not pursuing property matters, or not having representation, even for small amounts of property, may lead to much worse financial outcomes. This interviewee explained:

It's usually in relation to a few things, a car or debt only, or stopping spending the only kind of small amount of money that is there, to prevent economically abusive behaviour from escalating to the point where it's going to cause them really severe financial disadvantage. But because the system is so inaccessible, unless you've got money to pay a lawyer to do that and you know to do that quickly, you're not going to be able to access that assistance that exists for that purpose. (Interviewee 1, legal service)

Options to redress economic loss arising from violent relationships other than through expensive legal proceedings, such as mediation, were also problematic for women. As one interviewee explained:

Women in relation to property matters are left with the choice of doing it themselves with assistance from the Women's Legal Service or a community legal centre and/

or negotiating within themselves and/or maybe going to a family relationship centre and then doing mediation. Some of them do do mediation,...but that's dependent on him wanting to do it. There's a whole range of problems associated with domestic violence victims negotiating that sort of stuff with a perpetrator of violence in mediation. (Interviewee 8, legal service)

Overall, women's access to legal representation was of paramount importance for redressing the economic harms associated with violence.

Alternative means of resolving small matters of property and debt

Interviewees described how without straightforward ways to sever joint debt and joint accounts at separation, women were open to economic abuse after separation, including in the process of seeking redress. Interviewees shared a vision of alternative means of resolving small matters of property and debt, for example, by legally characterising some financial matters as matters of family violence rather than family property law, to assist with remedying short-term financial problems such as mobile phones, bank accounts, utilities, and tenancies. Rather than waiting for settlement in the family court, these would ideally be addressed through a formal process outside the family court, such as through a small claims tribunal which would help deal with smaller property items, so that women have some basic home items and financial security prior to the property settlement. The family court could then focus on the higher value issues. Such a system could expedite matters relating to bank accounts and debt, and commitments to utilities companies and tenancies, as well as small household items.

Other options included funding domestic violence services to replace household items. Some interviewees felt intervention orders could be used to enable return of personal items, or to stop access to a bank account, although other interviewees felt intervention orders should remain primarily about safety, with property and related issues dealt with through other means.

Developing consumer policies to remedy financial abuse

Interviewees described how as well as helping prevent financial abuse, consumer policies were also important for responding to financial abuse and the economic harms associated with violence. Interviewees described some welcome initiatives to involve a wide range of commercial and other agencies in developing initiatives to redress problems of property and debt. One described resistance from banks and utility companies underpinned by poor understanding and identification of the financial dimensions of violence. One explained, for example:

When I talk to banks and utility service providers about policies that they might implement in relation to family violence, its 'oh look, we don't see a lot of that, we don't really get women who've experienced that, we don't see a lot of that economic abuse, it's just not something we deal with that much', which I know is not true. So I suspect it's just they're not asking the right questions to identify it. (Interviewee 1, legal service)

Another advocated strengthening the capacity of banks, telecommunications and energy providers to redress economic harms associated with violence. This interviewee explained:

What I'm hoping to do is to go to the 4 major banks, the 4-6 major energy providers, 4 Telco's and a couple of governments – I want to say to them, Can we identify the 5 most common problems faced by a women in a family violence situation? Can you then identify the 2 or 3 most viable solutions to those problems, can we then have those agreed and published and you make it part of either your financial hardship team or you make it part of a family violence response team, you name one individual who heads that team and you say to all the financial counsellors and legal centres, and the family violence agencies, if you have a problem with a phone and it's a Telstra account, here's the person – here's the name of the person you ring, this is the department they – this is the section they work with, here's the criteria they are going to use and here's the sort of outcomes you'd expect. (Interviewee 21, legal service)

Interviewees described plans for legal services to work further with industry and service provider corporations and government departments, to establish a single entry point for all workers assisting victims of family violence nationally, and assist with economic problems arising from violence. This was intended to draw on work developed to negotiate bulk debt waivers for vulnerable Australians on very low (or no) incomes to free up income for basic needs, rather than debt servicing (Nelthorpe and Digney, 2011).

Specialist domestic violence skills for financial counsellors

Several interviewees commented on how prospects to address economic loss associated with violence would be strengthened with improved specialist skills relating to domestic violence among financial counsellors. One interviewee, from a domestic violence service, described how it was currently difficult to find financial counsellors with the right mix of skills:

We have to do quite a bit of work to find the right individual financial counsellor...it's about finding the right individual who has all the financial info, but also the right level of knowledge and understanding about domestic violence. Or if they don't, that they're open to us training them around that stuff. (Interviewee 6, domestic violence service)

Financial counsellors often advocate for clients and work to promote creditors' understandings of violence, including waiving debt, accessing hardship programs, or obtaining approval that recognise women's particular circumstances, such as making lower repayments while family court proceedings are pending. Some large utility providers however do have hardship programs or repayment plans. These are generally available to members of the community in financial difficulty, and may not recognise the dynamics of violence and violent partners' use of bills and debt as a tactic of abuse. A financial counsellor explained in more detail the difference between a generalist and specialist approach in financial counselling:

