

Economic Security for Survivors of Domestic and Family Violence: Understanding and Measuring the Impact

Written by

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Good Shepherd

Australia New Zealand

Victorian Women's  Benevolent Trust

Investing in Women and Girls.

This project was made possible by the generous support of the Con Irwin Sub-fund of the Victorian Women's Benevolent Trust.

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Privacy note

The names used in the case studies in this report are pseudonyms and all identifying details have been changed to protect people's identities.

ISBN: 978-0-9871110-8-1

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Acknowledgements

We would like to thank the Con Irwin sub-fund, administered by the Victorian Women's Trust for supporting this project.

We would also like to acknowledge the expertise of the project's reference group including:

- Jan Breckinridge, University of New South Wales
- Paula Bennett, University of New South Wales
- Roslyn Russell, RMIT University
- Suellen Murray, RMIT University
- Yvonne Lay, Good Shepherd Australia New Zealand
- Kathy Landvogt, Good Shepherd Australia New Zealand

We also appreciate the in-kind support of the Australia Institute, and Ebony Bennett in particular, in assisting us in the development of the survey.

Most importantly, we wish to acknowledge the many survivors of family violence for whom the numbers in this report are a lived and real experience. We hope that this research goes some way toward addressing and preventing violence against women and their children.

About Good Shepherd Australia New Zealand

Good Shepherd Australia New Zealand is a community services organisation that supports people, especially women and girls, at vulnerable times in their life. We do this through community-based programs and services that assist women and children to build their safety and resilience, increase their access to education opportunities and improve their financial security.

Our areas of specialisation include:

- Safety and resilience

We provide support and counselling to individuals and families who face challenges such as financial insecurity, exclusion, isolation and violence in the home. We offer crisis services and accommodation to homeless young people and women and children who are not safe at home. We also run camps and programs for those at risk of, or recovering from, violence in the home.

- Educational pathways

We provide alternative education programs and centres to support young people who are disengaging from mainstream schools. Our kindergarten supports children's early learning and relationship development.

- Financial security

We provide financial coaching and counselling to support people, particularly women, to improve their financial knowledge, capability and economic security. Our no-interest and low-interest loans help families purchase or repair essential items as well as school resources.

A central part of our mission is to challenge the systems that entrench poverty, disadvantage and gender inequality. We do this through research, advocacy and social policy development.

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About the research

Survivors of domestic and family violence—the majority of whom are women—experience a range of negative economic outcomes as a consequence of the violence they have survived. Some of these include: reduced access to savings and assets; a reduction in feelings of financial confidence; lower levels of workforce and educational participation; and damage to credit records. This is particularly prevalent for women where economic abuse was also part of the pattern of violence. Lack of financial resources makes leaving a violent relationship challenging for survivors. Financial insecurity is also a reason some women return to violent relationships.

While these links are becoming better understood, there is a lack of consistency about what the definition of economic security for survivors of domestic and family violence is. Broad economic analysis demonstrates the costs of domestic and family violence to the economy are great and that survivors bear proportionally more of these costs. However, there is no consistent index with which to measure the economic security for survivors of domestic and family violence. In the absence of this understanding it is more difficult to gauge the extent of the problem. It is also difficult to measure whether service and policy responses are dealing with the issue.

To this end Good Shepherd Australia New Zealand (Good Shepherd), with the support of the Con Irwin Sub-fund of the Victorian Women's Trust, reviewed the literature about economic security and domestic and family violence. The review was conducted in order to develop a definition of economic security that reflected its individual and structural elements. From there, a range of potential indicators with which to measure the economic security for survivors were scoped. A measurement tool was also piloted with the support of the Australia Institute.

It is hoped that a larger scale, national study will be conducted to build on this research and measure the full extent of this problem, and that the creation of an 'Economic Security for Survivors Index' will be developed on the basis of the proposed indicators in this report. This index could then be updated regularly to see whether progress has been made in dealing with the issue.

The research makes a series of recommendations for policy and practice to better respond to the economic insecurity of survivors. There are also a series of recommendations for furthering data collection and the creation of the index.

Recommendations

The research found that there are two broad areas that require attention when developing an index to measure the economic security for survivors of domestic and family violence. These are policy and practice recommendations, and data collection recommendations. These are outlined below.

Policy and practice recommendations

1. Economic insecurity remains on the agenda when developing responses to domestic and family violence, given what is known about the link between the two and that economic factors impinge on women's capacity to be safe from domestic and family violence.
2. Continue to adopt a structural analysis of domestic and family violence which recognises the systemic factors, including economic and social inequality, that drive domestic and family violence.
3. Provide service responses that include financial support and economic capacity building as a way of supporting women and children to remain safe from domestic and family violence.
4. Consider economic factors—including attachment to the workforce, financial inclusion, access to education and training and access to adequate income—when developing policy responses to domestic and family violence.
5. The continuum of support intervention, from prevention of domestic and family violence through to post-crisis support, should take into account the economic needs of survivors of domestic and family violence.

Data collection recommendations

1. Conduct more focus groups to test the indicators and data collection method measurements and to recruit people to participate in the survey.
2. Consider paying participants for their involvement in the survey. This was not done in this stage of the project as there were insufficient resources to do so and because of concerns that people will be incentivised to participate for financial reasons. However, lack of payment is not respectful of the time taken by survivors to complete the survey and meant the response rate was very low.
3. Obtain consent to participate in a survey from survivors who are accessing support, and conduct interviews over the phone, instead of asking survivors to opt in.
4. Get stakeholders involved early through roundtables and meetings to help increase the number of participants completing the survey.
5. Keep the survey open for 12 months as an ongoing data collection instrument to enable sufficient numbers for data analysis.

Executive Summary

Policy makers are placing an increasing focus on understanding the link between being a survivor of domestic and family violence and experiencing economic insecurity. The Royal Commission into Family Violence in Victoria has been an important enabler in increasing this understanding, with the Royal Commission holding specific hearings on the issue.¹

There is compelling data that demonstrates that people who experience domestic and family violence are more likely to encounter issues such as poor credit records (Corrie & McGuire, 2013), challenges in maintaining employment (Moe & Bell, 2004) and reliance on income support as their primary source of income (Sharp, 2008). This is particularly true when economic abuse² has been part of the pattern of violence. This relationship means many survivors do not have the economic resources to leave violence, or if they do leave, they lack the resources to maintain an adequate standard of living post-separation.

Broad economic analysis demonstrates the costs of domestic and family violence to the economy are great and that survivors bear proportionally more of these costs than perpetrators. However, there is no consistent index with which to measure the economic security for survivors of domestic and family violence.

This project, conducted by Good Shepherd with support from the Australia Institute aims to do just that. Funded by the Con Irwin Sub-Fund from Victorian Women's Trust, the *Economic Security for Survivors of Domestic and Family Violence* project ('the project') aims to:

- gain a more comprehensive understanding about what economic security means in the Australian economic and social context
- scope what indicators can be developed to measure the economic security for survivors of domestic and family violence
- pilot ways to measure the impact domestic and family violence has on economic security.

This report outlines the findings from the initial stage of data collection, including a literature review. This is the first part of a larger project that aims to build a more solid understanding of the extent to which experiencing domestic and family violence contributes to survivors' economic insecurity.

¹ The transcript is available [here](http://www.rcfv.com.au/Public-Hearings). For more information go to: <http://www.rcfv.com.au/Public-Hearings>

² Economic abuse is defined as behaviours that “control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” as in Adams, A., Sullivan, C., Bybee, D., & Greeson, M. (2008). Development of the Scale of Economic Abuse. *Violence Against Women Vol 14, No 5*, 563-588.

The gendered nature of the problem

Family and domestic violence

Family and domestic violence is:

the repeated use of violent, threatening, coercive or controlling behaviour by an individual against a family member(s), or someone with whom they have, or have had an intimate relationship with, including carers (Macdonald F. , 2012)

More women than men experience domestic and family violence, and men are more likely to be perpetrators. Estimates vary as to the rate at which women experience domestic and family violence. The Australian Bureau of Statistics *Personal Safety Survey 2012* found that 78 per cent of survivors who experienced physical violence at the hands of a partner in the 12 months prior to the survey were female. Research by Access Economics found that 87 per cent of all survivors of domestic and family violence are women and that 98 per cent of all perpetrators are men (Morgan & Chadwick, 2009).

There are sobering statistics on the extent of domestic and family violence in Australia. For example:

- A woman dies at the hands of a current or former partner almost every week in Australia
- One in three women have experienced physical violence since the age of 15
- One in five women has experienced sexual violence
- One in four women has experienced emotional abuse by a current or former partner
- Women in Australia are three times more likely than men to experience violence at the hands of a partner

More than half of the women who experienced violence had children in their care when the violence occurred (OurWatch, 2015).

Economic insecurity

Economic insecurity, like domestic and family violence, is a gendered problem. In Australia, women experience poorer economic outcomes than men, a problem that is consistent throughout their life course. For example, women experience:

- lower levels of workforce participation
- lower levels of pay
- higher levels of financial stress
- reduced retirement savings (Australian Social Inclusion Board, 2009).

The reasons for this are many. The gendered nature of care, the under-valuing of women's paid and unpaid work and workforce discrimination are all factors that contribute to this problem.

In light of this, the project has adopted a gendered analysis. This is not to say that men cannot be survivors of domestic and family violence and/or experience economic insecurity; only that it is more common for women to do so, and this systemic problem needs to inform our understanding of these issues.

Defining and understanding economic security

What is economic security?

The literature review undertaken for the project found that there are different ideas of what economic security means. Some adaptations focused attention on individuals' responsibility for their economic outcomes, while others looked holistically at the broader context in which people operate. There was no single, agreed upon definition with which to start developing measurement indicators.

The definition adopted for the purpose of the project is:

Economic security for women is ensuring women and their children have sufficient economic resources to meet their material needs so that they can live with dignity. This can be through access to appropriate and well paid work; adequate social protection including basic needs infrastructure for health, education, dwelling, information and a social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course.

This definition accounts for both structural and individual elements of economic security, such as those identified by Wider Opportunities for Women³, the Northern Territory State Government⁴ and the International Labour Organisation (International Labor Organisation, 2013). It recognises the centrality of women's economic empowerment in promoting gender equity as a human rights concern (UN Women, 2015).

Specifically, the definition adopted by the project recognises that:

- economic insecurity is a gendered issue that requires a gendered lens
- economic security is not just about the absence of poverty, but about having the resources and support to sustain a life with dignity
- economic security is not just about a point in time, but ensuring a life with dignity is maintained throughout a woman's life course
- major life events (such as having children and caring for older relatives) disproportionately impacts women's economic security
- ensuring economic security requires focus on both individual and structural elements.

The different elements of economic security and the definition adopted hence reflect a capabilities approach. This "encompasses both the individual's ability to do something, and the larger social context that enables or inhibits individual action" (Landvogt, 2008).

³ <http://www.wowonline.org/>

⁴ Defined as: "having access to a stable income which is sufficient to support you and your dependents in a way that is conducive to physical and mental wellbeing. It also means having financial independence throughout your adult life to live safely and with dignity, whether single or with a partner"

What does economic security require?

Based on this comprehensive definition of economic security and the literature that supports this women require the following to achieve economic security.

- Sufficient economic resources through:
 - access to appropriate work
 - access to well-paid work
 - access to adequate social security protection.
- The capacity to meet material needs including:
 - housing costs (rental or ownership)
 - essential services
 - food
 - education.
- The ability to retain this standard of living through life events, such as:
 - the loss of a job
 - relationships
 - having children
 - retirement.
- The resources and capability to maintain this standard of living throughout their life course through superannuation.
- The capacity to absorb financial shocks and/or a sudden loss of income through:
 - household economic resources
 - access to credit, savings, insurance and financial information and support
 - social security protection.

It is important to note that there is overlap with the categorisations and indicators. Measures such as access to social security, for example, are important to ensure adequate income and to buffer against financial shock. This further reflects the complex nature of economic security and that economic security for survivors is a series of inter-related factors which shape and influence outcomes for women.

Measuring economic security

A range of pre-existing, tested and large scale indicators exist to measure economic security. Analysis of these is currently undertaken by organisations such as the Australian Bureau of Statistics, The Centre for Social Impact and the Australian Council of Social Service. By utilising these and adopting similar data collection processes, comparisons can be made between survivors' levels of economic security and the wider population.

It is also possible to ask survivors to answer questions about these indicators before, during and after experiencing family violence.

Based on this, the indicators used for this project, as identified through the literature, were:

- **Proposed indicator 1:** Survivors' workforce and/or education participation before, during and after violence; and current participation levels compared to population-wide data.
- **Proposed indicator 2:** Survivors' income levels before, during and after experiencing domestic and family violence; and current income levels compared to full-time equivalent earnings and relative to a poverty line (such as the Henderson poverty line)
- **Proposed indicator 3:** Survivors' experience of economic deprivation before, during and after experiencing domestic and family violence; and current experiences of economic deprivation relative to population averages.
- **Proposed indicator 4:** Cost of Living Index for survivors compared to broader population.
- **Proposed indicator 5:** Survivors' experience of housing stress before, during and after experiencing domestic and family violence; and current housing stress levels compared to population averages.
- **Proposed indicator 6:** Number of survivors reliant on Income Support before, during and after experiencing domestic and family violence.
- **Proposed indicator 7:** Adequacy of income support based on comparisons to poverty lines.
- **Proposed indicator 8:** Survivors financial literacy and money confidence before, during and after experiencing domestic and family violence; and current levels of financial literacy compared to population averages.
- **Proposed indicator 9:** Survivors financial inclusion before, during and after violence, and current financial inclusion levels compared to population averages.
- **Proposed indicator 10:** Survivors' economic resources before during and after experiencing violence, and current economic resources compared to population averages.
- **Proposed indicator 11:** Survivors' superannuation balances compared to other average amounts for same age bracket.

Next steps

There is a wealth of evidence supporting the links between being a survivor of family violence and experiencing poor economic outcomes, by virtue of women's existing economic inequality and the gendered nature of family violence converging to create a complex social problem.

While there has been work to date to measure the economic costs of family violence more generally, there have been no studies that look at the overall economic security of survivors of family violence across the domains as identified in this report.

There are a range of pre-existing measures that can be utilised to build a better understanding of these issues. This needs to be resourced to collect information in an ongoing and meaningful way, and to ensure these measures are a part of a broader policy goal of reducing the gap between women's and men's economic outcomes, and reducing both the prevalence and negative impacts of family violence.

1. Introduction

Good Shepherd aims to create an emotionally, physically and economically safe world for women and girls. One way we do this is by working with women across their life course to build their financial security, as we understand that financial security is an essential foundation for women's full participation in life.

There are specific, gendered issues that negatively impact women's economic security. Experiencing domestic and family violence is one such challenge, and it has been demonstrated in other research studies that experiencing domestic and family violence leads to poor economic outcomes for survivors.

Broad economic analysis demonstrates the costs of domestic and family violence to the economy are great and that survivors bear proportionally more of these costs than perpetrators. However, there is no consistent index with which to measure the economic security for survivors of domestic and family violence. Without this it is difficult to gauge the extent of the problem. It also difficult to measure whether service and policy responses are dealing with the issue.

There are specific, gendered issues that negatively impact women's economic security. Experiencing domestic and family violence is one such challenge, and it has been demonstrated in other research studies that experiencing domestic and family violence leads to poor financial outcomes for survivors.

To this end, Good Shepherd has embarked on the *Economic Security for Survivors* project. This report outlines the findings of Phase One of the project, undertaken with the support of the Australia Institute.

1.1 About this project

Phase One forms part of a larger project that aims to build a solid evidence base for systems change and program responses to address the issue of domestic and family violence and economic insecurity. The phases, outputs and outcomes of the overall project are outlined in Table 1. Phases Two and Three are dependent on future funding.

TABLE 1: PROJECT PHASES, OBJECTIVE, OUTPUTS AND OUTCOMES

	OBJECTIVES	OUTPUTS	OUTCOMES
PHASE ONE	<ul style="list-style-type: none"> Define and develop a range of quantitative indicators to measure the impact domestic and family violence has on women's economic security 	<ul style="list-style-type: none"> Discussion paper Indicators Research report 	<ul style="list-style-type: none"> Improved understanding of the community sector and policy makers about the impacts of domestic and family violence on survivors' economic security
PHASE TWO	<ul style="list-style-type: none"> A population-wide, national survey that measures the impacts of domestic and family violence on 	<ul style="list-style-type: none"> Development of an Index for the Economic Security for Survivors 	<ul style="list-style-type: none"> Provide government, community, legal and corporate sectors with the evidence needed to advocate for and/or implement systems change and/or program responses to the issue

	OBJECTIVES	OUTPUTS	OUTCOMES
	survivors' economic security		• The development of service and policy responses to specifically address the impact of family violence on survivors' economic security.
PHASE THREE	• An annual, updated index measuring the economic security for survivors	• Ongoing updates of index	

Funded by the Con Irwin Sub-Fund of the Victorian Women's Trust, the aims for Phase One of this project is to:

- gain a more comprehensive understanding about what economic security means in the Australian economic and social context
- scope what indicators can be developed to measure economic security
- pilot ways to measure the impact domestic and family violence has on indicators of economic security.

1.2 Women's economic disadvantage

As stated by Victoria's Equal Opportunity Commissioner Elizabeth Broderick, "poverty in Australia has a feminised face" (Victorian Equal Opportunity Commission, 2010, p. 11).

In Australia, women experience poorer economic outcomes than men and this is consistent throughout their life course (Australian Social Inclusion Board, 2009). Inequalities include:

- *Lower levels of workforce participation*

Women participate in paid employment at a lower rate than men. As at 2012-2013, 62.2 per cent of women were in the workforce, as opposed to 75.3 per cent of men (Australian Bureau of Statistics, 2012). Women are also more likely than men to undertake unpaid care work for children or relatives. According to the Australian Bureau of Statistics, women make up 82 per cent of Australian single parents (Australian Bureau of Statistics, 2012). By taking time out of the workforce to care for children, women are limited in their capacity to participate in paid employment, leading to greater financial disadvantage.

- *Higher levels of financial stress*

Twenty five per cent of single parents (of which the majority of women) live below the poverty line (Australian Council of Social Service, 2012).

- *Lower levels of pay*

The gendered pay gap remains a significant issue in Australia. In 2014 the gap between men and women in relation to pay was at 18.2 per cent (Workplace Gender Equality Agency, 2014), up from 17.6 per cent in 2013 (Workplace Gender Equity Agency, 2013).

- *Reduced retirement savings*

Women retire with less superannuation than men and therefore the economic inequality women face can extend over their entire lifespan (Australian Human Rights Commission, 2009). On average, women retire with less than half the average superannuation payouts received by men (Workplace Gender Equity Agency, 2013) and 2.8 million women compared to 1.6 million men aged 15 years and over are not covered by superannuation (Australia Human Rights Commission, 2010).

Undoubtedly gender inequities in employment, pay and working conditions continue to disadvantage Australian women.

UN Women argues that “the chronic underinvestment in programmes that tackle the structural causes and consequences of gender inequality in areas including unpaid care work, violence against women, health, education, and peace and security” perpetuate women’s inequality (UN Women, 2015). As such, there is a push for governments to integrate gendered analysis into their public financial management systems “to ensure that policies, plans and budgets are gender-responsive” (UN Women, 2015). These inequalities include factors such as the gendered responsibility for care, the under-valuing of women’s paid and unpaid work, and gendered discrimination within the workplace and in society.

