



MONEYMINDED IMPACT REPORT 2016

The role of financial education
in a family violence context

WITH SPECIAL THANKS

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ABOUT THIS REPORT

Section 1 of this report outlines the reach of MoneyMinded from 1 October 2015 to 30 September 2016. This includes delivery in Australia, New Zealand, Asia and the Pacific by accredited facilitators from community organisations and ANZ. The reach also includes MoneyMinded Business Basics for Small to Medium Enterprises (SMEs), launched in 2015 in Papua New Guinea, and MoneyBusiness, a financial education program for Indigenous Australians developed in partnership with the Australian Government in 2005.

More information about MoneyMinded, including past reports, can be found at www.anz.com/moneyminded.

Section 2 is an extract from research undertaken by RMIT University for ANZ. The full report, which contains detailed material for consideration by ANZ on issues affecting staff and customers, is available on request by contacting ANZ at moneyminded@anz.com.

The **case study** is a summary of a MoneyMinded pilot currently in progress within Berry Street's Family Violence Services in regional Victoria. Further details on this pilot will be available in 2017.

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MoneyMinded

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FOREWORD

I am pleased to share with you the latest MoneyMinded report.

Since 2003, MoneyMinded ANZ's flagship adult financial education program, has helped more than 420,000 people across Australia, New Zealand, Asia and the Pacific build money management skills, knowledge and confidence.

Thanks to a large network of facilitators from a variety of community organisations the program has been successful in supporting people engaged with important community services - family, mental health, youth, migrant, disability and others. For many this has led to greater participation in social and economic life.

For this year's report we asked RMIT University to explore the issue of family violence. Rosie Batty, family violence campaigner and 2015 Australian of the Year, has spoken at length about the role organisations like ANZ can play in reducing the prevalence of family violence.

We want to contribute to a sustainable economy in which everyone can take part. Given family violence is often linked with economic abuse and financial hardship, it is important we seek to better understand the role we, as a financial institution, can play as we know the impacts can be both short term and generational.

One of our partners, Berry Street, is currently piloting the use of MoneyMinded within their family violence services. This pilot builds on a shared commitment to financial inclusion for vulnerable members of the community who may be affected by economic abuse or family violence. The pilot is ongoing, but is already yielding great insights, some of which are detailed in this report. Thank you to RMIT University for assisting in the evaluation.

I'd like to thank the many partners and facilitators who have used MoneyMinded to such great effect with community services across the region, and the many participants they have supported. We look forward to continued investment in MoneyMinded and to working together with our partners to help build people's financial wellbeing and long term social and economic participation.



Shayne Elliott
CEO ANZ



SECTION 1: THE IMPACT OF MONEYMINDED IN 2015-16

This section is compiled by RMIT University and provides a summary of the results of the annual MoneyMinded facilitator survey and program reporting. The survey was distributed electronically to all MoneyMinded facilitators in Australia and the Asia Pacific region, including New Zealand. MoneyMinded is an adult financial education program developed by ANZ in 2003. The program aims to increase the financial skills, knowledge and confidence of vulnerable groups within the community. For more information about MoneyMinded, visit www.anz.com/moneyminded.

1.1 NUMBER OF PARTICIPANTS REACHED

Total: From 1 October 2015 to 30 September 2016, an estimated 60,988 people participated in MoneyMinded education¹ through group workshops, online or in one-to-one counselling sessions across Australia and the Asia Pacific region, including New Zealand. See Table 1 for more information.

Australia: The majority of MoneyMinded participants were in Australia where an estimated 41,178 people participated in the program. An additional 1,060 people participated in MoneyMinded online (individual users who completed at least one of the eight activities) and MoneyBusiness was delivered to an additional 1,730 people.

Other Asia Pacific countries: MoneyMinded reached 17,021 people in New Zealand, Asia and the Pacific. This number included 15,486 people who participated in the Asia Pacific MoneyMinded program, 1,222 people who participated in the MoneyMinded Business Basics for SMEs program and 313 people who participated in the New Zealand MoneyMinded program.

1.2 CHARACTERISTICS OF PARTICIPANTS

In Australia the proportions of male and female participants were similar to previous years with 28 per cent of participants being male and 72 per cent female. In New Zealand, the proportions were similar again, with 25 per cent male participants and 75 per cent female. In Asia and the Pacific however, the proportion of male participants was higher with 41 per cent of participants being male.

Unemployed individuals make up the largest proportion of participants in Australia and New Zealand, followed closely by sole parents. See Table 2 for more information.

Table 1: Reach of MoneyMinded in 2015-16

Program variation by location	Number of participants
Australia MoneyMinded	41,178 (estimate)
MoneyMinded online (Australia only)	1,060
MoneyBusiness (Australia only)	1,730 (estimate)
Asia Pacific MoneyMinded (excluding New Zealand)	15,486
MoneyMinded Business Basics for SMEs (Asia Pacific only)	1,222
New Zealand MoneyMinded	313
Total	60,988 (estimate)

¹ MoneyMinded education refers to the MoneyMinded program and its variations including MoneyBusiness (Australia only) and MoneyMinded Business Basics for SMEs (Asia Pacific only).

Table 2: Characteristics of participants

	Australia	New Zealand	Asia Pacific*
Male	28%	25%	41%
Female	72%	75%	59%
Unemployed	42%	30%	24%
Sole parents	39%	30%	6%
Indigenous or Torres Strait Islander (Australia only)	8%	N/A	N/A
Maori (New Zealand only)	N/A	27%	N/A
Language other than English spoken at home	35%	3%	40%
New migrant	29%	2%	0%
Migrant workers (Asia Pacific only)	N/A	N/A	2%
Disabled persons	6%	0%	2%
Carers	3%	4%	2%
Over 65 years of age	7%	1%	4%
Under 18 years of age	7%	1%	14%
ANZ employees (Asia Pacific only)	N/A	N/A	6%
Students	12%	30%	19%
Total number of survey respondents	354	23	29

*Based on 29 survey responses from Cook Islands (2), Indonesia (6), Laos (1), Papua New Guinea (4), Philippines (1), Singapore (1), Solomon Islands (5), Taiwan (1), Tonga (1), Vanuatu (1) and Vietnam (6).