Generalist financial counsellors look at the debt, go through what the debt issues are, then go through the options that may be available. So it could be things like do nothing, so what are the consequences if you do nothing, if you go into a payment plan, if you go into a full and final payment, so a lump sum amount to clear the debt, to bankruptcy and those sorts of things. So you go through your standard okay this is the debt, this is how we deal with the debt...dealing with the family violence [requires] a better understanding of what can family law do and what do we do on credit law...what options are there to delay the debt and make sure there's no long lasting effects on the debt for the woman while the family law options are being pursued. (Interviewee 27, financial support)

Another explained the particular skills and processes required in working with populations affected by domestic violence:

It's like an onion, I've got to unpeel to find out what happened, why it happened, was there coercion, was there fraud, what was the woman's belief when she was signing the documents, how did she come to sign it, how did she come not to be in the room or to be in the room, what was the thinking behind the bank and the other organisations that they're dealing with? It's a completely different way of operating. So I think there's a lot of family violence that is going just unacknowledged through financial counselling services. (Interviewee 24, domestic violence support)

Other interviewees explained that financial counsellors dealing with domestic violence also needed to understand the complex dynamics of domestic violence and financial abuse and its psychological effects, along with the operation and impact of intervention orders and how options like bankruptcy are damaging to the woman. Accredited specialist domestic violence training in financial counselling would assist with this issue.

A number of interviewees supported co-location of financial counsellors in services used by women who have experienced domestic violence. However, these tended to be run as pilot projects, with no funding commitment from government to identify and expand best practice. In Victoria for example, there are a series of initiatives involving colocation of financial counselling and domestic violence supports, including free legal advice and financial counselling to women experiencing family violence and financial hardship, involving collaboration by financial counsellors and lawyers (Camilleri, Corrie and Moore, 2015; Women's Legal Services Victoria, 2015).

Strategies to promote women's future earnings and economic wellbeing

To promote women's future earnings and economic wellbeing, interviewees mentioned the importance of access to affordable housing, safe opportunities for participation in employment and education, and employment services and supports which recognised the impact of violence on women's workforce participation.

Access to affordable housing

Interviewees recognised that housing tends to be the most significant cost for women following violence, and highlighted the need for more uniform help for victims of violence to remain in the home following separation, and to improve access to private and social rental housing. Private rental was seen as prohibitively expensive, particularly if women were on Newstart. Service providers also reported clients were experiencing prejudice from real estate agents, especially where they had children, had little work history, were Aboriginal or Torres Strait Islander, had no financial referees, or had no rental history in their own name, for example where partners had been on the lease. Further, rental histories may be poor due to damage to previous dwellings by the perpetrator. Criteria for accessing social housing have become tighter and tighter and waiting lists are long. One interviewee reported that women using public housing said they were treated as if "I'm a junkie or a gambler or an alcoholic" (Interviewee 2, domestic violence service) rather than as someone who had been made homeless by their partner's actions.

Interviewees reported that some women who initially left the home were forced to return to an arrangement of "separated under the same roof". Several interviewees from different parts of Australia mentioned this and reported that the practice had increased in recent years because of financial pressures due to rising housing costs. An interviewee reported that these arrangements were:

Not very good, because generally he thinks that because she's in the house she's still in the relationship, therefore he commands all the perks of her being in a relationship, he demands her to do the cooking, he demands her to do the cleaning, he demands her to have sex, it just generally doesn't really work. She still can get abused and certainly one of my recent clients, who was forced to go back and live under the main roof for 18 months, she ended up getting hit and assaulted, even though they were supposed to be separated under the main roof. (Interviewee 2, domestic violence services and supports)

An interviewee from an employment service reported that some women were forced back into seeking work before they were emotionally ready because of the financial pressures related to housing, and that employment could be unrealistic if housing was not safe, secure or affordable. This interviewee went on to underline the importance of housing access and stability as the basis of economic security for her jobseeker clients:

For a woman who is sort of in that lower income bracket where maybe they haven't worked, they've been renting as a family the whole time so there's no house or the fact that the man's been on a very low income or unemployed, to financially afford to leave is very difficult. They can't just walk into a rental property and social housing is almost – well, it's very, very difficult to get. So it's probably the financial issues that are the biggest issues I would have thought, unless they've got family or people they can move in with but it's a big ask if there's kids involved, to take in a family. (Interviewee 15, employment service)

Women may have affordability problems whether they leave the home or stay. Managing mortgage payments may be difficult. This is particularly the case if the woman is attempting to continue paying prior to property settlement, but also if she is not able to find well-paid employment. This is captured in one interviewee's reflections on critical issues among her client group:

One of the main things that we get women talking to us about is 'will I be able to maintain a roof over my head for myself and my children?' So that was regardless of the fact of whether they had left the family home or not...But with the male often being the main income earner or the woman hasn't been in employment for a long time and even if they are with the gender pay gap and all that sort of stuff will they have enough to pay the mortgage or to pay the rent? So we talk to women that a year and a half/two years after terminating the abusive relationship they're looking at becoming homeless or being uprooted from a community that they're very connected to. But the other side of the coin is women that have left the family home even if they go to a refuge or they stay at a friend's place it's will they have enough money to re-establish themselves in a community that they want to be in as well? We talk to women who...can only afford to live 30 kilometres [away from their and their children's supports]. (Interviewee 24, Domestic violence services and supports)

Access to education and training opportunities

As discussed above, interviewees described how quality employment opportunities were important for buffering women against economic loss precipitated by violence. Employment, education and training were also discussed as integral to promoting women's economic capacity following violence. Appropriate education and training opportunities were also identified as important for those affected by violence, including to help promote economic independence of women emerging from violent relationships with patchy work histories, or with limited access to education and training, and for those needing higher paying, better quality jobs following separation. However, interviewees pointed out that vocational and higher education may have costs and debts that are difficult for women in financial stress to contemplate. Child care while studying, or while working, may be difficult to access and expensive. Interviewees described how outreach by vocational providers, and collaboration between community service organisations to support their clients in study could assist.

Improved employment services and supports

As noted, several interviewees were working with women seeking employment. Interviewees highlighted the importance of improving holistic responses from employment services, to help women find and keep paid work following experiences of violence. This would involve helping recognise how violence may be a barrier to participating in work, job search or study for some women, to help promote better outcomes.

Australia's system of employment services, rebadged as *jobactive* in July 2015, consists of a network of service providers, contracted by the Australian Government to provide assistance to some jobseekers, including to recipients of Newstart Allowance and other income support payments. Some informants involved in *jobactive* felt the narrow performance indicators for *jobactive* providers meant services lacked incentive to assist women holistically, including through referrals to other services rather than employment outcomes. As one explained:

...[under the contracts prior to mid-2015] if we referred them to a domestic violence service, we could put in there that they're doing a personal development program with a domestic violence service and that would address some barriers which would give us, like points towards our KPIs. But in this new contract there's no evidence at this stage to my knowledge for anything other than employment and work for the dole... (Interviewee 17, employment services and supports)

Interviewees also explained how within the "Jobseeker Classification Instrument" (JSCI), which is used to identify barriers to job search and employment, domestic violence is not identified as a factor which attracts the "points" used in calculating the level of assistance required, although it could be recognised as a "personal factor" that may present barriers to work, alongside things like anger issues, problem gambling, drug treatment or stress. Violence may also contribute to other factors in the JSCI, such as housing stability, access to transport and health. As recommended previously (Australian Law Reform Commission, 2011), some interviewees suggested that the JSCI be amended to more reliably capture violence, and help caseworkers effectively identify and respond to jobseekers affected by family violence. The Instrument was seen as particularly problematic when done over the phone:

It's done over the phone, so you can imagine you ring up, you're not even talking to somebody face to face, unless it's happened there and then and you're very emotional and you're telling them, "I need help. I've got nowhere to live. I've got no money". If it's two, three weeks later and things have settled down a little bit and you go in and, you know, you can't see somebody face to face. They just put you onto a telephone. The only way you can see someone face to face is actually

ask to see a social worker. I think it would be very hard for somebody in a very first meeting to disclose that and it takes time and rapport and to build confidence for somebody to disclose. (Interviewee 16, employment service provider)

Other interviewees suggested that rather than screening, employment consultants could be better trained to ask women if they had any safety concerns for themselves or their children, and if so, to provide "warm referrals" back to a Centrelink social worker, or to local services. Staff could also be better trained to respond to poor confidence resulting from violence and abuse; or being unable to return to previous employment due to safety issues. For some women other measures were suggested such as assisted employment, work experience and entry level jobs that do not require interview, as for some women job interviews are very stressful and trigger anxiety attacks. Others suggested improving capacity to suspend activity requirements, such as job search or participation in Work for the Dole, while women obtained safety, while post-placement support was also identified as an area for improvement.

On the whole, however, the perception was that current practices in employment services were unlikely to be sufficient to meet women's needs, with one interviewee (Interviewee 24) describing supports as "tick a box" meetings, and others feeling contact made over the phone was inadequate. Interviewees pointed out that employment service consultants are not necessarily trained in relation to domestic violence, and tend to have little knowledge about the impact of domestic violence on job search and employment. One explained how violence could be misrecognised, with women experiencing violence seen to be "making excuses" and treated punitively for missing appointments, or for appearing "scattered", "vague", "defensive" or "angry" in interviews.