These findings in themselves highlight the pervasive problem that women face on a daily basis. Layer this situation with experiences of domestic and family violence and women can often find themselves in an impossible situation, and one in which they are deprived of control and agency.

1.3 Domestic and family violence

1.3.1 Terminology

There is differing terminology for this type of violence across sectors and across states. New South Wales legislation, for example, does not define ‘family violence,’ adopting the term ‘domestic violence’ instead, which it describes as a personal violence offence committed by a person against another with whom they have, or have had, a domestic relationship (Australian Law Reform Commission, 2015). In Victoria, the term family violence is used in legislation to encompass the range of relationship contexts in which violence can be perpetrated; for example: between intimate partners, by children against parents and violence perpetrated by and against extended family members. Family violence is a term often used when working with Indigenous communities and other cultural groups (Australian Bureau of Statistics, 2013).

Other terms are also used in the literature, including intimate partner violence, gender-based violence, sexual harassment and sexual assault.

This paper will use the term domestic and family violence as it best reflects the prevailing terminology of the sector.

1.3.2 Definition

As well as a lack of agreed terminology across sectors and jurisdictions, there is also no single agreed upon definition of domestic and family violence. This paper adopts a behaviour-based definition of domestic and family violence, as this “provide(s) the basis for comparability by enabling definitions to be derived from behavioural descriptions, rather than legal definitions that can vary across states and territories” (Australian Bureau of Statistics, 2013).

The definition of domestic and family violence adopted in this paper is:

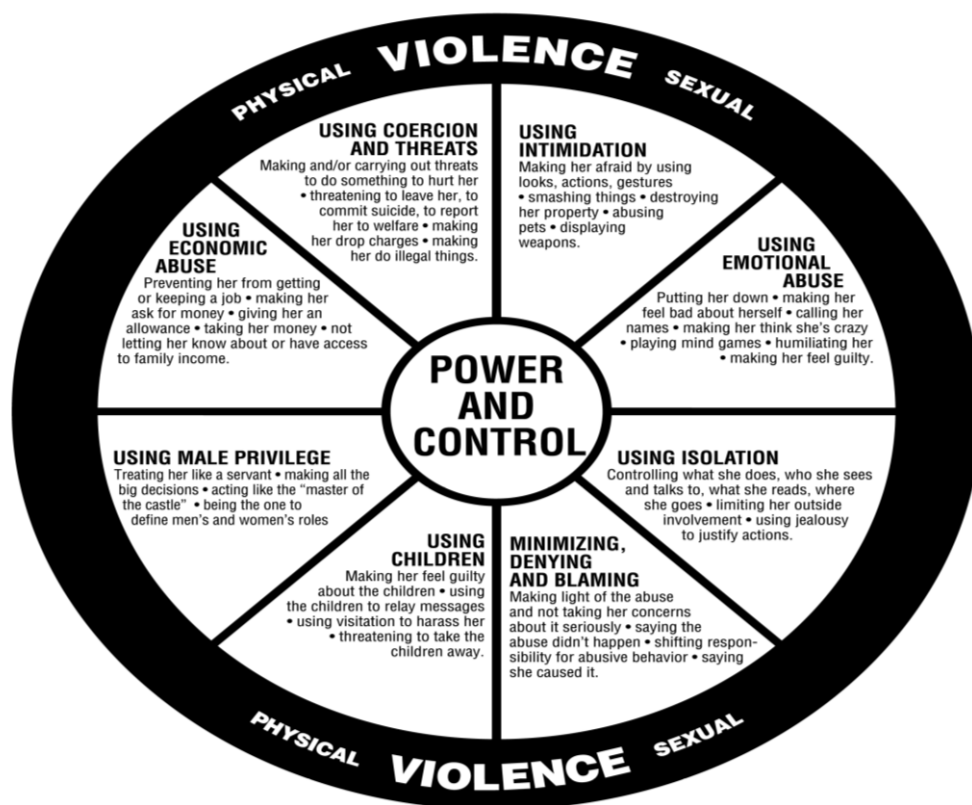
the repeated use of violent, threatening, coercive or controlling behaviour by an individual against a family member(s), or someone with whom they have, or have had an intimate relationship with, including carers (Macdonald, 2012, p. 3).

Forms of violence include: emotional, verbal, social, economic, psychological, spiritual, physical and sexual abuses (Mitchell, 2011).

The specific behaviours which constitute domestic and family violence are listed at Appendix 1.

An important element of domestic and family violence is the use of power and control, which is characterised “by the pattern of actions that an individual uses to intentionally control or dominate his intimate partner”. Power and control are at the centre of domestic and family violence in the Duluth Power and Control Wheel as “a batterer systematically uses threats, intimidation, and coercion to instil fear in his partner. These behaviours are the spokes of the wheel. Physical and sexual violence holds it all together—this violence is the rim of the wheel” (Domestic Abuse Intervention Programs, 2011). This is illustrated in Figure 1.

FIGURE 1: DULUTH POWER AND CONTROL WHEEL



1.3.3 The gendered nature of domestic and family violence

Far more women than men are victims of domestic and family violence, and men are more likely to be perpetrators.

- A woman dies at the hands of a current or former partner almost every week in Australia
- One in three women has experienced physical violence, since the age of 15
- One in five women has experienced sexual violence
- One in four women has experienced emotional abuse by a current or former partner
- Women in Australia are three times more likely than men to experience violence at the hands of a partner

More than half of the women who experienced violence had children in their care when the violence occurred (OurWatch, 2015).

Estimates vary on the rates of male violence against their partners. One study found that 87 per cent of all survivors of domestic and family violence are women and that 98 per cent of all perpetrators are men (Morgan & Chadwick, 2009).

Hence, this report uses gendered language when talking about survivors of domestic and family violence.

1.4 Economic abuse

As well as being a consequence of domestic and family violence, economic insecurity can also be a *form* of domestic and family violence.

Economic abuse is defined as behaviours that “control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” (Adams, Sullivan, Bybee, & Greeson, 2008, p. 568). Although the prevalence of the problem is not known in Australia, a conservative estimate is that 1.86 million Australian women have experienced economic abuse in their lifetime (Corrie & McGuire, 2013).

Examples of economically abusive behaviours include:

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

Economic abuse is recognised in legislation as a form of domestic and family violence.⁵ It is known that economic abuse has long-term impacts on women’s financial security, such as damaged credit records, loss of sense of financial capability and poverty (Corrie & McGuire, 2013). It is a form of

⁵ It is recognised in Victorian, South Australia, Tasmanian and Northern Territory legislation (Australian Law Reform Commission, 2015)

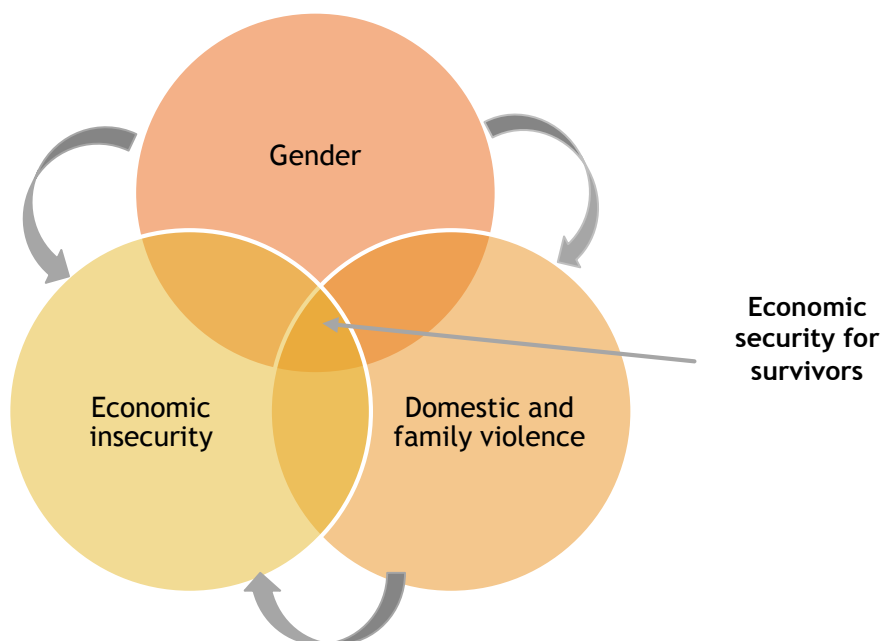
abuse that is used, and indeed can begin, post-separation, keeping partners tied to their abusers when other forms of control are no longer at the disposal of the perpetrator (Camilleri, Corrie, & Moore, 2015).

This report is primarily focused on the economic outcomes for survivors of domestic and family violence. However, it is reasonable to assume that, when economic abuse is part of the pattern of control used by an abusive partner, survivors' economic security is further eroded.

1.5 The convergence of gendered disadvantage

As this report outlines, there are a range of gendered issues that make the economic insecurity of survivors of family violence a particularly pervasive problem. Economic insecurity is a gendered issue. Domestic and family violence victimisation is also a gendered issue. Women are at a double disadvantage in this context. The gendered nature of economic insecurity is compounded further by the negative financial impacts of domestic and family violence. This is outlined in Figure 2.

FIGURE 2: THE CONVERGENCE OF GENDER, DOMESTIC AND FAMILY VIOLENCE AND ECONOMIC INSECURITY



1.6 Structure of this report

The remainder of the report will unpack what is meant by women's economic security, and investigate how each of domain of women's economic security can be measured. Further, it will scope what current data collection options could be used, or are currently being used, in order to understand the impact that experiencing domestic and family violence has on women's economic security. The report will also outline potential indicators with which to measure the impact of domestic and family violence on economic security.

Section two outlines what is meant by economic security in the Australian social, economic and policy context. It also outlines the individual attributes and structural factors that influence outcomes for survivors of domestic and family violence.

Section three discusses what is meant by ‘sufficient economic resources’. Specifically, it will analyse data pertaining to the workforce participation, current earnings and the educational participation of survivors of violence, including women who are currently experiencing domestic and family violence. It explores the gendered nature of workplace inequity and the challenges of being a survivor of domestic and family violence who is participating in paid work.

Section four discusses what, in addition to income, is necessary to meet material needs of survivors. This includes measures such as cost of living and the various indicators that gauge whether material needs are being met, such as deprivation and housing stress indicators.

Given there are life events that disproportionately impact women and there are particular roles that are disproportionately assumed to be the role of women (for example: caring for children or older relatives), *Section five* outlines what is required to manage these events so women can maintain a life with dignity. The capacity to absorb financial shocks requires social protection, financial inclusion, financial literacy and adequate retirement savings.

Section six summarises the indicators, and reports on the survey instrument developed to measure impacts. From there, recommendations are made about what data should be collected into the future and how that data should be collected to garner an appropriate picture of how domestic and family violence impacts the economic security of survivors. This section also outlines the policy and practice implications surrounding the findings of this report.

2. Defining and measuring economic security

Before identifying the impacts of domestic and family violence on survivors' economic security, it is important to be clear about what economic security means more broadly. There are a variety of definitions of economic security; these range from being relatively individualistic and market-driven, to definitions that recognise the role that the state and civil society play in meeting the economic needs of its citizens.

This section develops a definition of economic security that is inclusive of these various factors and reflects the multi-faceted nature of economic security. From there, indicators for measuring economic security can be developed.

Given the gendered nature of these issues, this section will look to better understanding economic security for women specifically.

2.1 Defining economic security

Individualised definitions of economic security position it “as the capacity to earn enough money to meet basic living costs without having to rely on the state” (Rich, 2011). Such definitions largely ignore the structural and systemic aspects of economic security, particularly for women, such as the gendered pay gap, the role of the social support system and other gender roles which financially disadvantage women.

In contrast, other definitions look to the functions of the labour market and access to income, as well as the role of social security and access to basic needs infrastructure that is primarily provided by the state. The International Labor Organisation (ILO), for example, defines economic security as being:

composed of basic social security, defined as access to basic needs infrastructure pertaining to health, education, dwelling, information and social protection, as well as work-related security (International Labor Organisation, 2013)

In order to adequately reflect the multi-faceted nature of economic security and the complexity of the interventions needed to best develop economic security, a wider, more comprehensive definition must be adopted.

This understanding must account for both structural and individual elements of economic security, such as those identified by Wider Opportunities for Women⁶, the Northern Territory State Government⁷ and the ILO. It also needs to recognise the centrality of women's economic empowerment in promoting gender equity as a human rights concern (UN Women, 2015).

⁶ <http://www.wowonline.org/>

⁷ Defined as: “having access to a stable income which is sufficient to support you and your dependents in a way that is conducive to physical and mental wellbeing. It also means having financial independence throughout your adult life to live safely and with dignity, whether single or with a partner” (Department of Community Services).

Specifically, the definition requires:

- an understanding that economic insecurity is a gendered issue that requires a gendered lens
- an understanding that economic security is not just about the absence of poverty, but about having the resources and support to sustain a life with dignity
- an understanding that economic security is not just about a point in time, but ensuring a life with dignity is maintained throughout a woman's life course
- an understanding that major life events (such as having children and caring for older relatives) disproportionately impact on women's economic security
- a recognition of the individual and structural elements of women's economic security
- an articulation that there are responsibilities for the individual and the state to ensure women's economic security.

Economic security is ensuring that women and their children have sufficient economic resources to meet their material needs so they can live with dignity. This can be achieved through access to appropriate and well paid work; adequate social protection, including basic needs infrastructure for health, education, dwelling, information and a social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course.

The different elements of economic security and the definition adopted hence reflect a capabilities approach. This “encompasses both the individual's ability to do something, and the larger social context that enables or inhibits individual action” (Landvogt, 2008). It is necessary to not only look at individual attributes, but also at the structural elements that allow people to live the life they value.

The definition of women's economic security adopted in this paper is, therefore:

Economic security is ensuring that women and their children have sufficient economic resources to meet their material needs so they can live with dignity. This can be achieved through access to appropriate and well paid work; adequate social protection, including basic needs infrastructure for health, education, dwelling, information and a social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course.

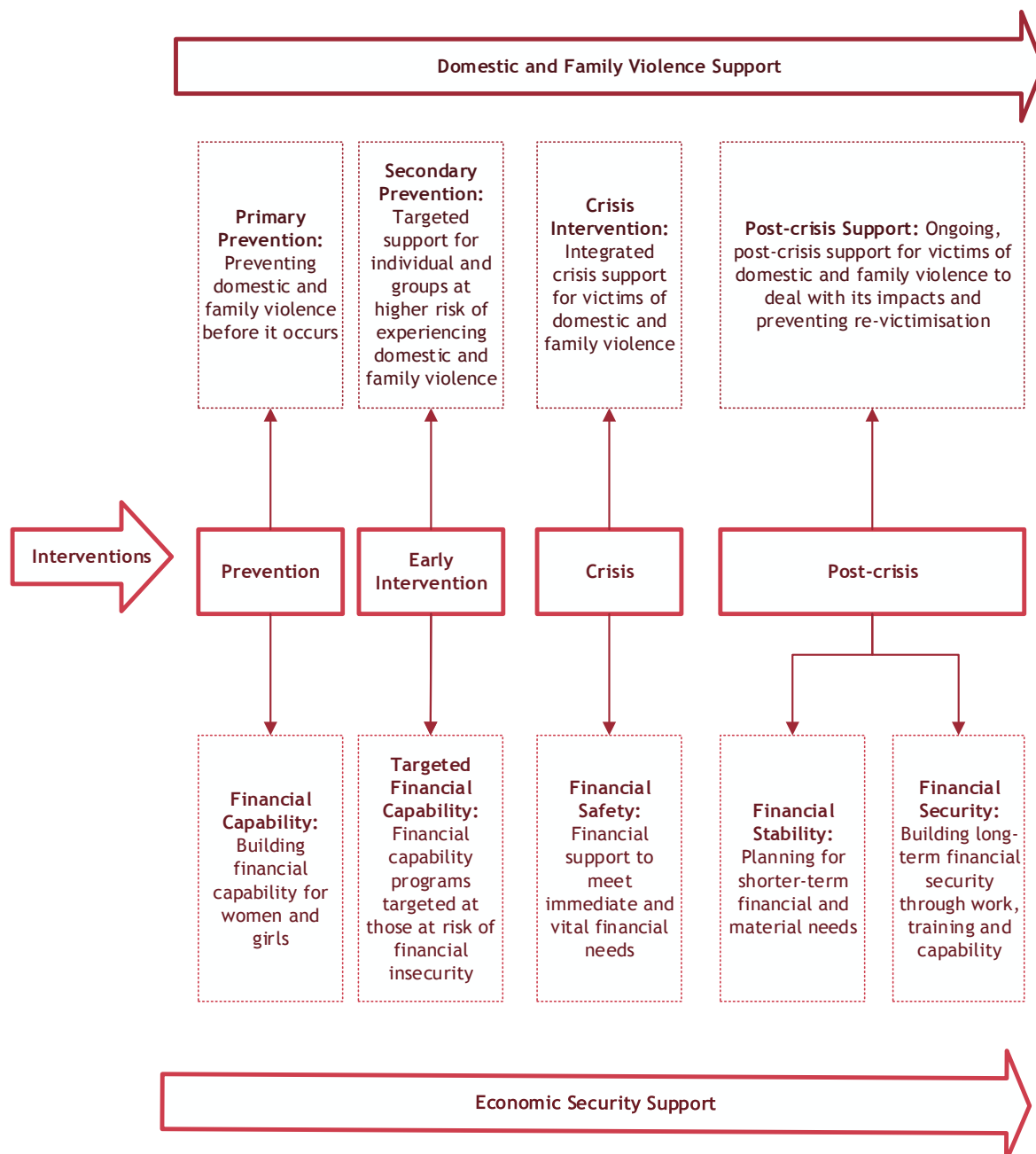
2.2 The continuum of domestic and family violence and economic security

The definition of economic security adopted for this paper recognises that there is a continuum of economic security intervention points and that these intersect with domestic and family violence interventions. In preventing domestic and family violence and in responding to it from early intervention through to post-crisis recovery, the economic security needs of survivors must also to be dealt with. The dual continua of domestic and family violence and economic security are outlined in Figure 3.

2.3 What is known about family violence and economic insecurity

As Figure 3 outlines, women experience the economic impacts of domestic and family violence at different points along the continuum of support. Women who are currently in a violent relationship often have restricted access to money, for example, as it is used as a form of control. Economic insecurity can also manifest as a consequence of separation, even when violence is not present in the relationship. Women generally fare poorly after separation—evidence shows that, while men generally recover financially quite quickly, it takes an average of six years for women to recover financially from a divorce (De Vaus, Gray, & Stanton, 2014). It is contended in this paper that these negative outcomes would be amplified if domestic and family violence was also present in the relationship.