1.3 THE VALUE OF MONEYMINDED TO DELIVERY ORGANISATIONS

MoneyMinded continues to be used by community sector organisations to assist a wide range of people with a variety of needs within their communities. The adaptability of MoneyMinded has always been a key strength of the program. Comments received by MoneyMinded facilitators in this year's survey also included how the program contributes to the 'mission' of the organisation and how it assists staff in their personal development. There were also many comments about MoneyMinded acting as a trigger for conversations about money that might not have otherwise occurred. Overall, MoneyMinded is a valuable resource for many community sector organisations.

Australia and New Zealand

Helping organisations achieve their mission

"MoneyMinded is an essential ingredient helping fulfil our vision of an Australia free of poverty."

"MoneyMinded plays a pivotal role in changing people's behaviours in a positive way when dealing with money. [It] provides participants with the knowledge and skills to better manage their finances and make them more financially independent, which is one of the core values/mission of our organisation."

"Content can be selected from many different topics within the program to best address the needs of the person/group. The fact that MoneyMinded is to always be offered free of charge is of huge significance to staff and volunteers of community service organisations. Often such services have small budgets committed to ongoing staff development and would otherwise be likely to miss out on a training opportunity such as this."

Supporting staff in their work

For community sector staff, MoneyMinded provides a valuable source of financial education content and material they can draw upon in a range of circumstances. Survey respondents stated that this enables them to provide efficient and effective assistance to their clients.

"The MoneyMinded program enhances the qualities of [my organisation] and its work in the community. Its resources are easy to read, use and understand so it is great for talking to/teaching clients, but also for staff professional development."

"It has provided workers with the opportunity to provide elements of financial counselling without having to refer the client to yet another worker."

"It has provided me with skills to talk to my client about money management skills."

"The tools and training have better equipped me to do my work more thoroughly."

Confidence in talking about money

MoneyMinded provides community sector staff with the opportunity and confidence to start conversations with clients about money. Learning about money is best linked to life events, so having the resources at hand gives staff the tools to bring money into the conversation and make it part of their client's recovery journey.

"MoneyMinded has been extremely valuable. It gives staff confidence to talk about money with clients and gives staff confidence to approach clients around budgeting, needs and wants."

"It helps me to discuss debt and dealing with creditors with distressed clients and to work with clients to develop budgets to manage money."

"The MoneyMinded curriculum gave me a framework to begin conversations and learning about finances with people with disability who have never been given the opportunity to learn money skills."

Asia and the Pacific

Comments from facilitators in Asia and the Pacific focused on how MoneyMinded helps their organisation connect with, and provide assistance to, their communities and how the program has helped their own staff manage their money.

Community engagement

"There is a real need for basic financial literacy training in the Cook Islands and MoneyMinded has been very well received by the local community and local employees when we have rolled this out to their staff."

"MoneyMinded helps us in connecting with the community we operate in and having a positive impact."

"MoneyMinded plays an important role in the organisation helping the community to be able to visualise their dreams and work towards it by saving the little money they have..."

"I have applied MoneyMinded to my life and see great impact in planning my vision (short term and long term). I am proud to share my experience and knowledge for greater community. I feel more confident and more connected to community; just my little work... can create a big value, big impact to my audience."

Staff development

Reflecting the experiences of facilitators in Australia, facilitators in Asia and the Pacific also gained personal benefits from undertaking the MoneyMinded facilitator training. These benefits can have flow-on effects to family and friends, customers and others they engage with.

"[MoneyMinded] helps employees to achieve their goals whether professional or personal."

"It's really valuable not only for the community but also for the staff as facilitators."

"To me personally, it created a lot of changes in my lifestyles, my mindset and attitude towards money as a whole."

1.4 THE VALUE OF MONEYMINDED TO PARTICIPANTS

The survey also asked MoneyMinded facilitators to provide feedback they had received from participants to ascertain how MoneyMinded has impacted the financial lives of the clients they support.

Australia

Consistent with previous years, MoneyMinded has significant impacts on participants in terms of increasing levels of confidence in dealing with financial issues and also in developing financial knowledge and skills. These benefits in turn promote a future orientation for participants – an important element in developing financial wellbeing. The participant comments below have been provided by MoneyMinded facilitators.

Increasing confidence

The most common feedback facilitators received from participants was about the increased confidence they gained from having access to knowledge, tools and resources provided by MoneyMinded. Research shows that confidence leads to increased financial self-efficacy and enables individuals to take action to deal with financial issues.

"I gained the confidence to make the changes – I am really excited about it. We as a family saved \$120 last week and it was so easy."

"I could see the benefits and felt more empowered to take control of my superannuation. Because it was explained in simple terms, I did not feel threatened with high flying wordy professionals."

"I am confident about paying my bills on time now that I have a payment plan."

Developing knowledge and skills

MoneyMinded provides participants with knowledge, skills and resources that enable informed decisions. When delivered in a workshop setting, participants also benefit from the social interaction and the opportunity to learn from each other.

"It provided me with tips/tools/ideas around budgeting. Very informative and good information about consolidating debt. I like sharing in others ideas, tips and experiences about budgeting and saving money."

"I learned new skills which helped me gain more control over my finances, and to make them work for me."