A well-developed understanding of domestic violence and its potential impacts on jobseekers was seen as particularly important not only to help women obtain and keep work, but also because loss of Centrelink payments can result from non-compliance with job search requirements. To improve practice, suggestions were for employment consultants to work more closely with other services, including crisis housing, financial counsellors, banks and loans and rental owners/companies to help arrange payments of debts, and to prevent negative credit ratings. In many cases, services appeared only to have developed referral channels on the basis of the volition of individual consultants or leaders, rather than contractual requirements or organisational protocol, and this was seen as an area for change.

However, while the *jobactive* system was generally considered to be poorly structured to identify and respond to domestic violence, some participants described some very promising

innovative practices and programs aimed at promoting skills, employability and work readiness for women affected by violence, although these tended to operate at a smaller scale than provision of services under *jobactive*. A number of interviewees pointed to the case studies of the WIRE and McAuley programs in Victoria, which each aim to support women affected by violence to obtain employment (see Appendix C: Examples of Promising Practice in Employment Services for Women: Case Studies). A systematic approach to identifying these practice models nationally and expanding best practice, would provide a stronger foundation for promoting employment among women affected by violence. Important ingredients for success were a partnership approach between skilled employment specialists and other specialised community service providers, ensuring a holistic response to women's needs, including in areas of housing and legal assistance. Further, caseloads were smaller, enabling focused individual attention, with excellent results in terms of employment outcomes.

Concluding discussion

Through the statistical analysis of Journeys Home and the 32 key informant interviews reported in this report, along with the literature review documented in the ANROWS Landscapes State of knowledge paper (Cortis and Bullen, 2015), this program of research has explored the economic pathways and financial issues faced by women following domestic violence, the efficacy of supports available to promote economic security, and ways to improve service system's capacity to promote women's economic security following violence, including for subpopulations of women.

The qualitative research builds on the state of knowledge paper and the analysis of Journeys Home to focus on strategies to address these harms. The qualitative data analysis identifies two overarching strategic issues that require attention in order to address the economic insecurity:

- women's overall disadvantaged economic and social status; and
- the limited capacity, scale and integration of services and systems that impact on women who have experienced domestic violence.

In addition, four specific areas of action targeted to increasing women's economic security following violence are identified:

- preventing economic loss;
- meeting basic living needs and security;
- redressing economic injustice; and
- promoting women's future earnings and economic wellbeing.

New evidence about the economic impact of domestic violence

The state of knowledge paper and the analysis of Journeys Home both focus on the economic impact of domestic violence. The analysis of Journeys Home data is an important contribution. It provides new evidence of the profound economic impact of violence on the lives of women who are already experiencing social and economic disadvantage. This adds Australian data to international literature focused on the economic and employment pathways following experiences of domestic violence, and the economic impact of violence (Crowne et al, 2011; Lindhorst, Oxford and Gillmore, 2007). Before Journeys Home began in 2012, Australia lacked appropriately large and detailed unit record datasets that could provide insight into both women's exposure to violence, and how this affected their economic participation and experiences of financial hardship over time, in comparison with women not affected by violence.

Specifically, the bivariate and regression analyses in both the "pathways" and "retrospective" approach show how domestic violence contributes to alarmingly high levels of financial stress. Importantly, average incomes among those affected by violence and those who were not, were similar. Further, we found domestic violence in Wave 1 did not predict employment in Wave 6. However, women who experienced prolonged or repeated violence, and who reported violence in two or more waves of the study, were significantly less likely to be in paid work in Wave 6, demonstrating some adverse employment impacts where exposure to violence persists over time.

Women affected by violence fared much worse on other indicators of financial hardship. As the "pathways" analysis showed, the economic penalty associated with violence persisted across the six waves of the survey. For example:

- By Wave 6, women affected by violence in Wave 1 still faced more difficulty than other women paying bills, and carried higher average levels of debt;
- by Wave 6, women affected by violence in Wave 1 were more likely than other women to go without food when they were hungry due to shortage of money;
- in Wave 6, women who had reported violence in any wave of the study had lower levels of financial satisfaction than those not affected by violence.

Moreover, on each indicator, economic outcomes for women subject to repeated or prolonged violence were worse. Women with higher levels of exposure to violence in the survey period

tended to fare worse by Wave 6, underlining the need for prevention and rapid response. Women's levels of satisfaction with their financial status in Wave 6 decreased with exposure to violence, and women with higher levels of exposure had more difficulty paying bills and more owed in unpaid bills in Wave 6. Women with higher levels of exposure to violence reported more hunger, and more difficulty affording social activities. Importantly, those exposed to repeated or prolonged violence were more likely to seek material support from welfare agencies, but problematically, difficulty accessing welfare services also increased with exposure to violence.