FIGURE 3: INTERVENTION POINTS WITH DOMESTIC AND FAMILY VIOLENCE AND ECONOMIC SECURITY



Economic insecurity can stem from the experience of being a survivor of domestic and family violence (Morgan & Chadwick, 2009, Australian Institute of Health and Welfare, 2013, Braff & Barrett Meyering, 2011, Macdonald F., 2012). For example:

- Domestic and family violence is the leading cause of homelessness for women (Main, 2013)
- Survivors of domestic and family violence often have significantly reduced assets post-separation (Braff & Barrett Meyering, 2011)
- Economic abuse erodes survivors' sense of their financial capability and ability to make financial decisions (Braff & Barrett Meyering, 2011)
- Survivors often inherit and pay for jointly accumulated relationship debts when the relationship ends (Corrie & McGuire, 2013)
- Survivors are more likely to be reliant on income support after experiencing domestic and domestic and family violence (Sharp, 2008)

These difficulties are compounded by the additional costs faced by women as the primary carers for their children and in rebuilding and establishing an independent life after violence. Poverty and lack of financial control can be a major reason why women stay in or return to violence (Braff & Barrett Meyering, 2011). Lack of financial resources also hinders recovery from domestic and family violence, leaving women more vulnerable to re-victimisation.

Women with few financial resources are often trapped in the cycle of violence, particularly when there has been a corresponding erosion in other social networks such as friendships and family connections.

While domestic and family violence affects women from many different socio-economic and cultural background, there are groups of women who are at a higher risk—this includes Indigenous women, women with disabilities and culturally diverse women.

2.4 Requirements for women's economic security

Application of the above definition requires that women have the following to achieve economic security:

- Sufficient economic resources through:
 - access to appropriate work
 - access to well-paid work
 - access to adequate social security protection
- The capacity to meet material needs including:
 - housing costs (rental or ownership)
 - essential services
 - food
 - education
- The ability to retain this through life events, such as:
 - the loss of a job
 - relationships
 - having children
 - retirement
- The resources and capability to maintain this standard of living throughout their life course through superannuation

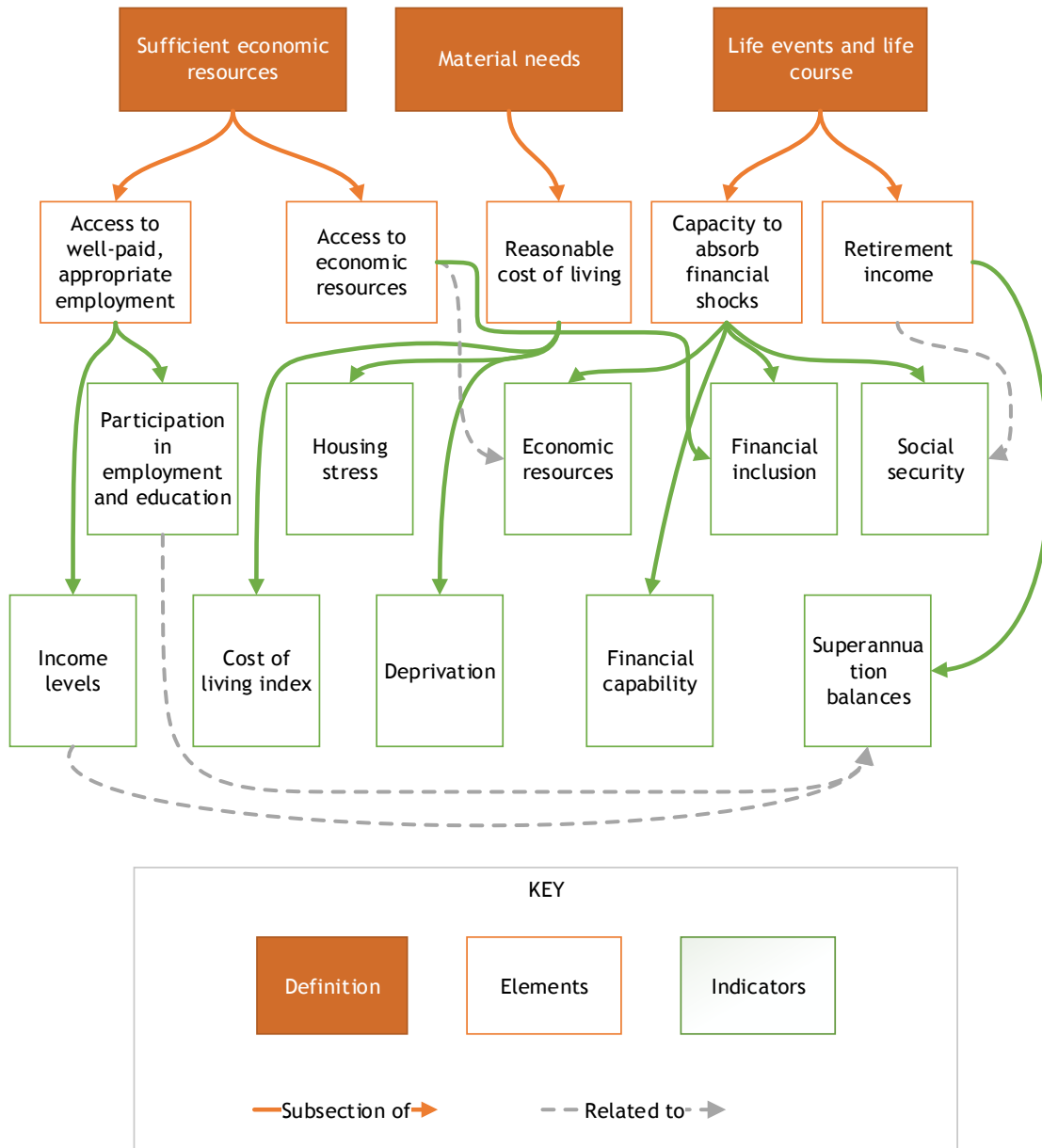
Economic Security for Survivors of Domestic and Family Violence: Understanding and Measuring the Impact

- The capacity to absorb financial shocks and/or a sudden loss of income
 - household economic resources
 - access to credit, savings, insurance and financial information and support
 - social security protection

The relationship between the definition of economic security and its elements is outlined in Figure 4.

It is important to note that there is overlap between the various categorisations and indicators of economic security. Access to social security, for example, ensures adequate income and also buffers against financial shock. This further reflects the complex nature of economic security and that economic security for survivors is determined by a series of inter-related factors which shape and influence outcomes for women.

FIGURE 4: WHAT IS ECONOMIC SECURITY AND WHAT DOES IT REQUIRE?



3. Sufficient economic resources

This section deals with what are considered ‘sufficient economic resources’ to enable survivors of domestic and family violence to live a life with dignity.

Specifically it outlines what is meant by, and how to measure the following:

- Participation in employment
- Participation in education and training
- Sufficiency of income

3.1 Employment and education participation

Access to well-paid and appropriate work is an important means of ensuring survivors’ economic security. However, this can be a double-edged sword. The risk of experiencing domestic and family violence can actually increase when a partner who is prone to violence feels that he lacks power. Having a lower paid job or educational attainment than a partner can, for these men, be a trigger for escalating violence. At the same time, women in employment are likely to have greater resources to leave the relationship or establish their own independence within the relationship. This reduces the capacity of abusers to control them (Moe & Bell, 2004) and helps ensure that survivors of domestic and family violence have a life-sustaining wage to support them to rebuild their lives after escaping domestic and family violence.

Being able to participate in paid work is also important for survivors’ recovery. Women who have experienced domestic and family violence see paid work as offering them security, self-sufficiency and independence. Survivors’ participation in work can provide stability and create a sense of normality in their lives in the midst of the chaos of leaving a violent relationship (Braff & Barrett Meyering, 2011), and can allow them to foster and retain important networks and social connections (Moe & Bell, 2004).

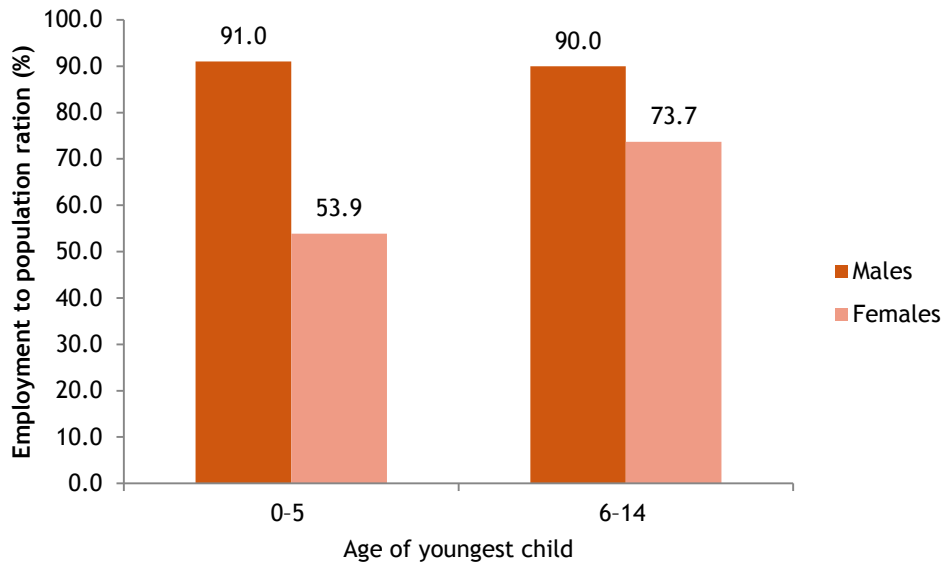
Experiencing violence, however, has a detrimental impact on women’s workforce participation and further, their level of income. Compounding this is the already gendered nature of disadvantage in these areas. These issues will be discussed in this section.

3.1.1 Gender and employment participation

Women participate in paid employment at a lower rate than men. As at 2012-2013, 62.2 per cent of women were in the workforce, as opposed to 75.3 per cent of men (Australian Bureau of Statistics, 2012). For those with children, these rates are also highly disparate—91 per cent of men with children below six years of age were in the workforce, compared to only 53.9 per cent of women. However, this increased to 73.7 per cent for women with children over 6 years of age (Australian Bureau of Statistics, 2012). This is shown in Figure 5.

This highlights that women are generally less likely than men to be in the workforce. Of women who are in paid work, 11.2 per cent are ‘underemployed’ meaning they would like to work more hours than they are currently (Smerdon, 2015).

FIGURE 5: EMPLOYMENT TO POPULATION RATIO BY GENDER - PEOPLE WITH CHILDREN, AUSTRALIA, 2012-13



3.1.2 Domestic and family violence and employment participation

Survivors can experience social isolation, a loss of self-esteem and psychological and emotional impairments—factors which, in turn, hinder their efforts to find and retain paid work (Moe & Bell, 2004, p. 32). Preventing economic participation is also a form of domestic and family violence and economic abuse; this can include sabotaging a woman’s education or employment, not allowing the woman to work or undertake education, and denying access to the means for these activities (Sharp, 2008).

Efforts to avoid further victimisation also severely limit survivors’ workforce participation. For safety reasons, survivors may need to relocate from areas frequented by or proximate to where the perpetrator resides. They may also be vulnerable to further violence when the perpetrator has knowledge of their workplace. These factors clearly render long-term attachment to the labour force challenging (Moe & Bell, 2004).

Pursuing remedies through the justice system can be time intensive. This can also necessitate a choice being made between seeking safety via legal avenues and going to work (Tarr, 2007).

There has not been a large scale study in Australia that measures the extent to which domestic and family violence impacts survivors’ economic participation. However, there is a broad economic analysis that estimates family violence costs the Australian economy \$2.1 billion per annum in lost productivity. The resulting loss of tax revenue as a consequence of this reduced economic participation is estimated at \$449 million per annum (Price Waterhouse Coopers, 2015, p. 12). The burden of the costs of family violence is also shown to disproportionately impact the survivors, who bear 31 per cent of the cost as opposed to just six per cent by the perpetrators.

These studies provide evidence of the impacts of domestic and family violence on workforce participation, and provide an important starting point. However, they do not provide an indication

of the numbers of women for whom this was the case, nor the full extent to which domestic and family violence reduced their workforce participation.

A study in the United Kingdom (Sharp, 2008) did undertake such a measure, and found that there was a significant reduction in women’s economic participation as a consequence of domestic and family violence. These figures are highlighted in the table below.

TABLE 2: EMPLOYMENT AND EDUCATION FOR SURVIVORS OF DOMESTIC AND FAMILY VIOLENCE

Positive responses to whether they were/had:	Before meeting the abuser	While with abuser	After leaving the abuser
Undertaking education	37%	18%	30%
In paid employment	47%	37%	16%

To understand this from an Australian perspective, a similar measurement, such as that used by Sharp above, could be adopted. This would compare workforce and education participation before, during and after violence. Because this is also an economic measure collected more broadly, the rates of employment and education participation of survivors could be compared against population averages. This leads to the formulation of Indicator 1 below.

PROPOSED INDICATOR 1: SURVIVORS’ WORKFORCE AND/OR EDUCATION PARTICIPATION BEFORE, DURING AND AFTER VIOLENCE; AND CURRENT PARTICIPATION LEVELS COMPARED TO POPULATION-WIDE DATA.

3.2 Sufficient income

While access to work is important, in order to ensure survivors’ economic security the work needs to generate sufficient income to enable a life with dignity. The work itself also needs to be of appropriate quality to support a life with dignity. Studies have shown that of those women in paid work, survivors of violence tend to earn less income than those who have not experienced violence. Survivors also do not enjoy many of the same conditions that other women in the workplace do (Moe & Bell, 2004).

3.2.1 Measurements of income adequacy

The Henderson Poverty Line is a measure of income poverty that was developed in the 1970s by the Australian Government Commission of Inquiry into Poverty. It considers those who earn less than half of the median full-time income for males to be in poverty, using a set of equivalence scales to recognise the different income and consumption needs of different groups. For example, this line would be moved upward to account for the costs of raising children (Saunders P. , 2005).

Critics of the Henderson Poverty Line argue that poverty is the lack of sufficient resources to meet material needs—hence, it need only be adjusted to account for any increase in these costs, and should not be set relative to other incomes. This asks the question whether poverty is considered relative or absolute. While perhaps a good measure of inequality, the Henderson Poverty Line also fails to account for, or measure, *experiences* of poverty.

Similarly, economic security is more than the absence of poverty, thus looking solely at the poverty line is not sufficient. However, when used in conjunction with other measures, such as material deprivation (discussed in the next section), it provides an important insight into how survivors of family violence fare in relation to other groups and the general population.

3.2.2 Gender and income adequacy

While it is important to understand income adequacy in relation to poverty, it is also important to understand it from a gendered perspective.

Existing data on the gendered nature of income poverty and inequality in Australia shows the following:

- 14 per cent of women live below the poverty line as opposed to 12 per cent of men (Australian Council of Social Service, 2012, p. 21) (Figure 6)
- 25 per cent of single parents (87 per cent of who are women) live below the poverty line (Australian Council of Social Service, 2012, p. 14) (Figure 7)
- The gendered pay gap is 18.2 per cent (Workplace Gender Equality Agency, 2014)

In order to properly understand survivors' experiences, income levels could be compared against the average for men, and further the average for women. This way, the impacts of gender *and* being a survivor of family violence can be properly understood.

FIGURE 6: INCOME POVERTY (50 AND 60 PER CENT OF MEDIAN INCOME), BY GENDER

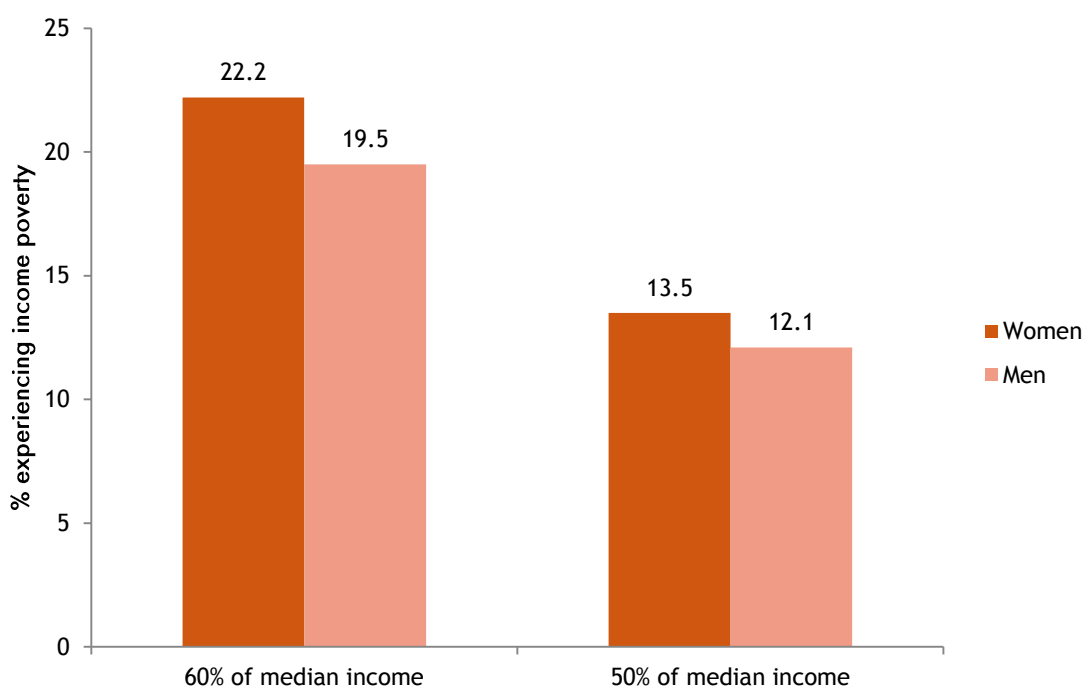
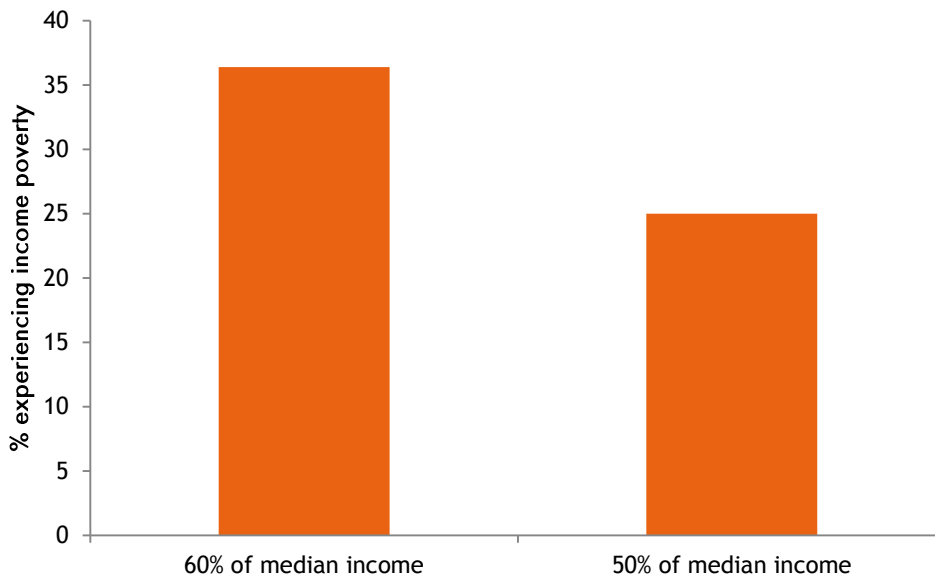


FIGURE 7: INCOME POVERTY (50 AND 60 PER CENT OF MEDIAN INCOME), SOLE PARENT FAMILIES



This leads to the formulation of proposed indicator 2 as below.