"I picked up so many wonderful tips and learnt about other programs and services that I didn't know about before. I feel like I have more knowledge of where to go now."

"I loved connecting with others in my community who are also on low incomes, and seeing how they manage their money and learning from them."

“MONEYMINDED HAS HELPED ME KNOW HOW TO USE THE SMALL INCOME I EARN EVERY DAY. HOW TO SAVE UP AND MAKE MY MONEY LAST.”

Encouraging future orientation

Having a future orientation is an important element of financial wellbeing. It is common for households living on lower incomes to plan only towards the next pay day. Having the support and courage to look further into the future, to set goals and take account of expenses that occur over the longer period enables an individual to feel more in control of their financial life. There were also comments from participants considering their financial security for retirement and looking more carefully at their superannuation.

“I now realise I need to look more carefully at my superannuation - that I can contribute more for the future.”

“Taking time to look at my money and how I use it was confronting. I realised that purchasing take away coffee had a significant effect on my budget annually and that I was in control of that.”

“I finally understand superannuation now! I'm excited to take more control of this part of my life now, and feel like I can set myself up for a better future. Awesome!”

Asia and the Pacific

Across Asia and the Pacific, participants found the vision board activity valuable in helping them realise their goals and develop a future orientation. Learning to respectfully say ‘no’ to family and friends when asked for money that they could not afford (being ‘assertive’) was a useful concept in the Pacific Islands especially. Being assertive is difficult in collective societies and the pressure to give money to an often extended family whenever asked counteracts the individual's ability to save. The participant comments below have been provided by MoneyMinded facilitators.

“Thank you so much for delivering such a powerful workshop to our community, this we believe is the only way forward for us, to be able to seriously start planning and budgeting for our future generations.”

“I loved the vision board activity and the water bucket analogy.”

“It has given us the courage and boldness to start believing in ourselves and work on our smart vision goals, so that the end of the day we will achieve our aims and objectives.”

“Being assertive is very difficult in our Melanesian society and culture, however [the MoneyMinded] workshop has provided an alternative avenue. It'll be difficult to begin, but it'll pay off in the long run.”

“MoneyMinded has helped me know how to use the small income I earn every day. How to save up and make my money last.”

SECTION 2: THE ROLE OF FINANCIAL EDUCATION IN A FAMILY VIOLENCE CONTEXT

EXECUTIVE SUMMARY

Family violence affects all layers of society – individuals, families, communities, businesses and government. The impacts are extensive to all, but particularly to women.

ANZ commissioned this research to explore the role of financial institutions in addressing the issues that arise from family violence. The role of all businesses includes a responsibility to employees, customers and the community.

The Victorian Royal Commission into Family Violence (2015) recommends that financial institutions develop strategies that better respond to the financial needs of customers who experience family violence and for increased financial education in the community.

ANZ's MoneyMinded program is a valuable resource for services in the community that support victims of family violence. This report will detail how MoneyMinded is used and how it can be adapted to better meet the needs of participants experiencing family violence.

In exploring the role of financial institutions in addressing issues arising from family violence, this research draws on national and international research, evidence from stakeholders and community practitioners, analysis of Australian population data and the results from a survey of MoneyMinded facilitators.

A summary of the key findings are as follows².

Prevalence of economic characteristics associated with family violence

- 15.7 per cent of women and 7.1 per cent of men have experienced economic abuse (Kutin, Russell & Reid, in press 2017).
- 27.5 per cent of women and 16.4 per cent of men have experienced emotional abuse or physical violence in their current or past relationships.
- Financial stress is significantly associated with a history of all forms of intimate partner violence, especially for women.
- Women who have experienced intimate partner violence are less likely to be able to cope with a financial shock.

Economic impacts of family violence

- Responses to family violence need to consider that victims will experience financial hardship – in many cases extreme and long-lasting, negative effects on health and compromised capacity to secure housing and employment.
- Responses need to be trauma-informed and require additional considerations to those experiencing general financial hardship.

The role of financial education in a family violence context

- Financial education can contribute to the protection against, and recovery from, family violence.
- Prevention:
 - financial education can be a strategy for prevention and early intervention to protect women from economic abuse
 - by strengthening financial capabilities and confidence, financial education can reduce vulnerability that can help women make informed choices about their financial lives
 - financial education can help promote healthy financial relationships and reduce conflict about money within the household.
- Post-crisis recovery:
 - the application of financial education needs to take into account the victim's stage and needs.
 - financial education can build self-efficacy, an awareness of rights and provide access to services, resources and support.

Using MoneyMinded in a family violence context

The facilitator survey and stakeholder interviews revealed that MoneyMinded plays an important role in assisting support services address the financial issues that their clients face after experiencing family violence.

If long-term economic abuse has been occurring in the client's life, MoneyMinded can help with basic knowledge about how to open a bank account, understanding household expenses and prioritising payments.

The outcomes of MoneyMinded for participants are:

- strengthening money management skills such as budgeting
- gaining control over finances
- making financial decisions
- building confidence and hope for the future
- reducing stress
- providing access to resources.

While these outcomes appear similar to those experienced by MoneyMinded participants who have not experienced family violence, they do differ in regards to the nature and extent of the outcome.

Further, MoneyMinded training is very valuable and useful to the lives of facilitators as well as participants. This may assist in promoting financial skills and knowledge amongst the broader community.

²This report is an edited extract of the full RMIT University report. For more information, contact moneyminded@anz.com.

Recommendations for MoneyMinded

All stakeholders and survey respondents stressed the need for facilitators to take into account the lived experiences of the participants who have experienced family violence – their needs, whether they are still in the abusive relationship, stage of recovery and extent of trauma they have experienced. Additional recommendations are as follows:

- deliver MoneyMinded facilitator training to family violence workers
- deliver training in family violence issues to MoneyMinded facilitators
- include specific information on economic abuse - its nature, behaviours involved and relevant case studies
- include a topic on relationships and money that may assist in the prevention of abusive relationships or help participants recognise 'red flags' for potential economic abuse
- include information on joint bank accounts
- include information on the implications of signing financial documents.