The reasons for the economic penalties associated with domestic violence, and how these harms can be prevented and addressed, cannot be determined from analysis of Journeys Home, on its own. For this reason, the research involved a qualitative component. The perspectives of the 32 key informants who participated in interviews provide deeper insight into the areas of the service system which remain inadequately equipped to prevent or respond to financial abuse, or the other economic harms associated with violence. All interviewees in the research reported here recognised the impact of violence on the economic status of individual women, and on the broader status of women in society. Although interviewees recognised how women's immediate physical safety needs to take priority in initial responses to violence, interviewees recognised the need to take early action on financial issues. Interviewees also discussed how violence may have varied economic impacts on different groups of women, including older women, who may not have opportunity to recover financially from the loss of wealth associated with leaving a violent relationship, and women with intellectual disability, who may have little control over their financial affairs.

Interview data show that although there are many high quality, effective practices in place, on the whole, public and non-government services to promote economic security are inadequate to meet the range and extent of women's needs. Informants observed how individual women subjected to violence, and the services that support them, unfairly bear the economic burden of violence. However, awareness of the economic harms associated with violence appears to be improving, both within service and support systems, and across the general community. Notwithstanding, interviewees felt there was still an urgent need to promote community awareness about financial abuse, to improve understandings among women, and among mainstream government, non-profit and private services, including courts, Centrelink, banks, utilities companies, employers and employment service providers. Many interviewees felt this would help improve understandings of domestic violence, which was often equated with physical violence, with the economic dimensions less well understood.

Interviewees identified a wide range of areas which need to be properly resourced to be part of a coordinated response to economic disadvantage resulting from violence. They discussed how change is required in relation to:

- property and debt, and the legal arrangement associated with these, including processes for post-separation property settlements which can exacerbate harms for women;
- housing, as this is the largest living cost for most people, and the major household asset, and is frequently shared;
- employment and supports to obtain and maintain paid employment, including through industrial protections, education and training, and the *jobactive* employment services system;
- income support and child support, which do not consistently support women following violence; and
- the specialist domestic violence service system, focused on a multitude of women's physical, emotional and economic needs following violence.

These areas incorporate a range of systems and institutions, including courts, counsellors, real estate agents, employers, banks, utility companies, Centrelink, other government agencies, and many non-government community services and supports.

Directions for change

Widespread change is required across these institutions, services and supports. In particular, the report has analysed strategies for change seeking to effect four types of change. These should be considered broad system goals for addressing the economic harm associated with violence:

- *preventing* the economic harms that women experience as a result of domestic violence, and upon separation from a violent partner;
- *meeting* women's basic living needs post-separation and beyond;
- improving system capacity to *redress* economic harms, that is, to remedy the injustices women experiences where there is loss of income and wealth as a result of violence; and
- *promoting* women's financial capacity following violence.

The following identify some priorities to help achieve these goals.

Promoting awareness

Based on interviewees' perceptions, there is clear need to promote widespread, consistent information about financial abuse and the financial impact of violence. Awareness raising initiatives should be targeted at the general community including adult women and young women in schools. It should also be targeted at service providers in contact with women who may be affected by violence, including government service providers such as those in Centrelink; financial counsellors; employers and employment service providers; and staff in banks, utility providers and other organisations responsible for loans and debt repayment processes. Collaboration between specialist domestic violence services and mainstream services could help promote awareness and train staff, to build capacity. However, there is also room to improve awareness of the economic dimensions of abuse in specialist domestic violence services, although resource limitations and a need for crisis response usually mean women's immediate safety needs to be prioritised over longer term financial status.

Adequate resourcing

The general feeling among interviewees was that supports for women subject to violence are severely under-resourced and have been for many years. These resource limitations have caused services to focus resources on the immediate needs of women in the highest risk categories. Resource constraints also mean that some of the work that practitioners and policy makers know would help cannot be done, leaving systemic gaps in the range and quantity of provision. Services in all jurisdictions and service areas require adequate resourcing, including specialist crisis assistance and accommodation support, financial counselling, employment programs for women, and housing and access to justice. Public resources are needed to ensure women have access to representation for property matters upon separation from a violent partner. Appropriate resource levels would also help expand services to share and expand good practice. The service network should respond to the financial needs and situations of all women who have experienced violence and need assistance, or who are at risk of violence, including women with disability, Indigenous women and women who do not speak English, are newly arrived in Australia or who do not have permanent residency.

Early specialist advice and assistance to secure property and funds, and prevent loss upon separation

If women have advice early enough, they are able to take key steps that could help prevent economic loss, such as safely gathering financial information, closing down joint accounts and withdrawing money from joint accounts for living expenses.

Improved immediate and long term housing security

Housing

Housing situations impact on all aspects of women's efforts to re-establish themselves after separation as well as their overall economic wellbeing. Housing is the major household cost for most people, and for some, a key asset and source of wealth, much of which can be lost when women leave a violent relationship. The research points to the need for a range of initiatives to assist women with access to, and costs of, housing, and that offers women the option of either relocating or staying at home with the perpetrator excluded, depending their situation. The options of either relocating or staying at home with the perpetrator excluded should both be resourced so as to be available to all women. There is also a need for increased availability of specialist domestic violence refuge accommodation and support so that women in crisis are not turned away. Where women are homeless following domestic violence, the response should be to enable access to suitable housing for the woman and her children, and not remove the children on the grounds of homelessness.