PROPOSED INDICATOR 2: SURVIVORS' INCOME LEVELS BEFORE, DURING AND AFTER EXPERIENCING DOMESTIC AND FAMILY VIOLENCE; AND CURRENT INCOME LEVELS COMPARED TO FULL-TIME EQUIVALENT EARNINGS AND RELATIVE TO A POVERTY LINE (SUCH AS THE HENDERSON POVERTY LINE)

3.3 Other economic resources

There are mechanisms other than income that enable survivors to maintain a decent standard of living. These include interrelated factors such as access to appropriate social supports, through income support payments, as well as access to assets and other economic resources to meet their material needs. These aspects will be dealt with in the following sections of the report.

4. Meeting material needs

Measuring income is an important way to understand whether survivors' material needs can be met. However, these needs can also be met through a variety of means other than employment and paid work. This section will discuss the other ways material needs can be met and how to measure whether these are impacted by being a survivor of domestic and family violence.

Specifically this section defines and looks at ways of measuring material wellbeing, apart from through income levels. Examples include:

- Deprivation
- Cost of living
- Housing stress

This is not an exhaustive list, but when used in conjunction with other measures can provide a comprehensive overview.

4.1 Material wellbeing

Income poverty does not measure experiences of poverty, nor does it account for material needs that are met by the state, namely education and health. It also does not take into account changes in income relative to changes in cost of living.

Jones (1996) recognises that poverty is multi-dimensional by nature. He adopts a capability framework when discussing material wellbeing and contends that needs differ from individual to individual, and the use of the poverty line alone as a measure of poverty is too broad “and does not allow for priorities to be established to target limited resources” (Jones, 1996, p. 68). The information required to measure material wellbeing within this framework includes the following:

- Reported and unreported income (in part, covered in the previous section)
- The value of transfers; savings and borrowings (section 5)
- Stock of durables (potentially measured by assets in section 5)
- The efficiency of income use (financial literacy, section 5)
- Family size and age

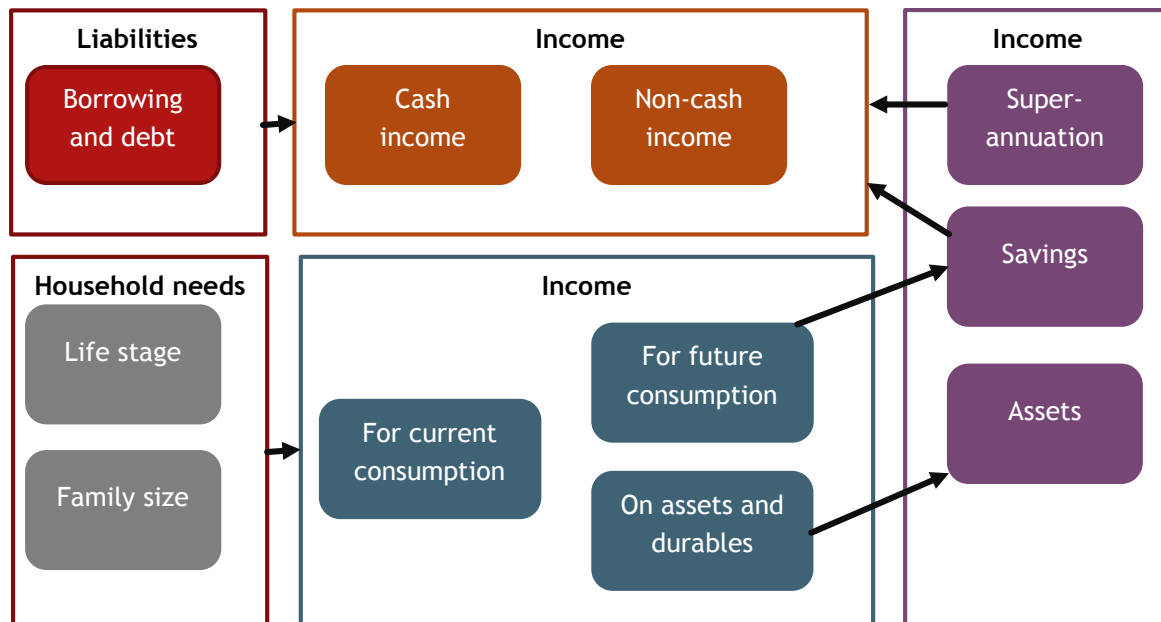
An iteration of this concept adapted for a previous study of the impacts of microfinance on material wellbeing is outlined in Figure 8. This framework describes the circularity of savings and debt as a form of spending and income, and the impacts of life cycle and life stages on people's material needs.

As can be seen from this framework, spending is categorised in the following ways:

- For current consumption needs such as food, energy and day-to-day spending
- On durables, for items with longer term value (asset building)
- For future consumption, including savings and superannuation, and spending that occurs now to meet future consumption needs

It can be seen that savings for future consumption is a somewhat circular concept—as those savings are spent, they can effectively become part of income. This is also true for credit access when that too is used for future consumption.

FIGURE 8: A FRAMEWORK FOR MATERIAL WELLBEING



Source: Adapted from Jones (1996) p. 68 in Corrie, T (2011)

This framework aligns with the definition of economic security and is useful in understanding the inter-related nature of economic security. It also outlines what needs to be considered when understanding material wellbeing more specifically.

4.2 Deprivation

A way of measuring whether material needs are being met is through the use of deprivation indicators.

Deprivation indicators were developed by Saunders and Adelman (2005) to capture experiences of poverty as an alternative measure to income poverty. The indicators to measure material deprivation are grouped broadly as follows:

- Accommodation and housing
- Location and transport
- Health and health care
- Social and community participation
- Care and support
- Employment, education and skills (Saunders & Adelman, 2005, p. 1)

A person is defined as experiencing deprivation (and hence is not living to an adequate standard) if they have experienced at least one deprivation indicator in the past 12 months (Saunders, Naidoo, & Griffiths, 2007).

The Australian Bureau of Statistics Household Expenditure Survey measures deprivation indicators. These are that a person:

- could not afford a holiday for at least one week a year
- could not afford a night out once a fortnight
- could not afford to have friends or family over for a meal once a month
- could not afford a special meal once a week
- could only afford second hand clothes most of the time
- could not afford leisure or hobby activities (Australian Bureau of Statistics, 2001).

These measures enable an understanding of whether people's material needs are being met.

4.2.1 Deprivation and gender

Women generally experience higher levels of financial deprivation. In 2009-10:

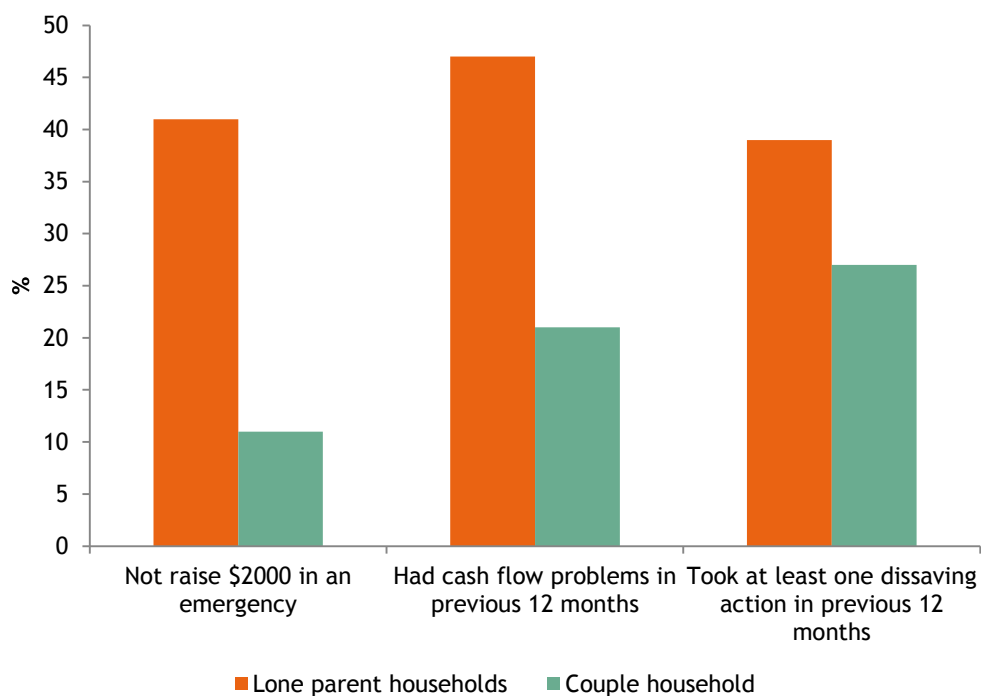
- 14.4 per cent of women could not raise \$2000 in an emergency, as opposed to 12.8 per cent of men (Australian Bureau of Statistics, 2012)
- 17.2 per cent of women had one or more cash flow problems, compared to 16.2 per cent of men (Australian Bureau of Statistics, 2012)

Further, of lone parent households with dependent children:

- 41 per cent reported that could not raise \$2000 in an emergency, compared with 11 per cent of couple households with dependent children
- 47 per cent had cash flow problems in the previous 12 months, as opposed to 21 per cent of couples with dependent children (Australian Bureau of Statistics, 2010, p. 23)

These indicators of financial stress are outlined in Figure 9.

FIGURE 9: INDICATORS OF FINANCIAL STRESS BY HOUSEHOLD TYPE



Hence, deprivation could be an important way of measuring the impact of domestic and family violence on survivors' wellbeing.

4.2.2 Deprivation for survivors of domestic and family violence

There is no specific data on survivors' experiences of material deprivation. However, as with other economic indicators, experiences of material deprivation are gendered. Single parents, the majority of whom are single mothers, experience higher levels of financial stress than others in the community.

The following indicator is proposed to capture experiences of economic deprivation.

PROPOSED INDICATOR 3: SURVIVORS' EXPERIENCE OF ECONOMIC DEPRIVATION BEFORE, DURING AND AFTER EXPERIENCING DOMESTIC AND FAMILY VIOLENCE; AND CURRENT EXPERIENCES OF ECONOMIC DEPRIVATION RELATIVE TO POPULATION AVERAGES.

4.3 Relative Price Index and cost of living

Another way of looking at material wellbeing is to understand survivors' cost of living relative to others in the community. The Consumer Price Index (CPI) is often posited as a measure of the cost of living. It is calculated on a standard 'basket of goods' that is consumed by the 'average' person in a capital city. The price of this basket is recalculated each year, and the change in price is the inflation rate. Many government payments and charges are indexed against the CPI (Australian Bureau of Statistics, 2013).

However, the CPI was never intended to be a cost of living index, but rather to be an overview of the cost of goods at a national level. In short:

"...the CPI is a great tool to assess the overall change in prices and its impact on households if you are hovering over Australia in a spaceship. However, when focusing on particular groups of people in the community or on individual households, the story is a very different one." (Dufty, 2012)

To account for this discrepancy, the Relative Price Index (RPI) was developed. The RPI uses Household Expenditure Survey (HES) data to re-weight the values of the CPI data. So, instead of proportional costs being allocated according to the 'average' person's consumption, they are allocated based on what is known about certain groups' expenditure patterns (Dufty, 2012).

This changes the understanding of how price rises affect certain groups, and hence gives a clearer indication of the actual cost-of-living for certain groups.

Table 3 reflects the differences in spending patterns between the 'average' person, and someone for whom government payments and allowances (GPA) comprise 90 per cent or more of their total income.

TABLE 3: COMPARISON OF DIFFERENT HOUSEHOLD SPENDING

Item	All households (%)	90% GPA (%)	Variance (%)
Food	15.5	19.4	25.6
Clothing	4.3	3.6	-16.3
Housing	21.1	23.6	11.8
Health	4.7	4.6	-2.9
Transport	12.0	9.9	-17.4
Communications	3.2	4.3	32.4
Recreation	11.9	8.9	-25.3
Rents	4.7	10.0	113.1
Utilities	3.0	4.8	59.3

As can be seen, people in receipt of GPA spend proportionally more on essential items such as food and housing, and less on more discretionary items like recreation. Hence people in these groups are more affected when the cost of essentials increases.

This measure could possibly serve as a baseline against which to measure a basket of goods and services that are consumed. It could prove a useful way to measure changes in costs of living for certain groups.

It may be worth investigating whether a Relative Price Index could be developed for survivors of violence.

PROPOSED INDICATOR 4: COST OF LIVING INDEX FOR SURVIVORS COMPARED TO BROADER POPULATION.

4.4 Housing

4.4.1 Domestic and family violence and housing support

Where material deprivation is at its most obvious for survivors is housing. The Australian Institute for Health and Welfare’s report on homeless services indicates that domestic violence is the primary reason people access homeless services. In 2013-14 almost 85,000 people across Australia accessed housing support because of domestic and family violence; 92 per cent of these were women and their children (defined as under the age of 14) (Australian Institute of Health and Welfare, 2014, p. 78).

There are many challenges for survivors as it relates to their housing. When they are able to stay in the home (when the perpetrator is removed), survivors need to cover the same cost of housing that two people were often previously paying for. Needing to move for safety reasons also has large financial implications.

While we know that domestic and family violence causes homelessness, data about those who do not access support services is not captured. Understanding survivors’ housing situations, including how many are experiencing housing stress, is important to understand the various ranges of experiences.

4.4.2 Housing stress

Housing stress is a measure of housing affordability, and is defined as spending more than 30 per cent of income on housing (Yates & Gabriel, 2006). As previously mentioned, it is challenging for women who have recently left violence to find work or maintain their existing jobs. Hence, many of these survivors may be relying on the social support system. For a woman with one child who is receiving Newstart, only 0.6 per cent of rental properties annually are actually affordable (Anglicare Australia, 2013, p. 10). It is also a challenge to re-settle in secure housing having left domestic and family violence, particularly when relocation is necessary. However, there is a paucity of knowledge about how survivors experience housing stress. Hence the indicator proposed to measure housing stress is below.

PROPOSED INDICATOR 5: SURVIVORS' EXPERIENCE OF HOUSING STRESS BEFORE, DURING AND AFTER EXPERIENCING DOMESTIC AND FAMILY VIOLENCE; AND CURRENT HOUSING STRESS LEVELS COMPARED TO POPULATION AVERAGES.

4.5 A comprehensive picture of material needs

Income adequacy is just one way of supporting survivors of domestic and family violence to meet their material needs. This section has highlighted the role that broader social and economic policy plays. Issues such as affordable housing and reasonable costs of living are important factors and considerations when developing responses to support survivors of family violence.

This sections also highlighted that income measures alone are insufficient to properly understand poverty—or in this context, a life with dignity. A range of measures are needed that capture experiences of poverty.

Material wellbeing is a broader concept which must also be taken into account when measuring income sufficiency for a life with dignity, as outlined in this section.

5. Life events and the life course

To ensure the capacity of people to maintain a standard of living across the life course and through life events, it is necessary to have a buffer against financial shocks. This requires adequate social protection and assets, as well as access to financial services (or financial inclusion) to iron out fluctuations in expenditure.

This also requires a level of financial literacy to understand how to best make use of financial resources and to have an understanding of rights and responsibilities in this context.

Adequate retirement income is also needed to enable a life with dignity over the life course. While this can partly be catered for through the social security system, the primary measure for this report is superannuation.

This section will explore these issues further in the context of women who are survivors of domestic and family violence.

5.1 Adequate social protection

While employment is popularly seen as the best pathway out of disadvantage and toward financial independence, adequate social protection is still imperative to provide support for people who, for a variety of reasons, are unable to participate in paid work.

There are a variety of social protections in place in Australia. These are outlined in Table 4. This section will deal primarily with the social security system, the health system and certain in-kind benefits. The remainder of the items in this table are covered in previous sections of the report.

TABLE 4: SOCIAL PROTECTIONS IN AUSTRALIA

Type	Responsibility
Support through the Social Security System <ul style="list-style-type: none"> • Those not expected to work (for example; lone parents) • Those unable to work (including people with disabilities) • Those unable to find work (people who are unemployed) 	The state, funded through general taxation revenue
Pensions for war veterans and their dependents <ul style="list-style-type: none"> • Income support and compensation 	The state, funded through general revenue
Compulsory and voluntary superannuation <ul style="list-style-type: none"> • Contribution to funds by employers to provide lump sum and/or earnings related pension upon retirements 	Funded by employers (compulsory), and employees (voluntary), supported by tax concessions by government, mandated by regulation.
The national healthcare system (Medicare) <ul style="list-style-type: none"> • National health insurance scheme 	The state through general revenue, special tax levy The individual through personal contribution to cost

Type	Responsibility
Compensation for work injuries and deaths <ul style="list-style-type: none"> • Provision of ‘no-fault’ earning-related benefit 	The state, employers, the market
Life and contingency insurance <ul style="list-style-type: none"> • Protection against loss of life or loss of income 	The individual via the market
Paid sick leave <ul style="list-style-type: none"> • Full or partial replacement of pay for illness 	Employers, regulated by the state
Other in cash or in-kind welfare benefits <ul style="list-style-type: none"> • Subsidised childcare • Care services • Rebates on taxes • Concessions for utilities • Public housing 	The state

Source: (Whiteford & Angenent, 2002)

5.1.1 Survivors and the social protection system

As this report has outlined, survivors of domestic and family violence face significant barriers to participation in paid employment. While this is true for the period immediately following the violence, the impacts are often also longer term (Corrie & McGuire, 2013). For this reason, an adequate social security system is essential:

How well the social security system responds to these women can be critical in preventing hardship, supporting financial stability in the short-term and assisting women to gain economic wellbeing in the long term (Macdonald F. , 2012).

There are many difficulties with the Australian social security system. The literature identifies challenges in terms of:

- system rules and barriers
- women with children needing to navigate the system, look for work and negotiate child support payments
- accessing the correct entitlements
- the adequacy of the level of entitlements.

There are multiple barriers for survivors of violence in navigating the social security system. Fear, shame and embarrassment are major problems, and while there is an increasing recognition of domestic and family violence, the issue of economic abuse is less well understood (Camilleri, Corrie, & Moore, 2015). This means that survivors themselves find it difficult to report their experiences of violence. There are also financial reasons not to do so. Most of the prescribed social security remedies require that women have left the relationship. This is not an easy, straightforward or quick process. It is crucial that social security protection is available to assist survivors regardless of their current relationship status.

The Federal Department of Human Services has taken steps to better identify their customers who have experienced or are experiencing domestic and family violence, by asking a series of screening questions (Corrie & McGuire, 2013). This information is vital in order to understand the extent of domestic and family violence amongst women who are receiving government payments.

5.1.2 The social support system for survivors with children

Many survivors are also single parents. These caring responsibilities increase pressure on women who are already struggling to find paid work because of the violence they have experienced, rendering participation in employment extremely challenging. Despite these pressures, single mothers are often required to meet the same requirements to look for work as others accessing social security support, particularly since recent changes to the Parental Payment, which require parents to be looking for work when their youngest child reaches the age of eight. This too, is a particular issue given women who have survived domestic and family violence are less likely to have support from the other parent, or for safety reasons may not have dealings with them. This means that many survivors forgo child support payments, which further erodes their economic security. There are limited supports or provisions in social security to manage this complexity, meaning many survivors who are caring for children are disadvantaged.