2.1 BACKGROUND

In 2014, Australia experienced a sudden heightened awareness to the issue of family violence when Rosie Batty's son Luke was murdered by his father. This tragic event and Rosie Batty's immediate and ongoing courage and advocacy stimulated widespread action against family violence. While for many years the community sector worked hard to tackle family violence with limited resources, it was the collective outrage over Rosie's experience that moved the Victorian Government to launch a Royal Commission into family violence. This increased focus on family violence has resulted in extensive media and policy discussion about the roles and responsibilities of all sectors in addressing family violence.

ANZ, like many organisations responding to the call for action against family violence, developed a plan to address the impacts of family violence for employees, customers and the community. Together with its 2015 research into the financial inequalities experienced by women (ANZ, 2015), this has signalled ANZ's commitment to addressing gender inequality – the foundation of family violence.

Women who have experienced family violence face enormous challenges and a severely compromised financial future. The aftermath of leaving an abusive relationship is often consumed with navigating financial and legal systems that may add to their trauma and distress. To assist the recovery of survivors of family violence, the barriers to reducing the financial impacts need to be identified and solutions implemented.

This report explores how financial education, in particular ANZ's program MoneyMinded, can help support community organisations in protecting women and assisting in their recovery from economic abuse. A case study with Berry Street details the pilot currently in progress to use MoneyMinded within a family violence service setting.

This report will: 1) review the current literature on family violence, the financial impacts and interventions; 2) analyse national data to identify prevalence and indicators; and 3) draw on the knowledge and experience of practitioners and stakeholders within family violence and community services to assess how financial education programs such as MoneyMinded can support their work.

2.2 THE CONTEXT OF FAMILY VIOLENCE

Family violence refers to behaviour that is physically, sexually, emotionally, psychologically or economically abusive. It is behaviour that is threatening, coercive, controlling or causes fear. It also includes situations where a child is exposed to the effects of any of these behaviours (adapted from the Victorian Family Violence Protection Act, 2008).

Of particular importance in this report are the behaviours relating to economic abuse. The VFVP Act recognises 'economically abusive' behaviours, as do those from Tasmania, South Australia, Queensland and the Northern Territory³. Economic abuse is a separate but related form of abuse in the context of intimate partner violence (IPV) (Adams, Sullivan, Bybee & Greeson, 2008; Branigan, 2007; Cameron, 2014; Sanders, 2015a; Stylianou, Postmus & McMahan, 2013).

Economic abuse involves behaviours that attempt to manipulate a person's access to finances, assets, and decision-making in order to foster dependence and control. There are three dimensions of economic abuse: economic control, economic exploitation and employment sabotage (Adams et al., 2008). Behaviours include withholding financial support 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; and preventing a person from seeking or keeping employment (Family Violence Protection Act, 2008; MacDonald, 2012).

This report draws attention to economic abuse within a family violence setting and the financial impacts it has on women in particular.

"...a client whose partner had made sure everything was in her name, so all the utilities, the car... traffic fines which she was then responsible for paying off – all were his, but they were all in her name... the power bills, the rates for the house, phone bills."

(Stakeholder interview)

The economic cost of partnered violence against women in Australia is \$12.6 billion per year (PwC, 2015). The victim bears an estimated 31 per cent of the costs, the Australian government 26 per cent, and it costs employers 6 per cent. The PwC (2015) report estimates the annual cost per victim is \$26,780, with the cost of pain, suffering and premature mortality being the largest proportion at \$10,075. The report estimates a lifetime cost for each woman experiencing violence in 2014-15 as being \$323,406.

³ Restraining Orders Act 1997 (Western Australia); Domestic and Family Violence Act 2007 s.8 (Northern Territory); Domestic and Family Violence Act 2007 s.8 (Tasmania); Crimes (Domestic and Personal Violence) Act 2007 (NSW); Family Violence Protection Act 2008 s.6 (Victoria); Domestic Violence and Protection Orders Act 2008 (ACT); Intervention Orders (Prevention of Abuse) Act 2009 (South Australia); Domestic and Family Violence Protection Act 2012 (Queensland).



FINANCIAL STRESS IS SIGNIFICANTLY ASSOCIATED WITH A HISTORY OF ALL FORMS OF INTIMATE PARTNER VIOLENCE, ESPECIALLY FOR WOMEN.

ECONOMIC ABUSE IS PERHAPS PARTICULARLY MALICIOUS AS IT INTENDS TO STRIP VICTIMS OF THEIR INDEPENDENCE, CONFIDENCE AND OPPORTUNITY TO MANAGE THEIR PERSONAL FINANCES, THEREFORE IMPEDING THEIR ABILITY TO DEVELOP FINANCIAL SKILLS.

People interviewed for this report also call for a holistic approach to understanding family violence and addressing the impacts by creating effective integration between existing services.

Intimate partner violence and financial resilience

Financial resilience is the ability to deal with financial shocks, which in the Personal Safety Survey was measured by the respondents' ability to raise \$2,000 within one week to deal with an emergency.

Men who were unable to raise \$2,000 for an emergency were somewhat more likely to have a history of emotional or economic abuse, compared to men who were able to raise this amount in a week.

For women, the association between financial resilience and history of IPV was more pronounced. Women who reported a history of family violence were less likely to be able to raise \$2,000 for an emergency. For example, 31 per cent of women who were unable to raise \$2,000 had a history of physical IPV, compared to the total sample prevalence of 16.9 per cent. Similarly, 46 per cent of women who were unable to raise \$2,000 had a history of emotional abuse and/or physical violence.