Reducing systemic risks in addressing the economic dimensions of violence

There is a need to reduce the risks involved in addressing violence and redressing its economic impact. Many interviewees described how in their experience, the systems intended to redress the economic harms associated with violence can also exacerbate it, such as where perpetrators inflict economic abuse through drawing out processes in the family court and child support systems. The Family Court requires a more gendered response including identification of cases where there is a history of domestic violence and improved measures to protect women's economic security. Adequate resourcing to enable access to appropriate legal representation is necessary for women in the Family Court. Property settlements for small matters could be dealt with more efficiently outside the family court system, and the government could establish processes designed to mitigate the harms to women associated with child support non-payment. For example, the Commonwealth could become responsible for claiming child support and could carry the burden of non-payment of child support, so that women affected by economic abuse of non-payment are not unfairly penalised. Consumer policies, such as those of banks and utilities, could better recognise and prevent economic abuse, and promote fairer severance of financial links from violent partners, to reduce the burden of violence-related debt on women.

Specialist financial counselling

There is a need to develop pathways to specialist domestic violence practice for financial counsellors, including through specialist domestic violence counselling, and co-location of specialist financial counsellors in services used by women who have experienced violence. Training in domestic violence support and family law would improve the capacity of financial counsellors to assist women affected by violence.

Quality employment and industrial protections

Economic security depends on women obtaining quality jobs and sustaining employment even when affected by violence. As such, supports to promote supportive human resource management practices are important, along with the expansion of industrial protections to cover a higher proportion of the workforce. Family and domestic violence should be included in anti-discrimination legislation. In addition, tailored, personalised supports can help women with multiple barriers to employment obtain and sustain jobs.

Improving responses by Centrelink and employment services

For Centrelink and employment services, the Job Seeker Classification Instrument should be amended to recognise domestic violence as a barrier to employment, so that allocating resources to assist women following violence is properly recognised in employment service providers' contracts and performance indicators. The Commonwealth's jobactive services should also develop comprehensive local referral information for women who have experienced violence. Opportunities for face to face contact and the building of relationships between practitioners and clients should be maximised, to create psychological safety for disclosure and response. Issues of the inadequacy of income support payments, and poverty among income support recipients, should be urgently addressed.

Collaboration and integration

Collaboration is important to the effectiveness of services addressing the economic aspects of violence. Particular areas, including employment services, would benefit from collaboration with specialist domestic violence services. However, better integration and collaboration generally would help reduce the burden on women of managing themselves across multiple services and professionals. Promoting women's economic security also requires that a wider range of agencies and professionals be brought together, including commercial players whose policies affect debt, loads and access to basic services, such as banks, utility and telecommunications companies, and real estate agents.

Identifying and expanding good practice

Developing, documenting and evaluating innovative partnerships is important for building the evidence base, including experiences of collaboration between mainstream and specialist services. Interviewees described some promising, innovative practices happening at local levels, such as within an area or within a service. However, there is no mechanism in place to systematically share good practice nationally, and to take best practice to scale.

Of course, these priority issues for reform reflect the views of interviewees, whose perspectives were shaped by their roles as service providers and leaders and advocates. The perspectives of women affected by violence on areas for change would result in further insights.

Further areas for research

Although this research has provided new information about promoting women's economic security following violence, some gaps in the evidence base remain. While Journeys Home provides new insights into the link between violence and women's economic status, a longitudinal survey dedicated to understanding violence would further strengthen the evidence base. Specifically, a national longitudinal dataset would provide further longitudinal information about women's pathways following violence, and the impact of violence across the lifecourse, and could be used to help monitor the effectiveness of national efforts to prevent and address violence. Developing administrative data sources to better monitor the economic aspects of domestic violence and understand the factors associated with it, would also help build capacity. The integration of indicators of economic status in criminal justice and police data collections for example, and the collection of data relating to economic abuse, would assist.

Further research on women's experiences of finding and keeping jobs following violence, and experiences of accessing services to assist with financial matters following violence would also help develop Australia's evidence base, and could underpin the development of strategies to more effectively assist women affected by violence. Finally, while we restricted analysis to issues of women's economic security for reasons previously outlined, future research could explore the economic dimensions of domestic and family violence among men, including its economic correlates and economic impacts, for a fuller understanding of the relationships between economic wellbeing and violence.