5.1.3 Sufficiency of entitlements

Many women who have experienced domestic and family violence face significant barriers to paid employment. Ensuring entitlements are sufficient to cover their material needs is imperative to their recovery. However, the majority of Parenting Payment recipients report that their payments are not enough to get by on. This is outlined in Table 5.

TABLE 5: DO YOU CONSIDER YOUR GOVERNMENT PAYMENT ENOUGH TO LIVE ON?

Receiving Parenting Payment (Single)	%
Yes	22%
No it is not quite enough	41%
No, it falls far short	37%
Don't know	1%

Various research supports that people on income support payments experience financial difficulty, so an important measure in this context is survivor's level of reliance on the income support system, and the sufficiency of the system.

PROPOSED INDICATOR 6: NUMBER OF SURVIVORS RELIANT ON INCOME SUPPORT BEFORE, DURING AND AFTER EXPERIENCING DOMESTIC AND FAMILY VIOLENCE.

PROPOSED INDICATOR 7: ADEQUACY OF INCOME SUPPORT BASED ON COMPARISONS TO POVERTY LINES.

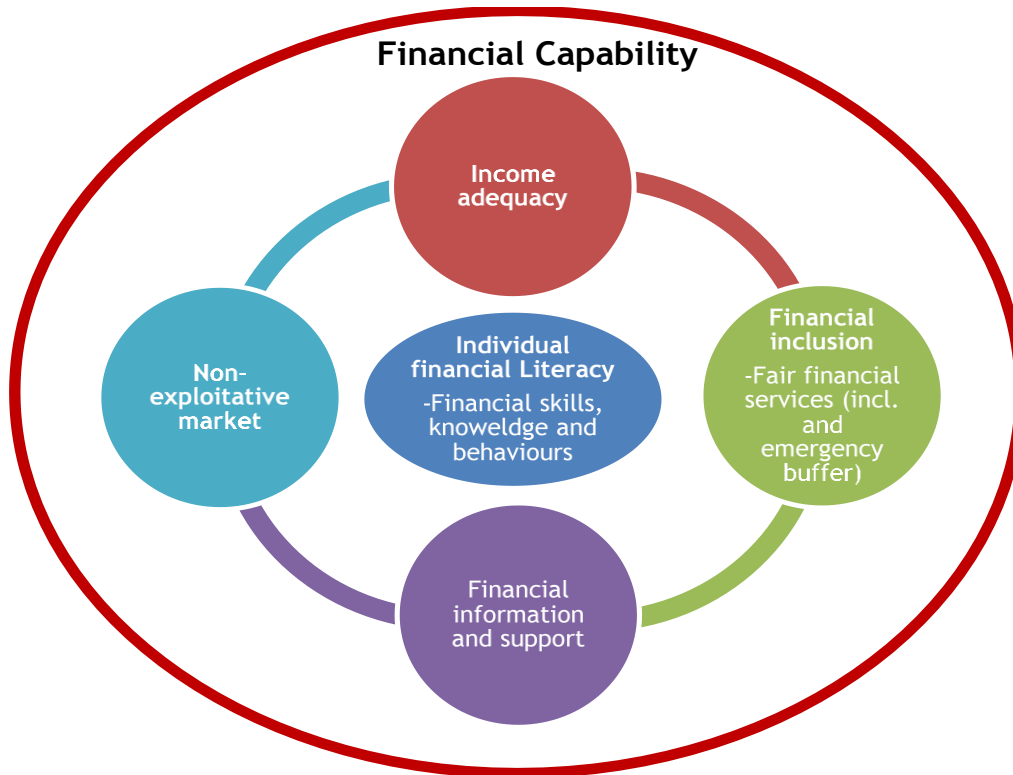
5.2 Financial capability

Terms such as financial literacy, financial capability and financial inclusion are used differently in different contexts and are often used interchangeably. In practice, as with many of the elements of economic security, they are strongly related. To be clear for the purposes of measurement, the definitions of financial inclusion, financial literacy and financial capability are outlined in this section.

Financial capability is a term used broadly in this report. It is defined as an individual's financial skills, knowledge and behaviours and the economic and social context which enables people to live a life they value (Landvogt K. , 2008). This includes having appropriate financial information and supports, a non-exploitative market, an emergency buffer and an adequate income. An adaptation of this concept of financial capability is shown in Figure 10.

The concept of financial literacy is used to specifically define the financial skills, knowledge and behaviours necessary to make sound financial decisions, which sits within the context of a broader capability framework. Similarly, financial inclusion pertains to access to affordable and safe financial services, also within a financial capability context.

FIGURE 10: FINANCIAL CAPABILITY



5.3 Financial literacy

Financial literacy is the ability to make informed judgements and to make effective decisions regarding the use and management of money. Financial literacy is therefore a “combination of a person’s skills, knowledge, attitudes and ultimately their behaviours in relation to money” (Australia and New Zealand Banking Group, 2011, p. 1).

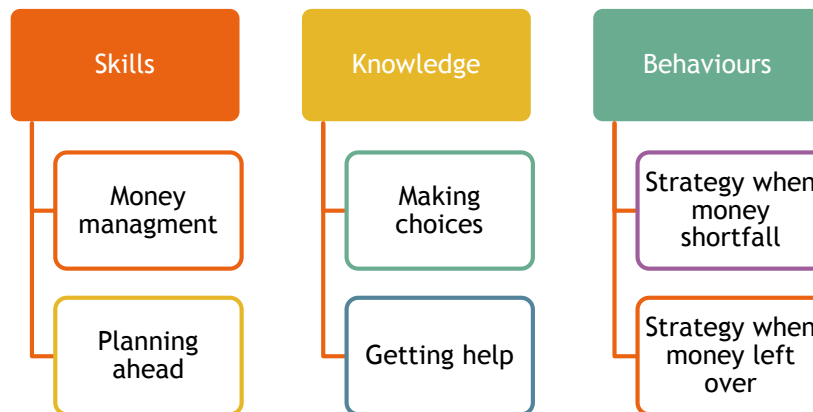
The ANZ financial literacy survey is the largest national Australian survey that measures financial literacy. Their concept of financial literacy is derived from the work of the Personal Finance Resource Centre at the University of Bristol and its work on financial capability in the United Kingdom. The survey investigates five components of financial literacy, namely:

1. Keeping track of finances: for example, monitoring account statements and household expenses
2. Planning ahead: which includes behaviours such as checking and using insurance, keeping track of retirement income and getting financial advice
3. Choosing financial products: the extent to which people shopped around for their banking services to ensure they were getting the best deal they could
4. Staying informed: the extent to which people make use of financial information

5. Financial control: including general control of financial situation, debt and the ability to save money (Australia and New Zealand Banking Group, 2011, p. 7)

These five factors can be grouped into skills, knowledge and behaviours for the purposes of measurement with some additions that also capture behaviours including action taken when money is short or over, and knowledge about where to go if people have questions about money (Corrie T. , 2012). This is outlined in Figure 11.

FIGURE 11: FINANCIAL LITERACY



5.3.1 Women and financial literacy

Women and girls face gender-specific challenges in building their financial literacy. These challenges require a targeted and strategic response. Women feel just as confident as men in their capacity to manage money day-to-day and in thinking of ways to reduce their spending (Financial Literacy Foundation, 2008). However, these financial skills do not translate into feelings of financial confidence: 41.7 per cent of women feel uncomfortable thinking about their long-term financial future compared with 37.4 per cent of men. The difference in responses was strongly linked to income, with the figure rising to 45.8 per cent when women were earning less than \$20,000 per year (Financial Literacy Foundation, 2008). Given the gender pay gap, it makes sense that there would be a disparity in feelings of financial confidence between men and women.

Further, only 77 per cent of women felt they could ‘get by’ in an emergency, as opposed to 82 per cent of men (Financial Literacy Foundation, 2008). Despite women’s financial skills and knowledge, there are clearly other factors that influence their financial decisions and feelings about money.

5.3.2 Financial literacy impacts of surviving domestic and family violence

Women who have experienced domestic and family violence have often had their financial confidence eroded (Braff & Barrett Meyering, 2011). This is a side effect of the broader pattern of abuse, including circumstances in which economic abuse has been used specifically as a form of control (Camilleri, Corrie, & Moore, 2015).

Many survivors have had financial control taken away from them and have not been given opportunities to exercise their financial skills and knowledge. This reduction in financial literacy has further detrimental impacts of survivors’ financial outcomes as it reduces the capacity of survivors to make sound financial decisions.

Given that financial literacy is important for financial decision making—and hence, on financial outcomes—survivors’ levels of financial literacy is another important measure.

PROPOSED INDICATOR 8: SURVIVORS FINANCIAL LITERACY AND MONEY CONFIDENCE BEFORE, DURING AND AFTER EXPERIENCING DOMESTIC AND FAMILY VIOLENCE; AND CURRENT LEVELS OF FINANCIAL LITERACY COMPARED TO POPULATION AVERAGES.

5.4 Financial inclusion

There are various definitions of the term ‘financial inclusion’. For the purposes of this report, financial inclusion is defined as ensuring that people have access to appropriate financial products and services. Access to a basic transaction account, savings and credit, and financial information and support means people are better able to iron out ‘lumpy’ expenditure, build their asset bases and participate socially and economically (Corrie T. , 2011). This is a very product focused definition of financial inclusion, and does not account for other, vital ways of building financial security. The overarching term financial capability is used which encompasses these other factors as illustrated in Figure 10.

In Australia, financial exclusion is measured through financial product ownership and the price of these financial services in relation to income.

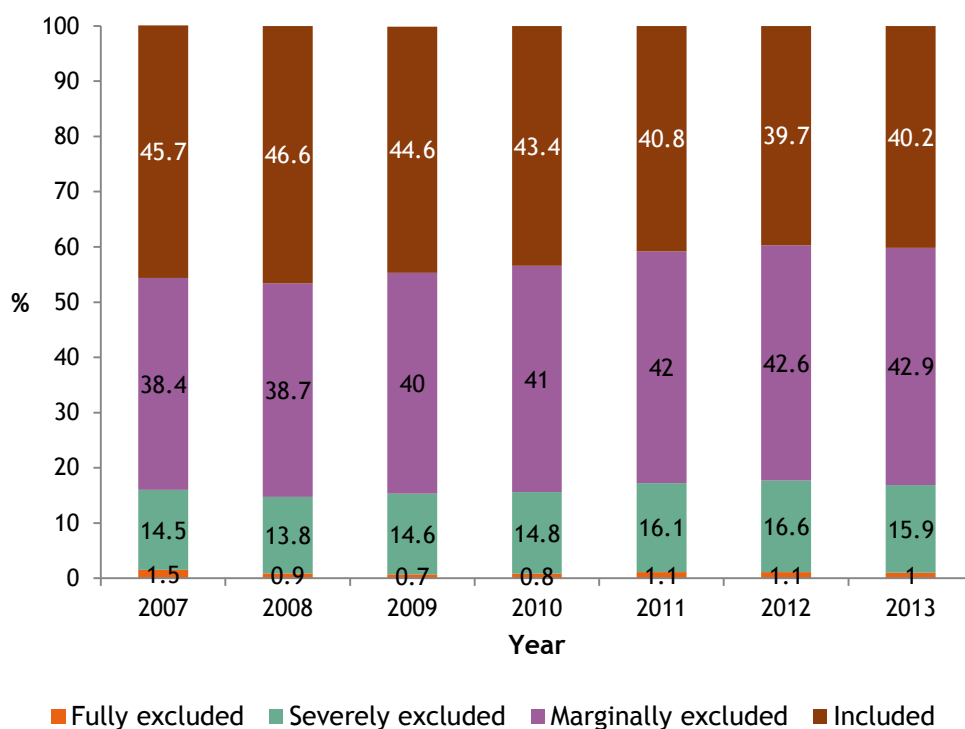
5.4.1 Product ownership

It is considered necessary in Australia to have access to the following basic financial services in order to participate economically and socially.

- A basic transaction account
- A moderate amount of credit
- Basic insurance (Connolly, Georgouras, Hems, & Wolfson, 2011)

Figure 12 outlines the results as they relate to ownership of these products in Australia.

FIGURE 12: FINANCIAL EXCLUSION IN AUSTRALIA 2007-2012, PRODUCT OWNERSHIP



5.4.2 Price exclusion

In 2013, around 18.1 per cent of individuals would face challenges in being able to afford basic financial services. That is, they would need to spend 10 per cent or more of their incomes to do so.

This figure has improved slightly since 2010. This is illustrated in Figure 13.

FIGURE 13: PROPORTION OF INCOME REQUIRED FOR BASIC FINANCIAL SERVICES 2010-2012



Source: (Connolly, 2013)

Measuring survivors' levels of financial inclusion would enable a greater understanding of their capacity to utilise financial services to aid financial recovery, and also provide an indication of economic exclusion more broadly.

PROPOSED INDICATOR 9: SURVIVORS FINANCIAL INCLUSION BEFORE, DURING AND AFTER VIOLENCE; AND CURRENT FINANCIAL INCLUSION LEVELS COMPARED TO POPULATION AVERAGES.

5.5 Economic resources

Maintaining a standard of living is not just about income, but also about wealth. Wealth includes balances of bank accounts, superannuation, assets such as property, and other means that can be drawn upon to “smooth and support consumption over time” (Australian Bureau of Statistics, 2012). This is, however, largely tied to wages. It is also tied to levels of financial inclusion. Households with low economic resources earned less than half (45 per cent) than those who were not in low economic resource households (Australian Bureau of Statistics, 2012).

5.5.1 Gender impacts

Measures of economic resources can help to gather a picture of a households' overall financial security. This too, is gendered. Women have fewer economic resources than men. The gap between the two is largest between the ages of 25-34, where there is a 33 per cent difference (Australian Bureau of Statistics, 2012). Property settlements also tend to favour the male partner when

violence has been present (Cortis & Bullen, 2015, p. 13), leaving women with fewer resources to rebuild after experiencing domestic and family violence.

FIGURE 14: PROPORTION OF PEOPLE IN LOW ECONOMIC RESOURCE HOUSEHOLDS BY GENDER AND AGE, AUSTRALIA, 2009-2010.

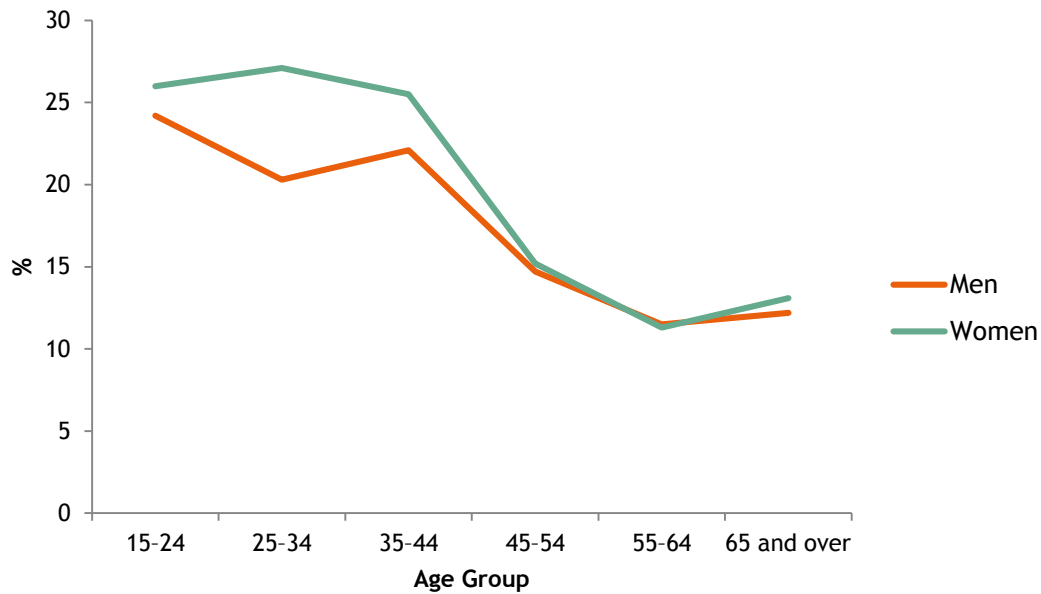
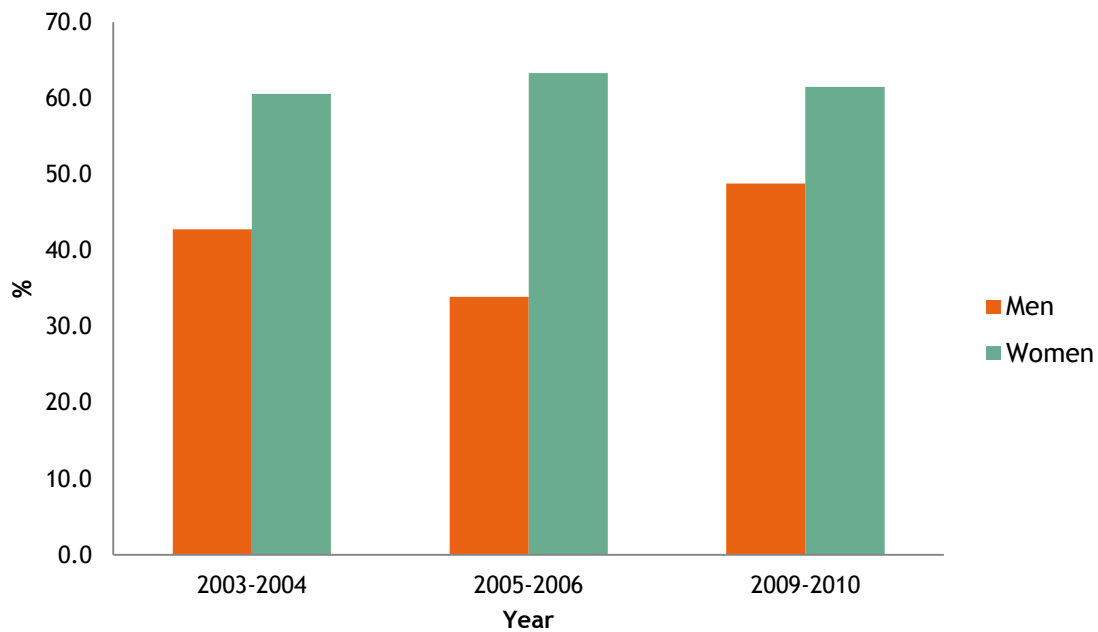


FIGURE 15: PROPORTION OF LONE PARENTS IN LOW INCOME HOUSEHOLDS, BY GENDER AND AGE, AUSTRALIA, 2009-2010



It is clear, then, that women are at a disadvantage generally in this respect and that there is data with which to compare experiences of survivors with experiences of other groups in the community.