Family violence and financial stress: implications for financial institutions

The most significant implication for financial institutions is to raise staff awareness of the potential presence of family violence amongst customers who present with financial stress. Analysis revealed that physical violence, emotional abuse and economic abuse by a partner were strongly associated with financial stress and low levels of financial resilience. For example, 77 per cent of women and 42 per cent of men who reported severe financial stress had experienced physical or emotional abuse at some point in their adult lives. These associations were significant and more pronounced among women who had experienced family violence with their current or any previous partner.

"The role of banks is to work together with the community. So being able to educate, advocate and support their customers. I guess having an understanding of... the holistic situation of the person, not just the number or the statistic."
(Stakeholder interview)

Stakeholders working in the community sector who were interviewed for this report estimated that the prevalence of abuse is greater than generally stated and spans socioeconomic status, age and family types. For example, some estimated that around half the women they assisted who experienced family violence were from what could be considered affluent backgrounds and others gave

estimates of higher rates than what is formally reported in the national statistics.

While financial stress is significantly associated with family violence, both stakeholder and MoneyMinded facilitator interviewees were adamant that within financial institutions, family violence situations need to be treated differently than general financial hardship situations.

2.3 ECONOMIC IMPACTS OF FAMILY VIOLENCE

Health and wellbeing, employment, housing and economic security are the core areas of life that bear the brunt of family violence and are critical for recovery (State of Victoria, 2014-16c). The impacts are expansive, complex and compounding, causing long-term financial hardship.

Psychological stress, anxiety and fear experienced over protracted periods of time, lead to a range of ongoing physical and mental health issues for victims. These impacts erode women's resilience and abilities to cope and adapt to new situations. The poorer health outcomes have implications for victims' abilities to function (for example, maintaining employment) and manage regular activities (for example, dealing with finances or caring for children) or lead normal lives (Thoits, 2010). Furthermore, the emotional impact of economic and other forms of family violence can have intergenerational effects, with child development and parenting ability being negatively affected (McMahon, Huang, Boxer & Postmus, 2011; Postmus, Huang & Mathisen-Stylianou, 2012).

Maintaining an income and stable housing are critical elements to being able to leave and recover from an abusive relationship. Employment and housing have a significant effect on health and wellbeing and economic security. There is also inter-dependency between employment and housing. Having income will increase the opportunity to have a safe place to live and will also reduce the severity of financial hardship and the negative effects on health and wellbeing for a woman and her children after experiencing family violence.

Employment

Family violence can have a significant impact on women's earning potential. Multiple Australian and international studies confirm the deleterious impacts of family violence on work performance and the ability to find or remain in employment (Australian Domestic and Family Violence Clearinghouse, 2011; Kelly, Sharp & Klein, 2014; Powell, Sandy & Findling, 2015).

Women can find it difficult to get to work if they sustain injuries or their partner restricts access to transportation (McFerran, Cortis & Trijbetz, 2013). The physical, emotional and psychological distress due to family violence can also impact on work performance. Impacts range from presenteeism – that is, being distracted, tired or unwell at work thus reducing productivity, to incurring high rates of absenteeism due to injuries or needing time off to attend medical or legal appointments (McFerran et al., 2013; Powell et al., 2015). Such circumstances often result in a disrupted work history. If women are employed in casual or part-time work, which they more commonly are, the lack of provision of leave entitlements will result in no pay, further impacting their poor financial situation. In addition to having a compromised curriculum vitae, even after leaving an abusive relationship the impacts of low self-esteem, loss of confidence and depression can last for many years and can permanently affect women's employment prospects and financial futures.

Housing

Housing security is a significant issue for women suffering family violence (Braff, Barrett Meyering, Department of Families & Australian Domestic and Family Violence Clearinghouse, 2011; MacDonald & Landvogt, 2012). Housing security largely relates to affordability, but in many cases also to having no personal track record for private rental. The financial hardship and often inherited debts faced by family violence victims make leaving the situation and finding secure housing almost impossible. This in turn jeopardises women's safety and recovery (State of Victoria, 2014-16a). As a result, victimised women often remain in abusive households (Cameron, 2014; Sanders, 2015a) or, alternatively, prioritise personal safety and forsake assets, property and secure housing (Fehlberg & Millward, 2013). Family violence has also been identified as a common pathway into homelessness for women and their families leaving abusive relationships and is the most common reason given by women for their homelessness (Australian Institute of Health and Welfare (AIHW), 2015; Chamberlain & Johnson, 2011; Main, 2013).

A common example of the intersection between financial hardship and housing is the unaffordability of staying in the family home even if that option was viable for a victim of family violence. Programs such as 'Safe at Home'⁴, which worked to help women stay in the family home after experiencing family violence, found that this was often financially impossible.

"Often women don't want to leave the relationship... because they literally don't have the financial means to be able to do that and the emotional and family supports."

(Stakeholder interview)

"I think just having that support when they have first left the relationship is critical because it is commonly known that it can take up to seven to 10 times to leave. They do often go back and I think a huge part of that is because of financial stress."

(Stakeholder interview)

Economic security

Women's economic security – short and long term, is severely compromised when economic abuse has been present in the relationship (Cortis & Bullen, 2015). Economic abuse is perhaps particularly malicious as beyond the already significant financial hardship victims are likely to withstand as a result of family violence, it intends to strip victims of their independence, confidence and opportunity to manage their personal finances, therefore impeding their ability to develop financial skills.

"Just having no access to... the bank account – they don't have any cards... the bills are all in their name and they can't afford to pay them because he usually empties the bank account and then it's gone."

