Promoting Women’s Economic Security Following Domestic Violence

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Project aims

1. Develop new Australian knowledge about women’s economic needs and circumstances following violence;
2. Assess the efficacy and limitations of existing approaches, policies and programs relating to women’s economic security; and
3. Identify ways to more effectively build women’s economic security following violence.
Methodology

- Literature review
- Quantitative analysis
- Interviews
Builds on previous research

• Economic abuse is a frequent tactic of violence

• Other tactics of violence also have economic harms (e.g., health, housing, legal costs, lost earnings)

• Financial issues are a major factor in women’s decisions about leaving or staying in violent relationships.

• Economic difficulties arising from violence reverberate through women’s lives and increase hardship in the long term.
Quantitative analysis: Journeys Home

• Tracks highly disadvantaged people from 2011 to 2014
• Sample - Centrelink customers flagged as homeless or at risk of homelessness
• Low attrition: 84% of respondents in Wave 1 were re-interviewed in Wave 6
• Questions focused on housing risks, includes exposure to violence and economic circumstances
• We compare economic circumstances of women affected by violence with those who were not
Financial hardship for 2 groups of women

• Group 1: Affected by DV in 6 months before Wave 1 (159, 21%)
  • Physical violence from a partner or ex
  • Threats of violence from a partner or ex
  • Sexual assault by a partner or ex
  • Episode of homelessness due to DV
  • Used a family violence service

• Group 2: Not affected by DV in 6 months prior to Wave 1 (606, 79%)
% women who could not pay utilities bill in last 6 months

- **Affected by DV in 6 months prior to w1**
  - Wave 1: 55.8%
  - Wave 2: 41.4%
  - Wave 3: 41.4%
  - Wave 4: 33.9%
  - Wave 5: 54.5%
  - Wave 6: 54.5%

- **Not affected in 6 months prior to w1**
  - Wave 1: 44.2%
  - Wave 2: 58.6%
  - Wave 3: 58.6%
  - Wave 4: 66.1%
  - Wave 5: 45.5%
  - Wave 6: 45.5%

[www.anrows.org.au](http://www.anrows.org.au)  #anrowsconf16
Value of women’s unpaid overdue bills ($)

- Affected by DV in 6 months prior to w1
  - Wave 1: $2,464
  - Wave 2: $2,402
  - Wave 3: $2,402
  - Wave 4: $1,920
  - Wave 5: $1,360
- Not affected in 6 months prior to w1
  - Wave 1: $1,920
  - Wave 2: $1,360
  - Wave 3: $1,360
  - Wave 4: $1,360
  - Wave 5: $1,360
  - Wave 6: $1,360
% of women who went without food when hungry due to shortage of money

<table>
<thead>
<tr>
<th>Wave</th>
<th>Affected by DV in 6 months prior to w1</th>
<th>Not affected in 6 months prior to w1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wave 1</td>
<td>57.9</td>
<td>39.3</td>
</tr>
<tr>
<td>Wave 2</td>
<td>33.6</td>
<td>22.5</td>
</tr>
</tbody>
</table>

www.anrows.org.au  #anrowsconf16
% that couldn’t go out with friends because of shortage of money

- Affected by DV in 6 months prior to w1
  - Wave 1: 77.4%
  - Wave 2: 60.3%
  - Wave 3: 50.7%

- Not affected in 6 months prior to w1
  - Wave 1: 41.1%
  - Wave 2: 58.9%
  - Wave 3: 49.3%
  - Wave 4: 48.9%
  - Wave 5: 48.3%
  - Wave 6: 47.9%
% that asked a welfare agency for material assistance

[Graph showing the percentage of affected and not affected individuals in 6 months prior to Wave 1, with Wave 1 starting at 63.9% affected and decreasing to 34.6% in Wave 6, and 37.9% not affected decreasing to 21.9% in Wave 6.]
Regression analysis

• Controlled for potentially confounding factors
  • Age
  • Lives with a child
  • Partnered
  • History in out of home care
  • Live outside metro areas
  • Completed year 12
  • Aboriginal and Torres Strait Islander background
  • Employed
<table>
<thead>
<tr>
<th></th>
<th>DV at Wave 1?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couldn’t pay utilities</td>
<td>Yes</td>
</tr>
<tr>
<td>Value of unpaid overdue bills</td>
<td>Yes</td>
</tr>
<tr>
<td>Went hungry</td>
<td>Yes</td>
</tr>
<tr>
<td>Couldn’t go out with friends</td>
<td>Yes (p=.06)</td>
</tr>
<tr>
<td>Asked welfare agency for assistance</td>
<td>Yes</td>
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### Statistical significant associations?

<table>
<thead>
<tr>
<th></th>
<th>DV at Wave 1?</th>
<th>DV in any Wave?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couldn’t pay utilities</td>
<td>Yes</td>
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Further testing (in progress) is looking at whether financial hardship is worse for those who reported DV in more than 1 wave.
Improving policies and services

Has contact with welfare services

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<tbody>
<tr>
<td>Affected by DV in 6 months before w1</td>
<td>59.7</td>
</tr>
<tr>
<td>Not affected</td>
<td>41.5</td>
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Has difficulty accessing welfare services

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<tbody>
<tr>
<td>Affected by DV in 6 months before w1</td>
<td>25.2</td>
</tr>
<tr>
<td>Not affected</td>
<td>8.2</td>
</tr>
</tbody>
</table>
Helpfulness of welfare services when needed financial assistance (Wave 1)

- Affected by DV in 6 months prior to w1:
  - Unhelpful: 34.1%
  - Neutral: 14.3%
  - Helpful: 51.6%

- Not affected in 6 months prior to w1:
  - Unhelpful: 22.0%
  - Neutral: 20.7%
  - Helpful: 57.3%
Qualitative research

• Interviews with 32 key informants involved in policy, service design, service delivery
• Key areas through which to promote women’s economic security:
  • Property and debt (legal arrangements, financial services)
  • Housing
  • Employment and employment supports (industrial protections, employment services, education and training)
  • Income support and child support
  • Domestic violence services
Key messages

• 3 goals to embed in systems:
  • prevent economic loss
  • redress economic injustice where loss does occur
  • promote women’s future earnings and economic wellbeing

• Resourcing and gaps
• Need a mechanism to enable local, innovative approaches to be taken to scale

• Integrated responses
Concluding questions

• What would help improve recognition of the economic impact of violence?

• What are the gaps in services, supports and practice, and what should be priorities for preventing and redressing economic harms, and for promoting women’s economic status?

• What would help take promising practices to scale?

• What would help promote more integrated responses across systems, agencies and actors that impact on women’s economic security?
ANROWS

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Journeys Home

This paper uses unit record data from Journeys Home: Longitudinal Study of Factors Affecting Housing Stability (Journeys Home). The study was initiated and is funded by the Australian Government Department of Social Services (DSS). The Department of Employment has provided information for use in Journeys Home and it is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported are those of the author and should not be attributed to DSS, the Department of Employment or the Melbourne Institute.
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