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Appendix A: Supplementary Tables

Figure 30 Characteristics of women in Wave 1, by whether or not affected by DV

	Affected by domestic violence in Wave 1 (n=159)	Not affected (n=606)	All (n=765)	Statistically significant?
Age at interview: mean (SD)	30.2 (10.1)	30.1 (13.1)	30.1 (12.5)	N
% Aboriginal and Torres Strait Islander	23.3%	20.6%	21.2%	N
Born outside main English speaking countries	8.2%	6.1%	6.5%	N
Ever placed into foster, residential or kin-care	32.7%	26.2%	27.6%	^
Married/de facto	14.5%	20.6%	19.3%	N
% living with a child under 18	45.9%	31.0%	34.1%	***
Completed Year 12	45.9%	38.8%	40.3%	N
Employed	18.6%	16.4%	18.2%	N
Unemployed	21.4%	25.6%	24.7%	N
Not in the labour force	62.3%	55.6%	57.0%	N
Registered with any agencies to help find a job in last 6 months (not Centrelink)	50.3%	52.8%	52.3%	N
Lives outside major cities (ie in a regional or remote area)	32.1%	32.8%	32.7%	N
Report violence at least once in Waves 2 to 6	62.9%	24.3%	32.3%	***

^ p<.06, *p<.05 **p<.01 *** p<.001

Figure 31 Subsequent exposure to DV for women who were affected by violence in the 6 months prior to Wave 1

	W2		W3		W4		W5		W6		DV in any of waves 2 to 6	
	n	%	n	%	n	%	n	%	n	%	n	%
Exposed to DV	44	30.1	45	30.8	41	28.5	30	21.6	29	21.0	100	62.9
Not exposed to DV	102	69.9	101	69.2	103	71.5	109	78.4	109	79.0	59	37.1
All exposed to DV (including threats) in 6 months before w1.	146	100	146	100	144	100	139	100	138	100	159	100

Note: not all answered each wave, so size of subsample is less than 159 in some waves. % is based on those who answered in each wave only, not all 159. Also note that while threats were included in the definition of violence used in Wave 1, threats were not included from W2 to W6.

Figure 32 Linear regression results: Domestic violence in any wave as the dependent variable

	Weekly Income (\$)	Financial Satisfaction (Scale of 0 to 10)	Value of unpaid bills (\$)
(constant)	330.6***	4.30***	1475.1**
DV in any wave	-13.0	-0.8***	1287.1***
Non-metro area	-15.1	0.5*	421.5
Ever in OOHC	-2.9	-0.3	881.7*
Completed Year 12	21.1	-0.02	-65.3
Employed in Wave 6	323.3***	1.0***	-562.2
Partnered in Wave 6	-56.3**	0.7**	488.4
Aged under 25	-49.9*	0.7**	-1058.4**
Aged over 55	52.7	2.1***	-1563.4
Living with a child in Wave 6	218.8***	0.7**	-139.1
From an Aboriginal and Torres Strait Islander background	45.0	0.5*	-1029.7**
R square	0.31	0.12	0.06

Note: not all answered each wave, so size of subsample is less than 159 in some waves. % is based on those who answered in each wave only, not all 159. Also note that while threats were included in the definition of violence used in Wave 1, threats were not included from W2 to W6.

Figure 33 Logistic regression results: Domestic violence in any wave as the dependent variable

	Employed in Wave 6	Went without food when hungry due to shortage of money in Wave 6	Difficulty paying bills in Wave 6	Had contact with debt collectors in Wave 6	Had to pawn or sell items in Wave 6	Couldn't go out with friends due to shortage of money in Wave 6	Asked a welfare agency for material assistance in Wave 6	Difficulty accessing welfare services in Wave 6
DV in any wave	0.7	1.9**	2.4***	2.1***	1.4	1.8***	1.5*	2.0*
Non-metro area	1.1	1.0	0.9	1.3	0.7^	0.9	0.8	0.4*
Ever in OOH	0.8	1.7**	1.4	2.1***	1.1	1.3	1.2	1.5
Completed Year 12	2.6***	0.7	1.0	1.5^	0.7	1.3	0.9	1.4
Employed in Wave 6	--	0.4**	0.8	0.6*	0.3***	0.6*	0.2***	0.5
Partnered in Wave 6	1.3	0.8	0.9	1.5	1.6*	0.7	1.0	1.2
Aged under 25	2.0**	0.7	0.7*	0.9	0.7	1.1	0.5**	0.6
Aged over 55	0.2	0.4	0.6	0.9	0.2	0.6	0.5	1.5
Living with a child in Wave 6	0.4***	0.5***	1.6**	1.4	0.9	0.7*	0.8	1.0
From an ATSI background	0.6	1.1	1.0	0.5**	1.1	0.9	1.4	1.0
(constant)	0.2***	0.5**	0.4***	0.2***	0.4***	0.8	0.5**	0.1***
Nagelkerke pseudo r square	0.14	0.11	0.11	0.12	0.10	0.07	0.14	2.0

^ p>.06 *p<.05 **p<.01 ***p<.001

Figure 34 Mean individual income at Wave 6, by exposure to violence in the survey period

	Employed women - mean (median) income in \$ (n=117)	Unemployed women - mean (median) income in \$ (n=506)	Total - mean (median) income in \$ (n=623)
Not exposed to violence in survey period	739 (502)	420 (157)	489 (300)
Reported violence once in survey period	919 (292)	401 (165)	484 (269)
Reported violence more than once in survey period	758 (249)	424 (180)	470 (222)
Total	771 (443)	417 (164)	484 (279)

Note: Differences in income based on women's level of exposure to violence were not significant for either employed, unemployed, or all women ($p > .05$).