(Stakeholder interview)

"There are scenarios where if economic abuse is taking place where the debt could be in the victim's name, but they might have absolutely no idea that there's any debt there... So sometimes the first time they become aware that they've got this massive debt, is after they've actually chosen to leave."

(Stakeholder interview)

The lack of economic security and financial resources are the primary reason women return to an abusive relationship (Kim & Gray, 2008; Meyer, 2012; Cameron, 2014). Half of all victims who successfully separate from an abusive partner report they attempted to leave the situation several times prior to the final time (Cox, 2015). This is a critical issue for the system to address. No woman should feel compelled to stay in an abusive relationship because she can't afford to provide a safe place to live and is unable to access sufficient financial resources for herself and her children.

Confirming that responsibility for women's economic security rests with all sectors, Corrie defines economic security as:

"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 social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course" (Corrie & Good Shepherd Australia New Zealand, 2016, p. 22).

Loss of confidence and dis-empowerment

In addition to often being left with partner incurred debts and little or no financial resources, women lose capabilities and confidence in their ability to make financial decisions, which severely hinders recovery when leaving an abusive relationship (Evans, 2007). Cameron observed in her study:

"[A]t a personal level the psychological and emotional abuse that accompanies financial abuse chips away at self-esteem and confidence, typically leaving them with a sense of shame and lack of self-worth" (2014, p. 23).

Effectively, women are dis-empowered and are unable to make even small financial decisions. In the cases where women have been completely shut out from the household financial decision-making, their knowledge about basic household expenses can be very limited. Having to start over in all aspects of their lives is overwhelming and often difficult to navigate alone.

"...a client whose partner had made sure everything was in her name, so all the utilities, the car, so that he had all these traffic fines which she was then responsible for paying – she'd left him and because they were all in her name... the power bills, the rates for the house, phone bills – she was still forced to pay them."

(Stakeholder interview)

The emotional factors surrounding economic abuse are complex for victims. Many report feeling guilty for being too trusting of their partners, yet also guilty when they knew they shouldn't trust them. The personal and social beliefs about gender and love can obscure economic abuse. Anger, feeling ashamed and constrained from taking action because of pride were also common emotional factors (Cameron, 2014).

Economic security is further challenged by financial impacts post-separation, including managing incurred debt, accessing child support payments, legal and other costs related to making a new start (State of Victoria, 2014-2016b). It is well known that women in abusive relationships can also be drawn into lengthy and adversarial legal disputes with ex-partners (Cameron, 2014; Smallwood, 2015). Cameron also reported the following:

"This systemic form of financial abuse, in which women are repeatedly forced back into the legal system to respond to disputed parenting arrangements, breaches of court orders, and non-compliance and frequent changes of assessment to minimise or avoid child support payments, is a common experience of participants in this study. One in four survey respondents report that their former partner 'dragged me through the courts for years' (Cameron, 2014, p. vi).

Cameron notes that, "the effect of these protracted dispute processes, whether intentional or indirect, is exhaustion of a woman's financial and psychological resources", (Cameron, 2014, p.vi). Women experience significant anxiety, powerlessness, frustration and at times devastating financial consequences with very little or no mechanisms in place to identify or manage them.

Long-term financial hardship

Entrenched financial hardship resulting from family violence can relate to both cash-flow difficulties, which challenge one's ability to meet financial commitments, and (the more severe), deprivation of financial resources which ultimately impacts standard of living and compromises health and wellbeing (Kiely, Leach, Olesen & Butterworth, 2015).

Financial hardship is most likely to be long-term for survivors of family violence (Braff et al., 2011; Evans, 2007). In a recent Australian study, 46 per cent of those who reported economic abuse were financially worse

off after leaving the relationship than when they entered it (Cameron, 2014). Almost one third of participants (30 per cent) reported that after leaving the relationship they were unable to pay for essentials such as food, clothing or rent (Cameron, 2014). After leaving the relationship, nearly half of the survey respondents had an annual income of less than \$40,000 and one in five were earning an annual income of less than \$20,000 (Cameron, 2014). Cameron noted that despite most women having primary custody of children, the vast majority received less than half of the property in settlement.

2.4 THE ROLE OF FINANCIAL EDUCATION IN A FAMILY VIOLENCE CONTEXT

Financial education can contribute to both the protection against, and recovery from, family violence. Financial education programs are reported to have multiple benefits to participants including the adoption of effective day-to-day money management behaviours and increasing financial resilience, confidence and sense of control through the provision of knowledge and skills (Russell, Kutin, Stewart, & Godinho, 2016).

Prevention

Building financial capability can act as a preventative and an early intervention strategy to protect women from economic abuse. It can help by decreasing the chances or areas of financial vulnerability for women, which will reduce the likelihood of experiencing family violence and/or economic abuse (Corrie & Good Shepherd Australia New Zealand, 2016).

Financial education programs that strengthen financial capabilities and confidence can reduce vulnerability by providing important information that can help women make informed choices about their financial lives. Programs can highlight the reasons for the income inequality women face in society; the impact of career breaks on superannuation balances; the importance of asset protection; and the implications of varying models of managing household finances. ANZ's MoneyMinded program includes these topics and increases women's awareness of the structural issues that impact on financial wellbeing.

"[Economic abuse] which is probably one of the biggest barriers to safety in every area of your life... It's again that assumption of well yes you can have a joint account. Have you thought of a single account because this gives you the flexibility?... without the assumptions that we've always had."

(Stakeholder interview)

"it's really important... from a very young age that females learn about financial education and have financial literacy."

(Stakeholder interview)

"If [the MoneyMinded brick] had a little lesson on what economic abuse is, what it looks like, so women can identify that no, this is not normal, this is actually a way of being controlled."