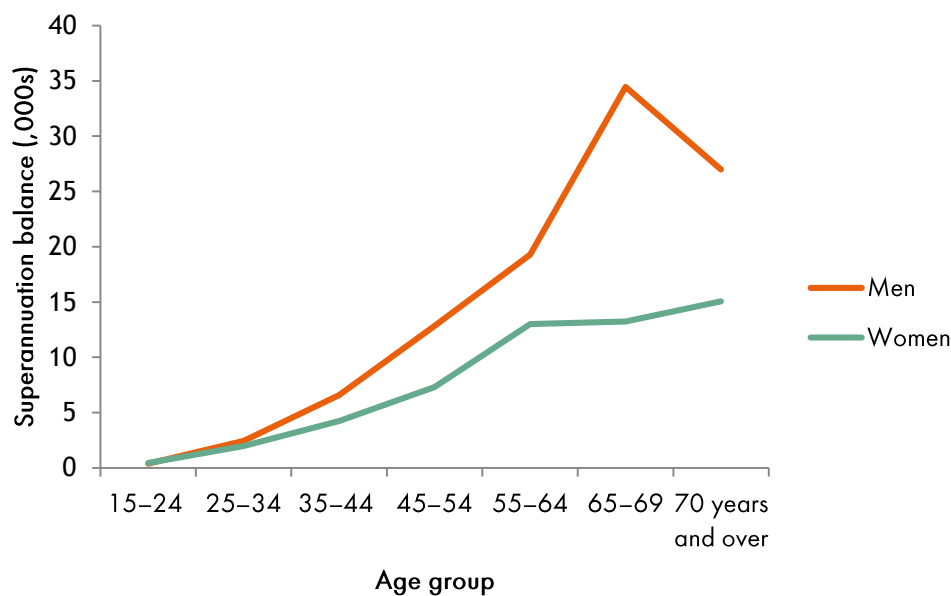
PROPOSED INDICATOR 10: SURVIVORS' ECONOMIC RESOURCES BEFORE DURING AND AFTER EXPERIENCING VIOLENCE, AND CURRENT ECONOMIC RESOURCES COMPARED TO POPULATION AVERAGES.

5.6 Superannuation

In order to maintain a decent standard of living over the life course, it is necessary to have adequate income into retirement. In Australia, retirement incomes are provided primarily through the superannuation system, with social security offering safety net support. Australia's superannuation system is linked to employment and income. As mentioned previously in this paper, women are disadvantaged on both fronts, and as a consequence retire with a much lower superannuation balance than men.

In 2009-10, a woman's average superannuation payout was \$112,600. However, for a man, it was \$198,000 (Australian Bureau of Statistics, 2012). This trajectory of lower superannuation starts from a young age and continues until retirement. This is outlined in Figure 16.

FIGURE 16: AVERAGE SUPERANNUATION BALANCES BY AGE AND GENDER, AUSTRALIA, 2007



5.6.1 Measuring survivors' superannuation

It seems likely that survivors would have superannuation balances that are even lower than those of other women because of the:

- impacts of domestic and family violence on the capacity to work
- impacts of domestic and family violence on types of work
- caring responsibilities
- impacts of economic abuse
- drawing down of superannuation as a response to financial hardship.

Measuring survivors' superannuation balances on retirement would be challenging as it would be a very limited group in terms of numbers. A better measure would be survivors' superannuation balances at the current point in time, and comparing that to women's superannuation more generally at that same point in time.

PROPOSED INDICATOR 11: SURVIVORS' SUPERANNUATION BALANCES COMPARED TO OTHER AVERAGE AMOUNTS FOR SAME AGE BRACKET.

5.7 The life course and life events

Ideally, measurement of life course and life events could be viewed separately. However, the two factors are inextricably linked. Challenges that impact women more broadly are both event related and life course related, and hence are grouped together in this section.

The data clearly indicates that there are already gendered challenges in maintaining a life with dignity through the life course, further compounded by experiences of domestic and family violence. There are a range of national data sources which can be leveraged to support better understanding of these issues, which would enable better responses from the financial services sector, from social policy and the community services sector.

6. Indicators for survivors' economic security

There are a range of indicators with which to measure economic security, and many ways a gendered lens can be applied to them. However, there are challenges in capturing accurate data about domestic and family violence. It is a crime that is notoriously under-reported, and there is a lack of consistency in how data is recorded (Coalition of Australian Governments, 2013). Given the secrecy surrounding money and domestic and family violence (Corrie & McGuire, 2013), and the multi-faceted nature of women's economic security, it is a challenge trying to understand these measures from the experiences of survivors of violence.

This section outlines the potential indicators of economic security and discusses possible ways of measuring the impact that experiencing domestic and family violence has on these. It also discusses the policy and practice implications of the findings of this study.

6.1 The selection of indicators

Given there are already a range of tested and large scale indicators that exist to measure economic security it makes sense to use those, where possible, in order to provide an accurate comparison and use existing data where it is available.

These indicators are useful as a point of analysis and also in the development of the survey. Potential measures are outlined below. These would be a measure for before, during and after experiencing family violence, as well as being compared to results from the broader population. They could also be compared to measures that are analysed by gender.

It is recommended that the following indicators be used to measure economic security for survivors of domestic and family violence, based on the findings of this research:

- **Proposed indicator 1:** Survivors' workforce and/or education participation before, during and after violence; and current participation levels compared to population-wide data.
- **Proposed indicator 2:** Survivors' income levels before, during and after experiencing domestic and family violence; and current income levels compared to full-time equivalent earnings and relative to a poverty line (such as the Henderson poverty line)
- **Proposed indicator 3:** Survivors' experience of economic deprivation before, during and after experiencing domestic and family violence; and current experiences of economic deprivation relative to population averages.
- **Proposed indicator 4:** Cost of Living Index for Survivors compared to broader population.
- **Proposed indicator 5:** Survivors' experience of housing stress before, during and after experiencing domestic and family violence; and current housing stress levels compared to population averages.
- **Proposed indicator 6:** Number of survivors reliant on Income Support before, during and after experiencing domestic and family violence.
- **Proposed indicator 7:** Adequacy of income support based on comparisons to poverty lines.

- **Proposed indicator 8:** Survivors financial literacy and money confidence before, during and after experiencing domestic and family violence; and current levels of financial literacy compared to population averages.
- **Proposed indicator 9:** Survivors financial inclusion before, during and after violence; and current financial inclusion levels compared to population averages.
- **Proposed indicator 10:** Survivors' economic resources before during and after experiencing violence, and current economic resources compared to population averages.
- **Proposed indicator 11:** Survivors' superannuation balances compared to other average amounts for same age bracket.

6.2 Data collection

Good Shepherd developed a survey in partnership with the Australia Institute to pilot the measurement of these indicators. This survey was publically available and promoted through the partners' networks. It was decided that the survey would be one instrument in which survivors would retrospectively answer questions related to their economic security before, during and after violence. The survey is at Appendix 2.

The survey was simple to administer and complete. It provides a sounds basis with which to continue data collection to measure the impacts of domestic and family violence on survivors' economic security. However, the data collection needs to take into account the limitations as outlined in this report, and take on the recommendations in order to yield sufficient responses.

6.2.1 Limitations

The project encountered limitations in collecting the survey data:

- Resource constraints did not allow for a more comprehensive, longitudinal study
- It was challenging to recruit survivors to participate in the survey
Tthe vulnerable nature of the target group and difficulties identifying them meant that a broad promotional campaign was needed for people to opt in to the survey

6.2.2 The survey

The full survey is at Appendix 2, with the pilot results at Appendix 3. The survey questions were set out into the subsections of economic security measurement as outlined in this report. The mapping of the questions as they relate to the specific indicators of economic security, and which data sources they can be compared to as a baseline, are outlined in Table 6.

The initial questions were screening questions to determine:

- whether the participant had experienced domestic and family violence
- whether their experience of family violence was a previous or current relationship
- demographic information to understand the client group

TABLE 6: SURVEY DATA MAPPING

Economic Security	Means	Measured by	Questions in survey	From comparison/ source
Sufficient economic resources	Access to adequate income	Participation in employment, education and training	q11, q13	ABS data
		Income levels	q12, q14, q22	ABS data
	Access to savings and assets	Financial situation*	q15, q16, q20	ABS data
To meet material needs	Affordable housing	Housing stress	q9 as percentage of q14	ABS data
	Reasonable cost of living	Deprivation	q16	ABS data
Through life events and the life course	Capacity to absorb financial shocks	Financial inclusion	q21	CSI data
		Financial capability	q17, q18	ANZ data, Good Shepherd
		Financial situation*	q16, q17, q20	ABS data
		Adequate social protection	q22	ABS data
	Sufficient retirement income	Superannuation	Deduce from q. 14	ABS data

6.3 Potential data collection options

There are a range of ways to measure economic security for survivors of family violence. Each has its own benefits and limitations.

6.3.1 Longitudinal study

A more robust way to measure the impact of family violence on survivors' economic security would be through a longitudinal study, tracking the economic outcomes for survivors of family violence over time. This could be done as a standalone study. However, there would be a range of challenges with this type of approach. Namely, it would be impossible to 'control' for family violence as family violence is so prevalent and cyclical. Given what we know about family violence, there would be challenges in identifying survivors, and further being able to maintain contact over time. This would also be resource and time intensive but would be a better way to properly track survivors' economic trajectories.

6.3.2 Utilising existing data collection

Another option could be to make use of existing data collections and including some additional questions to disaggregate for the impacts of family violence. As outlined in this paper, there is a range of existing data collection sets which could be leveraged. Primarily, this would be through the Australian Bureau of Statistics in census data collection and Australia Social Trends data collection.

The challenge is that these surveys do not cover all of the elements that constitute economic security, and thus would not provide a comprehensive picture. The results would need to be

combined with other data to properly understand the various elements of economic security that are impacted by family violence. Primarily, measurements of financial inclusion are developed through mining of existing data sources, not through its own survey, which would be a challenge.

Recommendations: Data collection

1. Economic insecurity remains on the agenda when developing responses to domestic and family violence, given what is known about the link between the two and that economic factors impinge on women's capacity to be safe from domestic and family violence.
2. Continue to adopt a structural analysis of domestic and family violence which recognises the systemic factors, including economic and social inequality, that drive domestic and family violence.
3. Provide service responses that include financial support and economic capacity building as a way of supporting women and children to remain safe from domestic and family violence.
4. Consider economic factors—including attachment to the workforce, financial inclusion, access to education and training and access to adequate income—when developing policy responses to domestic and family violence.
5. The continuum of support intervention, from prevention of domestic and family violence through to post-crisis support, should take into account the economic needs of survivors of domestic and family violence.

6.4 Policy and practice implications

As has been demonstrated, there are inextricable links between being a survivor of domestic and family violence and experiencing economic insecurity. These links mean survivors often face the untenable position of choosing between violence and poverty. This makes leaving situations of domestic and family violence challenging. It also makes recovery from violence difficult. This is particularly true when the survivors have children, as the material needs of children as well as the survivor need to be met. The need to relocate and re-establish a life after domestic and family violence is expensive, as are the processes surrounding separation, safety and untangling debt.

Navigating the complexities of the child support, social security, legal and banking systems presents a significant barrier for survivors, and many survivors simply forgo their rights and entitlements in order to move on with their lives. However, this means a further deepening of their disadvantage.

This has become more understood in policy and practice, and this understanding needs to be deepened in order to ensure the best policy and practice responses are being developed.

Recommendation: Policy and practice

1. Conduct more focus groups to test the indicators and data collection method measurements and to recruit people to participate in the survey.
2. Consider paying participants for their involvement in the survey. This was not done in this stage of the project as there were insufficient resources to do so and because of concerns that people will be incentivised to participate for financial reasons. However, lack of payment is not respectful of the time taken by survivors to complete the survey and meant the response rate was very low.

3. Obtain consent to participate in a survey from survivors who are accessing support, and conduct interviews over the phone, instead of asking survivors to opt in.
4. Get stakeholders involved early through roundtables and meetings to help increase the number of participants completing the survey.
5. Keep the survey open for 12 months as an ongoing data collection instrument to enable sufficient numbers for data analysis.

6.5 Next steps

There is a wealth of evidence supporting the links between being a survivor of family violence and experiencing poor economic outcomes, by virtue of women's existing economic inequality and the gendered nature of family violence converging to create a complex social problem.

While there has been work to date to measure the economic costs of family violence more generally, there have been no studies that look at the overall economic security of survivors of family violence across the domains as identified in this report. There are a range of pre-existing measures that can be utilised to build a better understanding of these issues. What is required are the resources to collect this information in an ongoing and meaningful way, and to ensure these measures are part of a broader policy goal of reducing the gap between women's and men's economic outcomes, and reducing both the prevalence and negative impacts of family violence.

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APPENDIX 1: DOMESTIC AND FAMILY VIOLENCE BEHAVIOURS (AUSTRALIAN BUREAU OF STATISTICS, 2013)

Physical assault and abuse—actual or threatened, causing pain, injury and/or fear that can be a single incident or a series of incidents that are located on a continuum of behaviours:

- Direct assault on the body (strangulation or choking, shaking, eye injuries, slapping, pushing, spitting, punching, or kicking)
- Actions leading to disablement or murder
- Use of weapons including objects
- Assault or neglect of children
- Sleep and food deprivation

Sexual assault and abuse—actual or threatened, including sexual assault and the sexual abuse of children, that can be a single incident or a series of incidents that are located on a continuum of behaviours from sexual harassment to life-threatening rape:

- Any form of pressured and unwanted sex or sexual degradation by an intimate partner or ex-partner, such as sexual activity without consent
- Non-consensual sexual acts
- Causing pain during sex
- Assaulting genitals
- Forcing or coercing a person to have sex without protection against pregnancy or sexually transmitted disease
- Making the victim perform sexual acts unwillingly (including taking explicit photos)
- Criticising, or using sexually degrading insults
- Forcing a person/child to take their clothes off or remain naked against their will
- Forcing a person to watch pornography or sexual activities
- Lewdness or stalking
- Indecent assault
- Date rape
- Drug-assisted sexual assault
- Child sexual abuse or incest
- Deliberate acts that groom children for sexual activity or exploitation
- Exposure of a person/child to pornography, use of a person/child in the creation of pornography

Psychological abuse—involving manipulative behaviour to coerce, control or harm:

- Denying a person's reality
- Unfairly blaming a person for adverse events or making them feel they are a problem, or constant comparisons with other people, which work to lower confidence and self-worth
- Driving dangerously with the intent to incite fear or cause harm to another person
- Making threats regarding custody of, or access to, any children
- Acts intended to control an individual
- Asserting that the police and justice system will not assist, support or believe the victim should they seek assistance or report abuse

For individuals in same-sex relationships, abusive partners can rely on homophobia or heterosexism as a tool to control their partner. This type of abuse can involve ‘outing’ or threatening to ‘out’ their partner to friends, family, police, church or employer:

- Telling their partner they will lose custody of their children as a result of being ‘outed’
- Saying the police or the justice system will not assist because the legal justice system is homophobic
- Saying the abusive behaviour is normal within gay relationships and convincing the abused partner that they do not understand lesbian or gay relationships and sexual practices because of heterosexism (Chan 2005).

Emotional abuse:

- Blaming a person for all of the problems in the relationship
- Constantly comparing the victim with others to undermine self-esteem and self-worth
- Sporadic sulking, withdrawing all interest and engagement (such as periods of silence)
- Emotional blackmail

Verbal abuse—actual or threatened, in private or in public (including through electronic means):

- Designed to humiliate, degrade, demean, intimidate, or subjugate
- Threat of physical violence
- Swearing and verbal attacks that focus on intelligence, sexuality, body image and capacity

Economic abuse—actual or threatened:

- Deprivation of basic necessities
- Seizure of income or assets
- Withholding or controlling, against a person’s will, their access to money, food, clothes and personal items such as car keys or phone
- Unreasonable denial of the means necessary for participation in social life
- Control of money or financial resources/information, including preventing access to bank accounts; providing an inadequate ‘allowance’; not allowing the victim to seek or hold employment; and using all wages earned by the victim for household expenses

Social abuse—actual or threatened, through forced isolation from family or friends:

- Control of all social activity
- Deprivation of liberty
- Deliberate creation of unreasonable dependence
- Systematic isolation from family and friends through techniques such as ongoing rudeness to family and friends to alienate them
- Instigating and controlling the move to a location where a person has no established social circle or employment opportunities
- Forbidding or physically preventing a person from leaving the home and meeting people

Property damage—actual or threatened:

- Damage to an individual’s personal or shared property
- Damage to the property of children, friends and/or parents
- Violence towards pets

Harassment or stalking—actual or threatened, such as:

- Constant phone calls/texting to a workplace or home
- Repeated visits to a workplace or home
- Bullying
- Monitoring and surveillance
- Cyber-stalking

Spiritual abuse—actual or threatened, denial and/or misuse of religious beliefs or practices:

- Forcing victims into subordinate roles
- Misuse of religious or spiritual traditions to justify physical violence or other forms of abuse

Describing relationships

When considering the various meanings of the terminology used when discussing family, domestic or sexual violence, either broad or narrow definitions can be applied to the relationship, depending on the context of investigation, which may be legal, policy or research based.

Relationships, including current and former partners that could be included in a definition include the following:

- Married
- Defacto
- Intimate relationships, whether of a sexual nature or not
- Parent-child
- Sibling
- Domestic relationships
- Foster and guardian relationships
- Relatives through blood, marriage, or cultural, ethnic or religious beliefs, including kinship
- Relationships of dependency, or involving personal or financial commitment
- Persons who cohabit, such as an individual and their carer, persons living in a rooming house or shared accommodation or other non-familial domestic arrangements
- Other relationships including friendships, colleagues, peers, health and personal service providers
- Individuals unknown to one another

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APPENDIX 2: PLAIN LANGUAGE STATEMENT AND SURVEY

Good Shepherd Australia New Zealand and the Australia Institute are seeking help to better understand if experiencing family and domestic violence has an impact on a person's financial situation.

We are looking for people who have experienced any form of violence from a partner, whether current or in the past. This can include physical, emotional, spiritual or economic abuse.

If you have experienced any of these things, we would be grateful if you could take the time to complete a survey. It should take no more than 10 minutes to complete.

Participation in the research is entirely voluntary. If there are any questions that you do not want to answer, there is no pressure to. There are no right or wrong answers at all. It is your experience and understanding we are interested in.

You can withdraw from the research at any point. All of the answers you provide are strictly confidential and the identity of the responses will not be known to anyone. It will not affect access to any services you may need now or in the future. The responses will be written up in a final report, with no personal identifying information.

If you would like to see the final report, it will be published online at www.goodshep.org.au early in 2016. A hard copy can also be requested by emailing Tanya.Corrie@goodshep.org.au.

The findings of the research will be used to improve responses to domestic and family violence, and help develop better policies for people who have experienced Domestic and Family Violence.

We understand that reflecting on these experiences can be upsetting, and if during or after the research, you experience any emotional stress, we can arrange a free counsellor by calling us on 03 8412 7320 or emailing Tanya.Corrie@goodshep.org.au.

It is important that you feel safe in filling out this survey. If you do not, please click here and you will be automatically exited from this web page.

If you have any issues with the project or wish to make a complaint, please contact Kathy Landvogt, Manager of Women's Research, Advocacy and Policy Centre at Good Shepherd Australia New Zealand on 03 8412 7323 or email Kathy.Landvogt@goodshep.org.au.

Do you understand and agree with this request?

Yes No

Are you happy to proceed?

Yes No

By completing this survey, you have indicated your consent to participate in the research.

