Putting abuse behind them: why financial security gives women power

April 27, 2011 7.00am AEST

It seems a simple question: “Why don’t women just leave violent relationships?” But many victims can’t simply walk away.

There are many barriers to ending an abusive relationship, and financial worries are often a major consideration.

This is a key finding of the Australian Domestic and Family Violence Clearinghouse’s recent report, Seeking security: promoting economic wellbeing for women following domestic violence.

The report highlights the devastating ways in which domestic violence affects women’s economic situations. In turn, financial insecurity can have long term negative consequences for women’s safety and wellbeing.

The study used interviews and focus groups with fifty-seven women affected by domestic violence. Fifty workers in services across Queensland, Victoria and South Australia were also questioned.

Financial hardship and domestic violence

The research showed abusive men use many strategies to control and hurt their partners.

They often try to undermine women’s confidence, isolate them from friends and family, and take away their financial resources.

During a relationship, an abusive man may control all the household finances and keep family assets in his name. He may run up debts or stop his partner from working.

Of the 57 women in the study, the vast majority said that finances were a concern when they were deciding to end the relationship.

One woman compared the experience to a natural disaster. “Leaving a domestic violence situation isn’t that much different to leaving a bushfire residence… Everyone that was in the Black Saturday bushfire lost everything… A person that has to flee domestic violence is in the same boat and they might never get those things back.”

After a relationship ends, a woman’s experience of financial hardship may continue. For example, she may have to move house for safety reasons or pay for repairs to property damaged by her ex-partner.

Ongoing legal battles or health problems related to the abuse may place further strain on her finances.

Some women may experience years of financial hardship. Poverty can mean they are unable to afford critical support, such as counselling and quality legal advice.

Their safety might be compromised if they cannot afford to install security cameras, change locks or maintain a mobile phone.

In a worst case scenario, a woman may be forced to return to her violent partner in order to get by.

The study also investigated the role of services, government agencies and corporate organisations.

Their efforts can be critical in supporting women to become financially independent. And crucially, holding violent men accountable for their behaviour.

The report strongly recommended that women’s economic wellbeing be a focus of strategies to prevent and reduce domestic violence.
Women’s financial security needs to be part of core business for domestic violence services and related government agencies and courts.

The private sector also has a role to play, in particular employers, financial institutions, utility companies and real estate agents.

**Strategies for improving women’s financial security**

Improving women’s financial security following domestic violence involves a two-pronged approach.

First, strategies need to empower women by giving them greater financial independence and control.

Women need to receive accurate information about their rights and access to independent advice on claiming government entitlements, like social security and public housing.

They need access to programs that build economic capacity. This could be subsidised education and training, or matched savings accounts where every dollar a woman saves is matched by the government or another organisation.

Women also need genuine economic opportunities. These could be microfinance for women’s business ventures or job placement programs for women affected by domestic violence.

Second, strategies must hold violent men accountable.

Women and service providers in the study were frustrated at the failure of government and private organisations to make men responsible for their share of joint debts and bills.

Few men met their obligation to pay child support or compensated women for the financial costs of the abuse, like health care or repairs to property.

One solution is for organisations to introduce arrangements to split bills.

Strengthening the investigatory powers and resources of government bodies like the Child Support Agency would also help.

More generally, government agencies and private companies need to think about steps they can take to prevent men’s abusive behaviour in the first place.

One idea could be introducing safety protocols to prevent domestic violence harassment in the workplace.

**Promising programs**

The Seeking Security report identified a number of promising programs which give women more control over their finances.

In Queensland, a regionally-based women’s health service combined housing advocacy and financial counselling in a program to help clients find rental accommodation.

After developing a budget with the client, a service worker helped her find suitable properties in the local area and went with her to inspections. If unsuccessful, the service worker supported her to make a public housing application.

In South Australia, the statutory child protection agency, Families SA, provided financial counselling to women at a domestic violence service.

The Families SA staff were all trained in how domestic violence impacts on women’s finances.

In Victoria, a generalist support service provided special “no interest loans” of up to $6000 to domestic violence victims. This was well above their standard scheme of up to $1000.

The loans could be used for essentials like furniture, personal needs or a car.

Unfortunately, the study identified fewer initiatives that focus on perpetrator accountability.

Local services found it more difficult to tackle this issue, without greater support from government.
agencies and corporate organisations.

Perhaps the best examples were of women who had been able to stay in their home and have their abusive partner removed through protection orders.

Some women had also taken legal action to make men accountable for their violent behaviour and/or financial abuse.

Other strategies to empower women and hold men accountable are documented in the report.

Its recommendations would involve government bodies, police and courts, specialist and generalist support services, employers, corporations and businesses.

Seeking Security is the first report of its kind in Australia to provide a comprehensive picture of the economic impacts of domestic violence for victims.

In linking financial issues with safety, it shows that women’s economic wellbeing is key to preventing and reducing domestic violence.

Found this article useful? A tax-deductible gift of $30/month helps deliver knowledge-based, ethical journalism.

Make a donation