(Stakeholder interview)

Financial education can help promote healthy financial relationships and reduce conflict about money within the household. For example, Good Shepherd Australia New Zealand has been piloting an early intervention program, 'Firmer Foundations', that helps to prevent or stem economic abuse within the household by promoting respectful financial relationships and economic equality within the household (Stebbins, Plantigale & Canty-Waldon, 2014).

Similar resources and associated workshops have been developed within programs initiated by Women's Health in the North (WHIN)⁵, Women's Information and Referral Exchange (WIRE)⁶, Casey North Community Information and Support Services⁷, Women's Health Victoria⁸ and Zahra Foundation⁹. Providing women with tips on talking about money with their partners and how to negotiate allocation of household income can play an important protective role (Sanders, 2015a). A small project that investigated the challenge of money conversations in relationships found that women expressed a desire for strategies beyond the practicalities of money management. Additionally, women wanted strategies to deal with the emotional aspects of such conversations (Sanders, 2015b).

All stakeholders agreed that certain financial knowledge could play a large part in preventing economic abuse. One interviewee from a family violence service said that knowing and understanding rights and responsibilities in signing documents such as loans would be very useful for women, especially younger women. The interviewee

had many examples of younger women being pressured into signing loans for their boyfriends and not realising they would be responsible for paying it off, even if the relationship were to end.

Post-crisis recovery

"Financial literacy is of utmost importance and cannot be rated more highly. When we can work as a team to manage our financial positions then that is one huge stress taken away. Responsibility does need to be shared."

(Survey respondent)

The impacts of financial education will differ depending on the victim's needs and stage of recovery. The individual context is important to take into account so the financial education content and delivery method can be adapted accordingly.

For example, upon leaving the relationship, a victim often has no financial resources or knowledge about the household financial situation. Stakeholder interviewees confirmed that many women they assist through their services don't know how to open a bank account. Even choosing a bank can be overwhelming.

"So for recovery, just basic information on how to open a bank account, how to link the rental to your bank account; how to get your card and withdraw money – things that we take for granted sometimes it's really difficult for women who have just left a violent situation."

(Stakeholder interview)

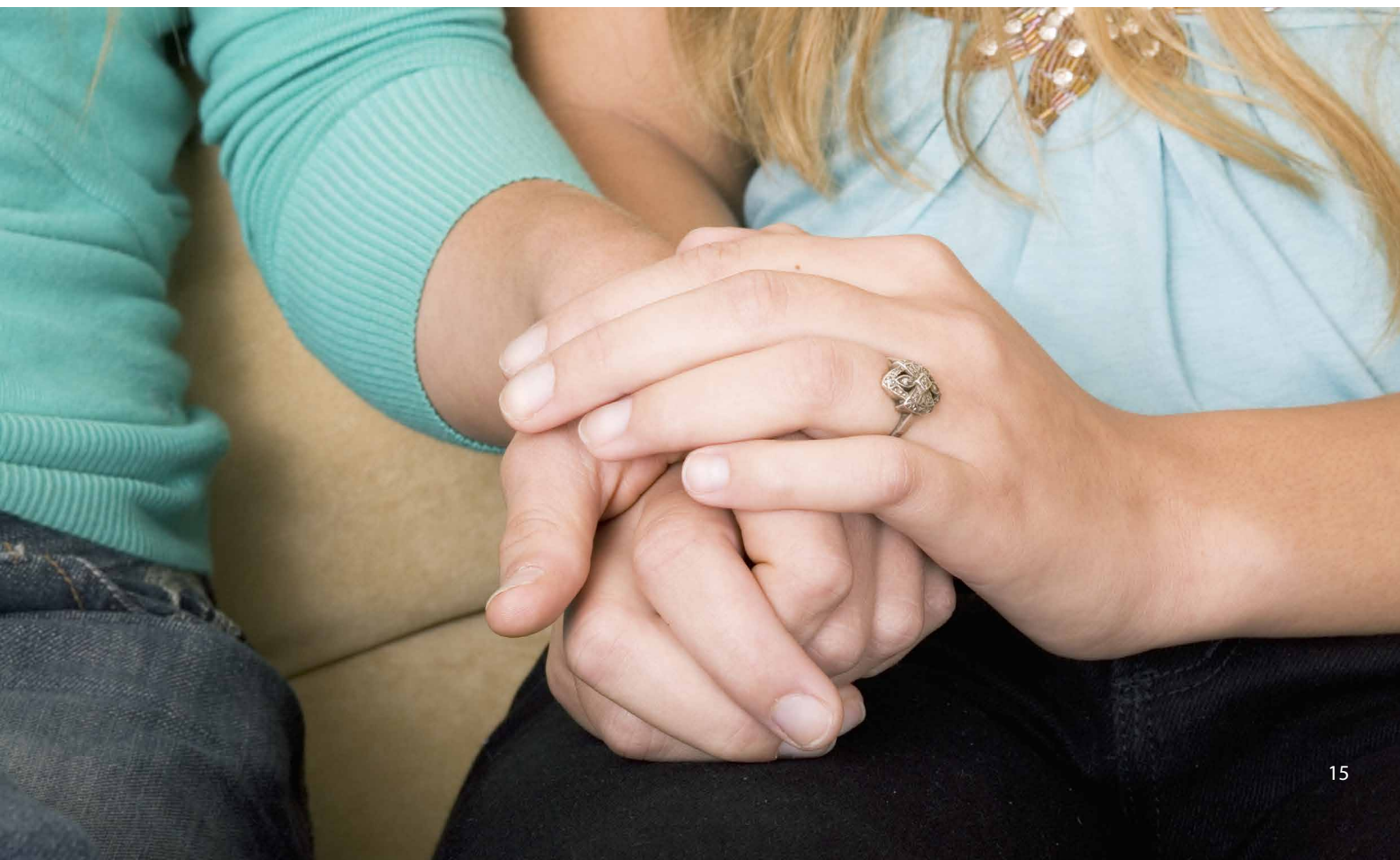
⁵ <http://www.whin.org.au/resources/economic-capability.html> and <http://www.whin.org.au/resources/preventing-violence-against-women.html>

⁶ <http://www.wire.org.au/purseproject/>

⁷ <http://www.caseynorthciss.com.au/>

⁸ <http://whv.org.au/publications-resources/clearing-house-connectors/chc-financial-security-and-women>

⁹ <http://zahrafoundation.org.au/>



The same interviewee explained how a representative from a local bank branch would come to the family violence support centre to set up bank accounts for women in the refuge and because of the circumstance, would offer an alternative to the 100 point identification requirement. As a result, the client would have an active bank account instantly.