Survey

This survey is for survivors of intimate partner violence and/or domestic and family violence. The survey should take about 5 minutes to complete and it is **completely anonymous and confidential**.

<Screening>

Q1. Are you answering this survey about a current relationship or a past relationship?

- Please select one response only
 - a. Current

- b. Past
- Q2. (Ask if Q1 = b) When did the relationship end?
- Please select one response only
 - - a. Less than 6 months ago
 - b. Between 6 - 12 months ago
 - c. Between 1 - 2 years ago
 - d. More than 2 years ago
- Q3. (Ask if Q1 = b) Are you in a new relationship at the moment?
- Please select one response only
 - a. Yes
 - b. No
- Q4. (If Q1 = a, Q3 = a) How long have you been in the relationship?
- Please select one response only
 - a. Less than 6 months
 - b. Between 6 - 12 months
 - c. Between 1 - 2 years
 - d. More than 2 years

<Demographics>

To begin with we have a few demographic questions.

- Q5. Do you identify as:
- Please select one response only
 - a. Male
 - b. Female
 - c. Other (please specify)
 - d. Rather not say
- Q6. Does your partner/ex-partner identify as:
- a. Male
 - b. Female
 - c. Other (please specify)
 - d. Rather not say
- Q7. How old are you?
- Please select one response only
 - - a. Younger than 18 years
 - b. 18-24 years
 - c. 25-34 years
 - d. 35-44 years
 - e. 45-54 years
 - f. 55-64 years
 - g. 65 years or older
- Q8. Do you have any children?
- Please select one response only
 - a. No
 - b. Yes, one child
 - c. Yes, two children
 - d. Yes, three children
 - e. Yes, more than three children
- Q9. Thinking about where you currently live, do you...?
- Please select one response only
 - a. Own your home
 - b. Buying your own home
 - c. Pay rent
 - d. Live in temporary accommodation (e.g. a shelter)
 - e. Live with family/friends
 - f. Other (please specify)
- Q10. (Ask if Q8 = 2) What is the monthly cost of your rent?

- Please write your response in numbers
 - a. {Open answer \$}
- Q11. **(Ask if Q8 =1)** What is the monthly cost of your mortgage repayments?
- Please write your response in numbers
 - a. {Open answer \$}

<Employment and income>

We are now going to ask about your employment and income, both before the relationship and now.

- Q12. Were you in paid work before the relationship?
- Please select one response only
 - a. Yes, full time
 - b. Yes, part time
 - c. Yes, casual
 - d. No, studying
 - e. No
- Q13. What was your annual personal income before tax (i.e. gross income) before the relationship?
- Please select one response only
 - a. \$20,000 or less
 - b. \$20,001- \$40,000
 - c. \$40,001 - \$60,000
 - d. \$60,001 - \$80,000
 - e. \$80,001 - \$100,000
 - f. \$100,001 - \$150,000
 - g. \$150,001 - \$200, 000
 - h. More than \$200, 000
 - i. Not sure/rather not say
- Q14. Are you currently in paid work?
- Please select one response only
 - a. Yes, full time
 - b. Yes, part time
 - c. Yes, casual
 - d. No, studying
 - e. No
- Q15. What is your current annual personal income before tax (i.e. your gross income)?
- Please select one response only
 - a. \$20,000 or less
 - b. \$20,001- \$40,000
 - c. \$40,001 - \$60,000
 - d. \$60,001 - \$80,000
 - e. \$80,001 - \$100,000
 - f. \$100,001 - \$150,000
 - g. \$150,001 - \$200, 000
 - h. More than \$200, 000
 - i. Not sure/rather not say
- Q16. To what extent do you are agree or disagree with the following statements
- Please select one response per row
 - Experiencing domestic violence damaged:

	Strongly Agree	Agree	Disagree	Strongly disagree	N/A
My employment situation					
My education or training					
My income level					
How much I own/my assets					

<Financial stress and deprivation>

We now have a few questions about your financial situation.

**Economic Security for Survivors of Domestic and Family Violence:
Understanding and Measuring the Impact**

Q17. Which, if any, of the following types of cash flow problems have you experienced in the 12 months before the relationship and in the last 12 months...?

- Please select all that apply
-

	In the 12 months before the relationship	In the last twelve months
Unable to pay electricity, gas, or telephone bills on time		
Unable to pay mortgage or rent repayments on time		
Unable to pay for car registration or insurance on time		
Unable to make minimum payment on credit card		
Pawned or sold something because cash was needed		
Was unable to heat home		
Went without meals		
Sought financial help from friends or family		
Sought assistance from welfare or community organisations		
Unable to pay medical costs		
None of these		

<Financial Capability>

Q18. In the 12 months before the relationship started, how confident did you feel doing each of the following things?

- Please select one response per row

	Not at all confident	A little confident	Very confident	Extremely confident
Making a weekly budget for household expenses				
Keeping track of living expenses				
Checking bank statements for income and expenses				
Planning for large expenses				
Resisting pressure to spend or borrow money				
Dealing with banks and understanding your financial options				
Getting information or assistance with questions about money				
Making sure you were receiving the correct income payments				

Q19. Thinking about it now, how confident do you feel doing each of the following things?

- Please select one response per row

	Not at all confident	A little confident	Very confident	Extremely confident
Making a weekly budget for household expenses				
Keeping track of living expenses				
Checking bank statements for income and expenses				
Planning for large expenses				
Resisting pressure to spend or borrow money				
Dealing with banks and understanding your financial options				
Getting information or assistance with questions about money				

**Economic Security for Survivors of Domestic and Family Violence:
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	Not at all confident	A little confident	Very confident	Extremely confident
Making sure you were receiving the correct income payments				

Q20. Which of the following types of actions have you undertaken in the past 12 months to improve your financial situation?

- Please select all that apply
 - a. Reduced home loan repayments
 - b. Drew on accumulated savings or term deposits
 - c. Increased the balance owing on credit cards by \$1,000 or more
 - d. Entered into a loan agreement with family or friends
 - e. Took out a personal loan
 - f. Sold households goods or jewellery
 - g. Sold shares, stocks or bonds
 - h. Sold other assets
 - i. Took out a payday loan
 - j. Other [please specify]
 - k. None of these

Q21. Have you had difficulty opening or securing any of the following types of accounts or loans in the past 12 months?

- Please select all that apply
 - a. Savings/bank account
 - b. Credit card or store card
 - c. Home loan
 - d. Hire purchase/deferred payment agreement including interest free purchases
 - e. Insurance policy
 - f. Car loan
 - g. Other loan
 - h. None of these
 - i. Not applicable

Q22. Thinking about before the relationship and now would you be able to raise \$3,000 within a week for something important?

- Please select one response per row

	Yes	No	Not sure
Before the relationship			
Now			

<Income support>

Q23. Thinking about before the relationship and now, did you rely on any of the following types of income support as your primary source of income?

- Please select all that apply

	Before relationship	Now
Newstart Allowance		
Disability Support Pension		
Parenting Payment		
Single Income Family Supplement		

Q23. To what extent do you agree or disagree with the following statements?
Please select one response per row

	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
My partner uses/used money as a way to control me					
Experiencing domestic violence has/had a negative					

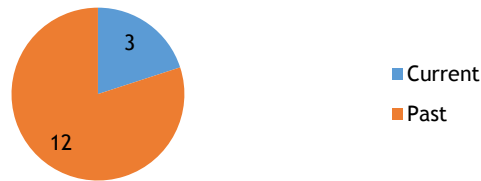
impact on my financial security					
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FINISHING PAGE

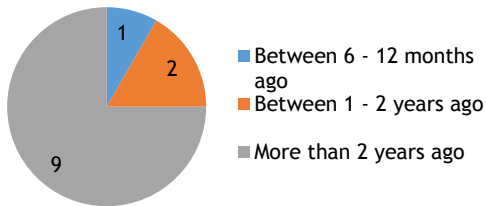
Thank you for completing the survey. If you need any support or help, or if you are experiencing any distress please call Lifeline on 13 11 14.

APPENDIX 3: PILOT SURVEY RESULTS

Q1: Are you asking this survey about a current relationship or a past relationship?

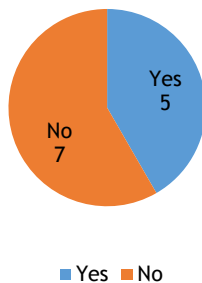


Q2: When did the relationship end?



Filtered to those talking about a past relationship

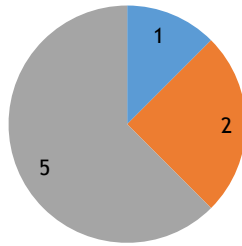
Q3: Are you in a new relationship at the moment?



Filtered to those talking about a past relationship

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Q4. How long have you been in the relationship?



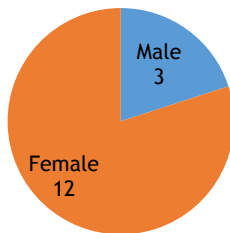
■ Less than 6 months ■ Between 6 - 12 months ■ More than 2 years

Filtered to respondents talking about a current relationship and respondents in a new relationship, answering about a past violent relationship

To begin with we have a few demographic questions.

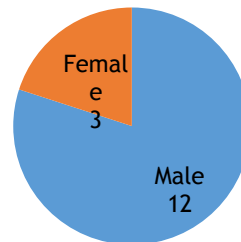
Q5: Do you identify as:

all respondents



Q6: Does your partner/ex-partner identify as:

all respondents



Q7: How old are you?

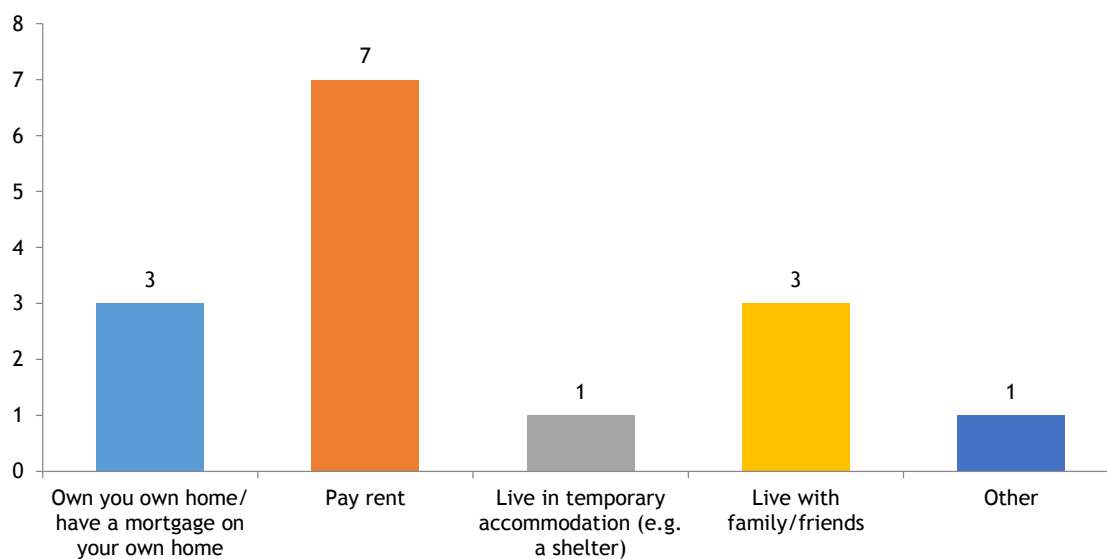
Age	Respondents
25-34 years	5
35-44 years	6
45-54 years	1
55-64 years	3

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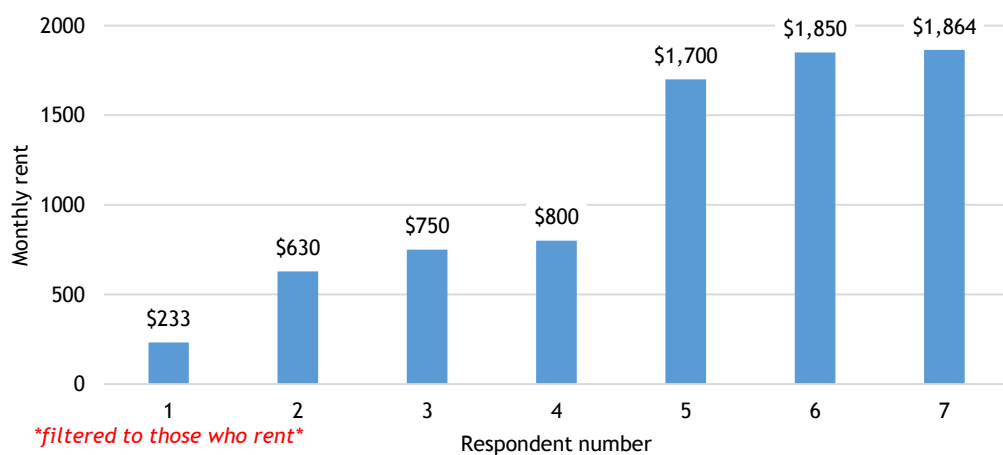
Q8: Do you have any children?

Number of children	Respondents
No	5
Yes, one child	2
Yes, two children	3
Yes, three children	4
Yes, more than three children	1

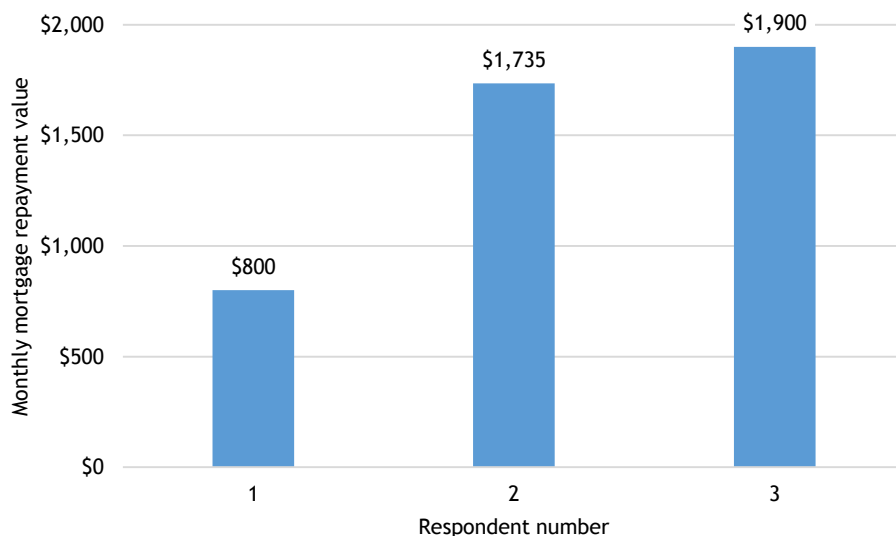
Q9: Thinking about where you currently live, do you...?



Q10: What is the monthly cost of your rent?



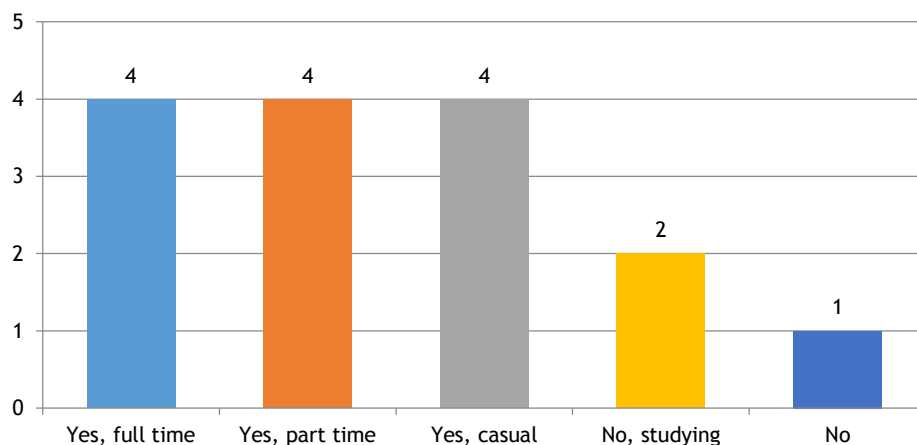
Q11: What is the monthly cost of your mortgage repayments?



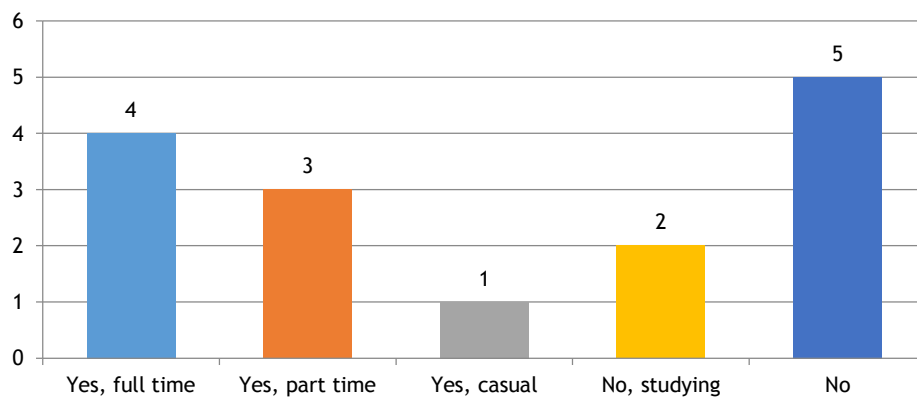
filtered to those who with a mortgage

We are now going to ask about your employment and income, both before the relationship and now.

Q12: Were you in paid work before the relationship?

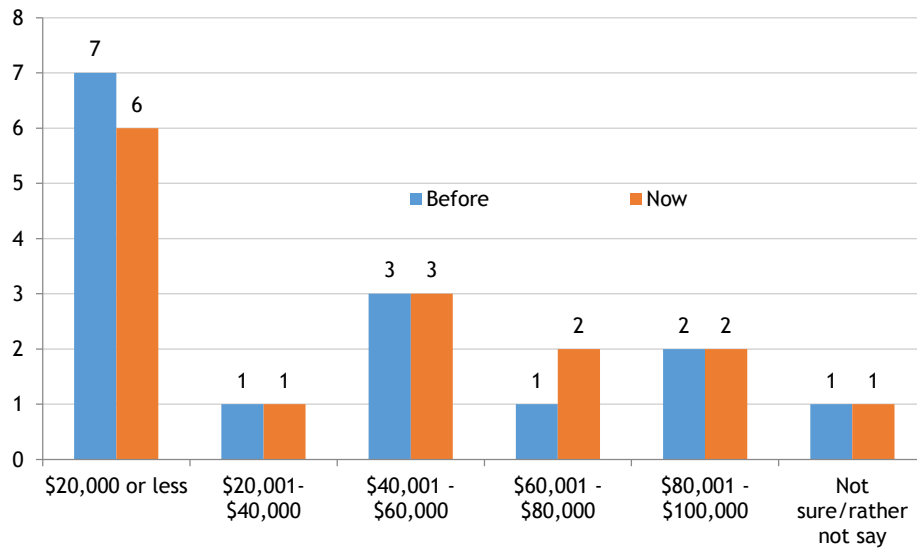


Q14: Are you currently in paid work? Please select one response only.