Figure 35 Employment at Wave 6, by exposure to violence in the survey period

	Employed	Unemployed	Not in Labour Force
Not exposed to violence in survey period (n=378)	22.8%	15.1%	62.2%
Reported violence once in survey period (n=124)	20.2%	16.9%	62.9%
Reported violence more than once in survey period (n=144)	14.6%	22.2%	63.2%
Total (n=646)	20.4%	17.0%	62.5%

Note: Differences in labour force status for women not exposed to violence, exposed once and exposed repeatedly were not statistically significant ($p > .05$).

Appendix B: Example of interview schedule

1. Can you tell me (briefly) about your organisation and role?
2. Can you tell me (briefly) about the circumstances of women who use your services?
3. In what ways does your service identify whether a woman has experienced domestic violence?
4. And what about financial abuse or deprivation from a partner or family member?
5. Does your organisation or profession offer any tools or guidelines to assist? If so, what has been your experience of using these? What could be improved?
6. In your experience, what are the key issues women tend to face following experiences of domestic violence? How do these differ for different groups of women, or women in particular circumstances?
7. And what are the key economic issues women tend to face following experiences of domestic violence? How do these differ for different groups of women, or women in particular circumstances?
8. In what ways does your service help promote women's economic security following violence? What supports or services tend to work well? What gaps are there? What could be improved?
9. In what ways does your organisation work collaboratively with other services or supports to promote women's economic security following violence? Are there any ways that collaboration could be improved?
10. Overall, what do you see as the key barriers to promoting women's economic security following violence?
11. What else would help promote women's economic security following violence?
12. Would you like to say anything else about women's economic security following violence, and how it could be improved?

Appendix C: Examples of promising practice in employment services for women: Case studies

A number of interviewees pointed to the case studies of the McAuley and WIRE programs in Victoria, which each aim to support women affected by violence to obtain employment.

Case Study One: McAuley Community Services for women

McAuley Community Services for Women in Melbourne provides a range of accommodation and supports for women and children escaping family violence, or experiencing homelessness. For around 4 years, it operated an innovative employment service for women who had lost jobs because of family violence or who were trying to obtain jobs to help to leave violent relationships. Many were still living in their own homes although usually tenuously. The majority were experiencing family violence, homelessness or risk of homelessness and mental health issues. An innovative co-case management approach was used, whereby McAuley workers with skills in employment services and case management co-supported women alongside other community service organisations specialized in areas such as housing and legal assistance. McAuley workers supported and assisted women to search for and find jobs, including developing resumes, identifying transferable skills, coaching and mentoring for interviews, and outfitting through Fitted for Work. The workers were mobile and met women in public spaces rather than in women's homes. When women were offered a job McAuley staff would provide coaching and mentoring. If invited into the workplace, they could undertake risk assessments of the workplace in order to keep work safe. Caseloads were small by employment service standards.

The McAuley employment program provided tailored responses to women seeking employment following violence. McAuley staff found women were highly motivated to find work. The program served a wider range of women than those using *jobactive* services, and claimed to achieve high success, although outcomes could take a long time to achieve. While the service was supported through a series of short-term grants, it ceased operations due to lack of funding. No area or level of government accepts responsibility for ongoing funding of this innovative program model.

Case Study Two: Women's Information and Referral Exchange (WIRE Women's Information)

The Women's Information and Referral Exchange (WIRE) (Melbourne) provides information support and referral to women, including on domestic violence and financial security. As well as information and referral, WIRE runs employment workshops, job coaching sessions, and offers WiFi, computers and computer tuition. Employment workshops and job coaching focus on obtaining employment, including information and support around employability and applications and interview techniques. Sessions are conducted with a gendered lens, looking at barriers faced by women, talking about confidence, and adopting a more personal approach than other employment workshops outside of a women specific organisation. In partnership with a registered training organisation, WIRE also offers a work readiness course for women with multi barriers to employment. Facilitators raise issues of domestic violence rather than waiting for women to disclose, and acknowledges that women may also be affected by other forms of sexism and gender discrimination. Content covers the additional barriers to workforce participation women face, and how these can be overcome. Women attending WIRE programs obtain confidence and connection from the safe environment, and recognise structural gender issues are not individuals' fault. There are frank discussions regarding how the impact of sexism and men's violence against women has affected them and about women's strength and resilience. Women utilising WIRE's employment resources can also access one-on-one support without an appointment, even if they are still dealing with the effects of violence years after it occurred.

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