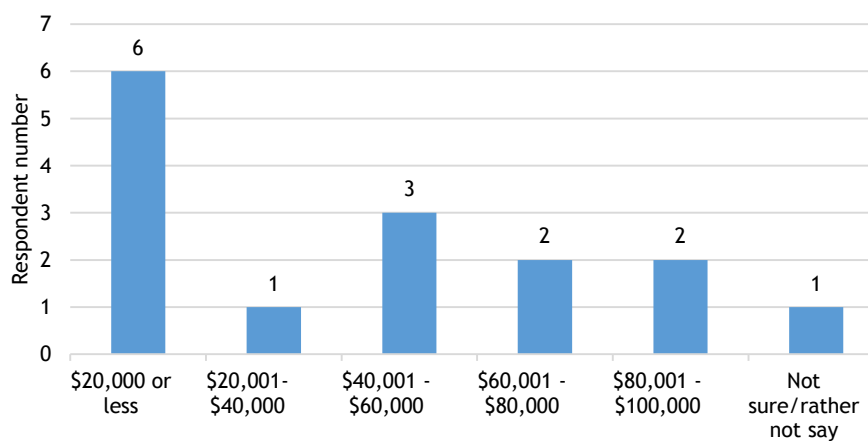


Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

Q13: What was your annual personal income before tax (i.e. gross income) before the relationship?



Q15: What is your current annual personal income before tax (i.e. your gross income)?

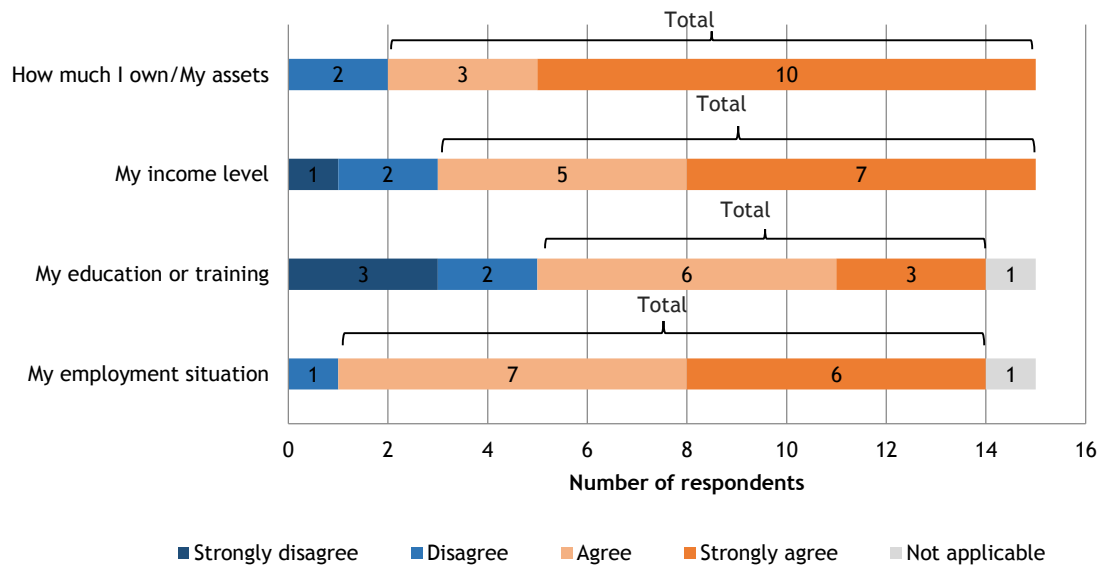


Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

Q16: To what extent do you agree or disagree with the following statements?

Options are randomised.

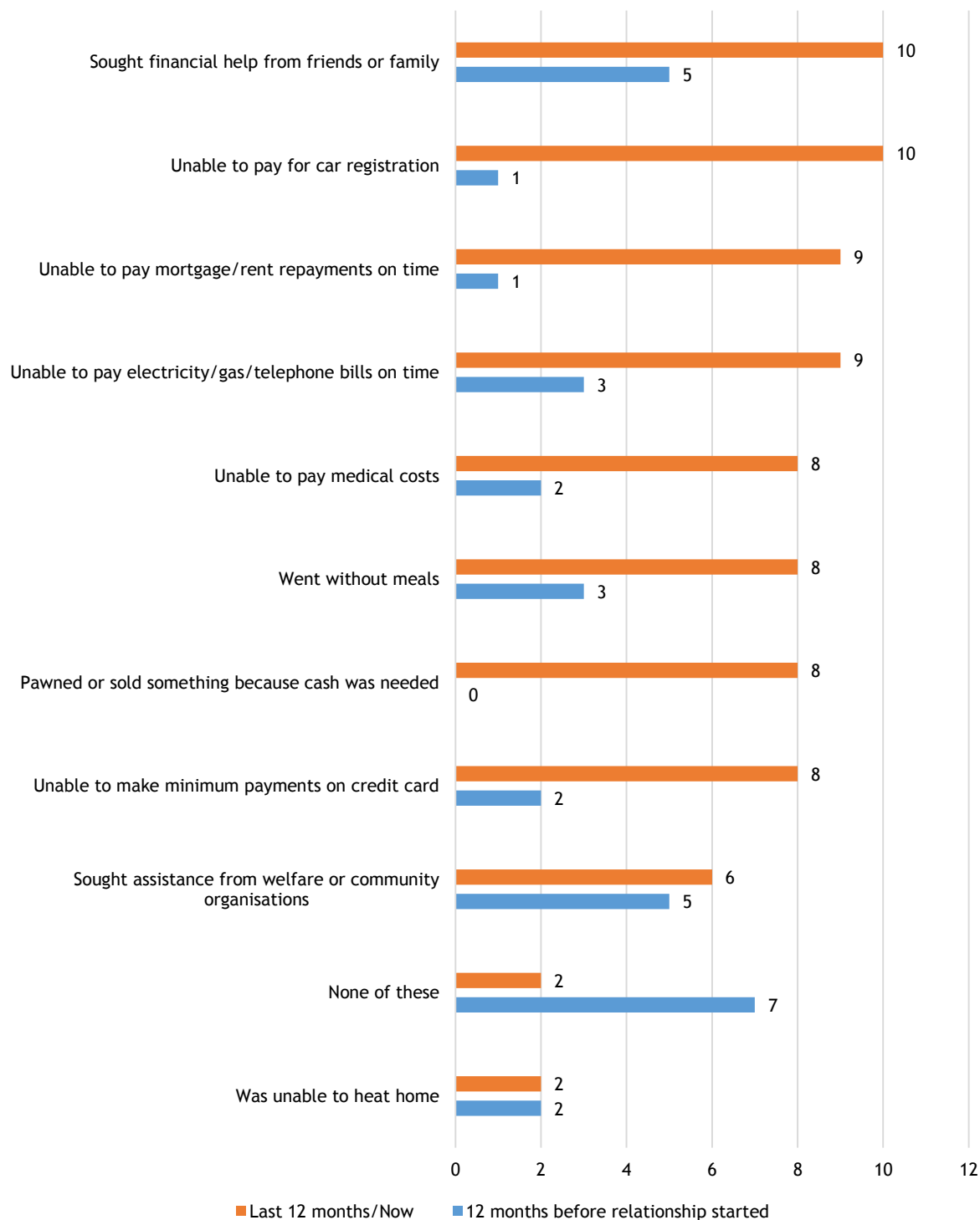
Experiencing domestic violence damaged...



Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

We now have a few questions about your financial situation.

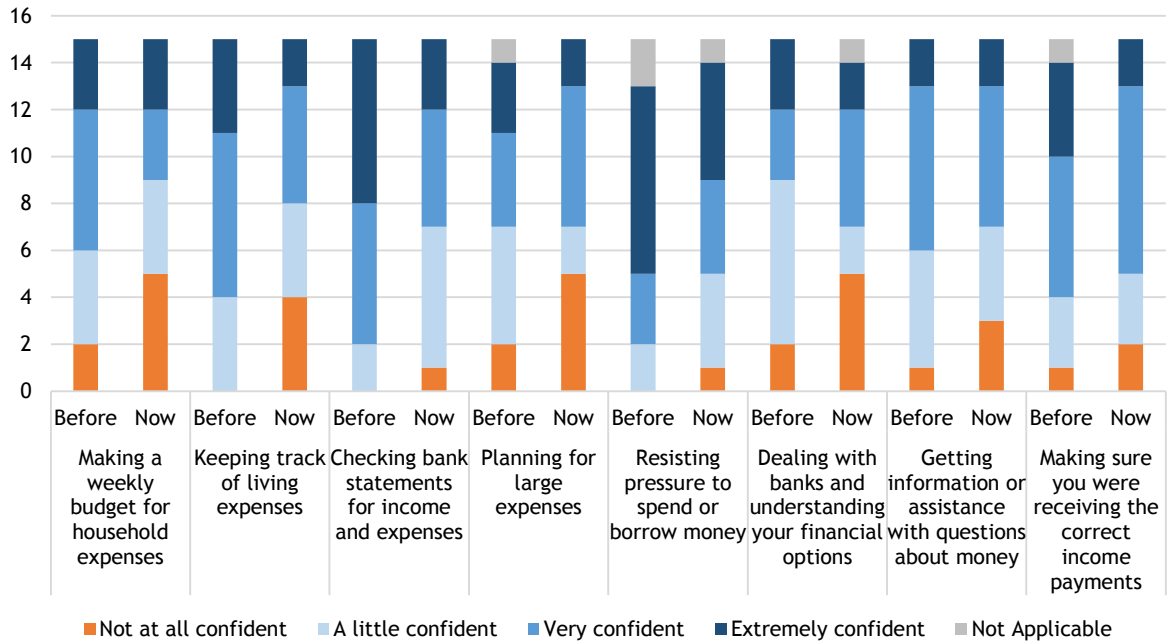
Q17: Which, if any, of the following types of cash flow problems have you experienced in the 12 months before the relationship and in the last 12 months or since the relationship started...?



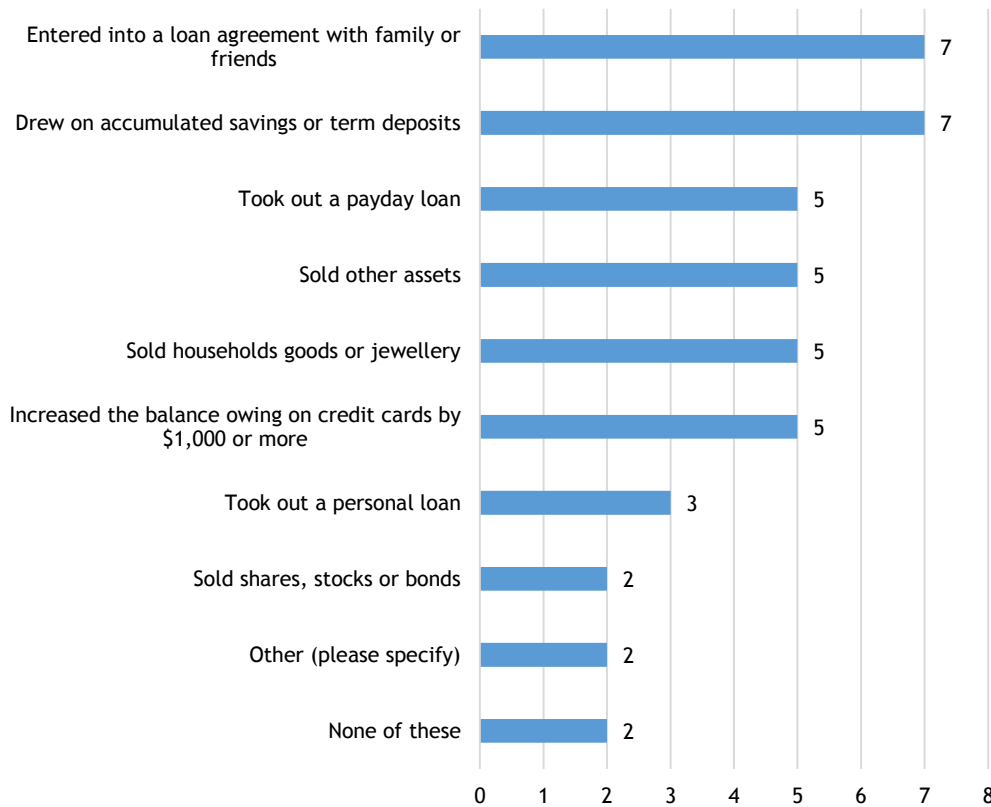
Q18: In the 12 months before the relationship started, how confident did you feel doing each of the following things?

Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

Q19: Thinking about it now, how confident do you feel doing each of the following things?

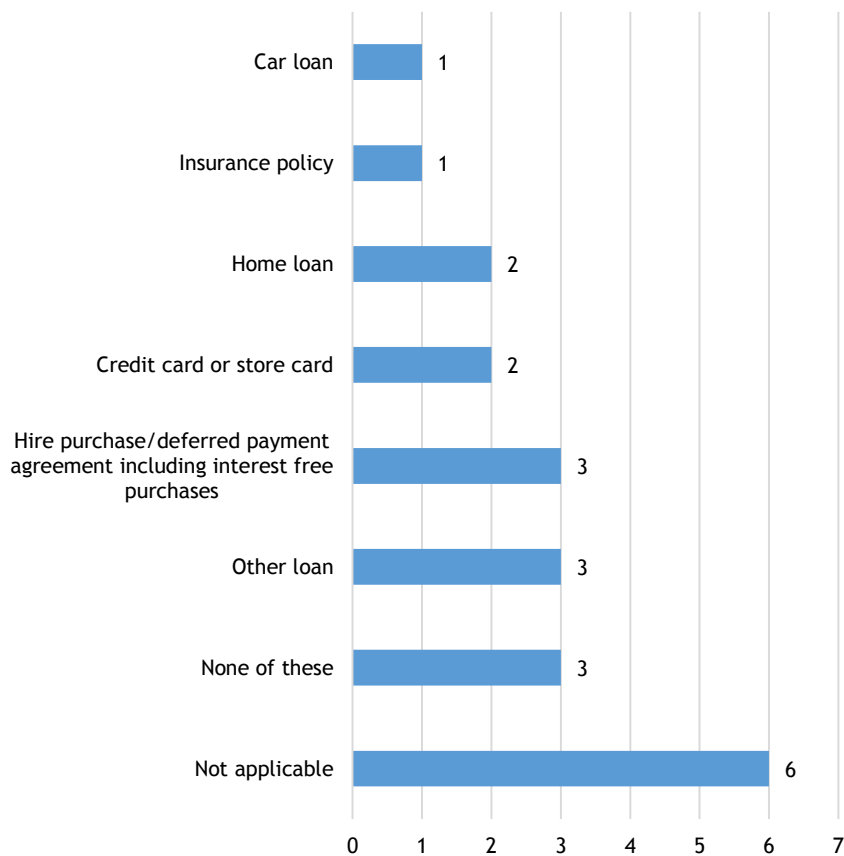


Q20: Which of the following types of dissaving actions have you undertaken in the past 12 months?

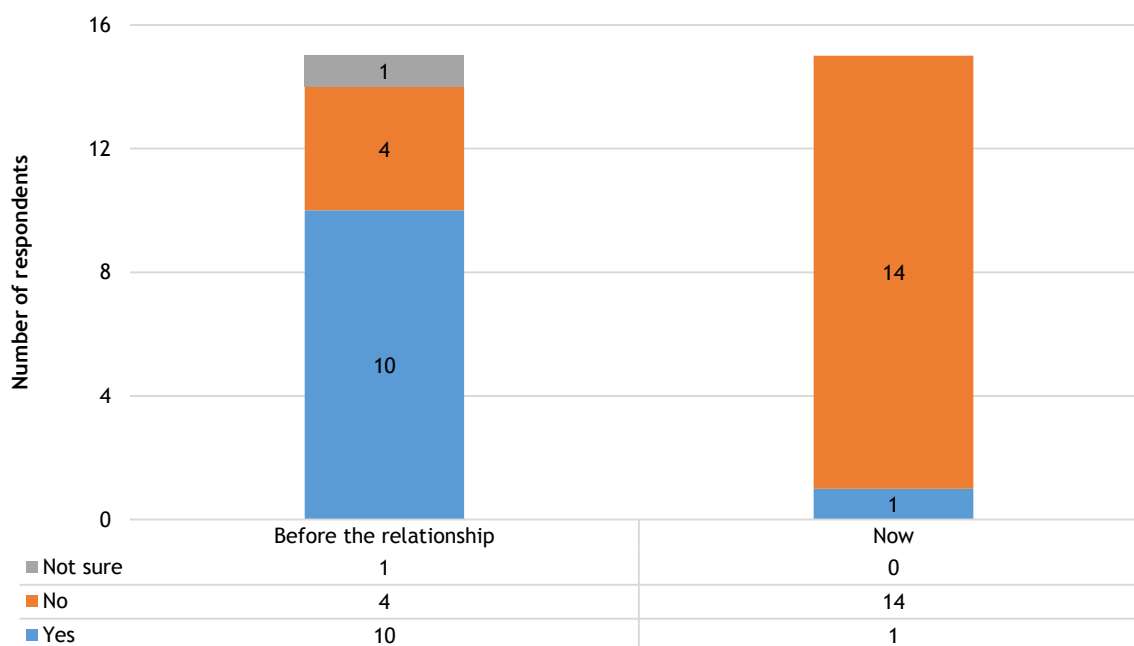


Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

Q21: Have you had difficulty opening or securing any of the following types of accounts or loans in the past 12 months?

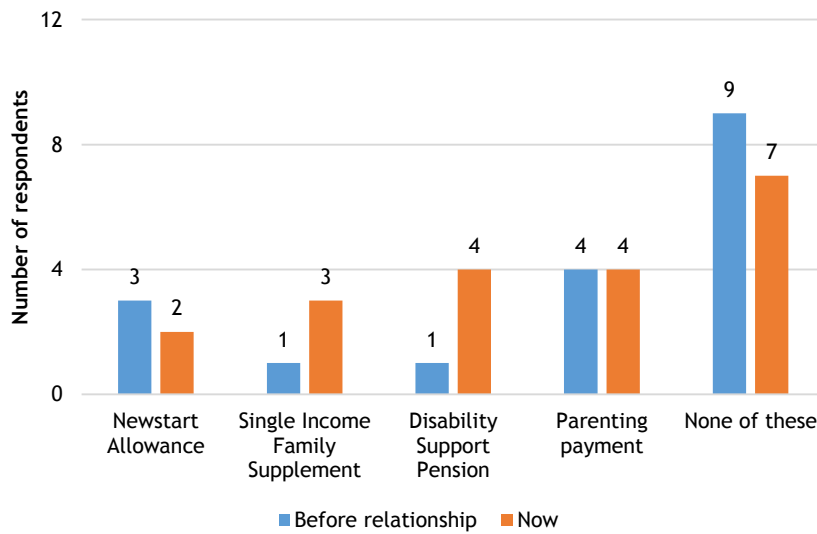


Q22: Thinking about before the relationship and now would you be able to raise \$3,000 within a week for something important?



Economic Security for Survivors of Domestic and Family Violence: Understanding and measuring the impacts

Q23: Thinking about before the relationship and now, did you rely on any of the following types of income support as your primary source of income?



Q23: To what extent do you agree or disagree with the following statements?