As mentioned earlier in this report, in many cases the victim has been left with a range of debts incurred by the partner. The immediate financial knowledge needs are different at this crisis stage than they may be when the situation has stabilised. Also, the victim is often traumatised and has reduced capacity for decision-making (Butterworth, Olesen, & Leach, 2012; Hans-Rüdiger & Gisela; Mullainathan & Shafir, 2013). A recent study found that educators avoided providing financial education at crisis points, as they believed that at such times financial literacy is not a priority in the client's 'hierarchy of needs' (Silva-Martinez, Stylianou, Hoge, Plummer, McMahon & Postmus, 2015). As a result, educators generally offered financial education when clients were transitioning out of shelters (Silva-Martinez et al., 2015). However, given the range of severity and type of victim experiences there are likely to be many victims that could benefit from relevant financial education immediately upon leaving an abusive situation.

Having access to financial education can provide short-term guidance that may assist women meet their immediate needs and, when appropriate, provide longer-term support in reaching economic independence. Programs that promote strategies to manage day-to-day expenses, reduce debt and reinforce the opportunities for assistance and support may, therefore, help in reducing the psychosocial impacts of hardship, which affect wellbeing. Access to economic resources, targeted services, public benefits and employment will further promote self-sufficiency and safety (Hahn & Postmus, 2013).

Longer-term recovery from economic abuse requires women to build financial stability, economic self-sufficiency and subjective financial wellbeing (Adams, 2011). Financial stability includes being able to meet daily expenses, having assets to leverage in times of hardship, reaching financial goals and building long-term security. Economic self-sufficiency is linked to financial independence and having sufficient income to meet financial needs. Subjective financial wellbeing involves having a belief in one's ability to cope financially in the freedom from the abusive relationship.

A matched savings program, similar to ANZ and the Brotherhood of St Laurence's Saver Plus,¹⁰ has been trialled in the US with survivors of family violence and has shown promising outcomes for women's long-term financial recovery. The Redevelopment Opportunities for Women's Economic Action Plan (REAP) provides specially tailored economic services to suit the needs of women who have suffered domestic violence. The program combines financial education, credit counselling, matched savings accounts, and financial advocacy and support. All elements considered safety as the core component and aimed to increase women's financial self-efficacy, improve their decision-making abilities, and assist them to

reach goals. The matched savings component especially helped women put into practice lessons learned in the financial education and helped to repair the damage to self-esteem and confidence by achieving a goal while also building financial capabilities and longer-term financial stability. Most importantly, participants for the first time saw hope for their future (Sanders, 2013). If offered at the right time, the Saver Plus program could potentially be an opportunity for Australian women who have experienced family violence to facilitate their journey to financial independence.

Based on the results from the stakeholder interviews, MoneyMinded facilitator survey and international literature review, below is a summary of how financial education can assist in the recovery for victims of family violence.

- Provide social support: group workshops bring people together to learn and share their opinions, perhaps fostering group trust and assurance that people are not alone in the challenges they are facing (Jarecke, Taylor & Hira, 2014; McCann, Songprakun & Stephenson, 2016).
- Legitimise experiences: family violence is an isolating experience. Economic abuse especially is often not recognised by victims and being able to talk about it and learn that it is not them alone experiencing this can be a relief (Cameron, 2014; Sharp-Jeffs, 2015).
- Build self-efficacy: sessions that build on the strengths and capabilities of women while introducing additional money management skills and knowledge can increase participants' confidence and belief in their abilities to manage finances.
- Provide access to services: provide a referral pathway which enables participants to access other assistance they need (for example, awareness of hardship teams within services such as utilities and banks).
- Provide tools and resources: providing templates and practice in goal-setting, saving, budgeting and planning can give participants the tools to move forward in building new financial lives (Ofstehage, Gandhi, Sholk, Radday & Stanzler, 2011).
- Raise awareness of consumer rights: participants are able to become informed about their consumer rights and access help in negotiating fees or financial aid.

If the program environment or context enables the growth of self-efficacy and also provides participants with the opportunity to develop financial independence, the program has the potential to be an important part of the recovery journey for those who have experienced family violence (Russell et al., 2016).

Research also suggests that financial education programs that aim to tackle and prevent hardship may also have positive impacts on the broader community (Kiely et al., 2015). It is therefore fundamental that programs consider appropriate teaching skills and styles, and factors important in creating a positive learning environment.

Trauma-informed learning or positive education aims to develop psychological or internal resources that cultivate hope and wellbeing (Brunzell, Stokes & Waters, 2016). The generation of positive emotions, engagement,

relationships, meaning and accomplishment enable participants to better engage and cope with educational content and life events (Brunzell et al., 2016).

The Royal Commission, in accordance with the evidence, “supports the expansion of initiatives that deliver financial literacy training and education for victims of family violence” (State of Victoria, 2014-2016b, p. 128 - Recommendation 121). ANZ’s long established MoneyMinded program provides an opportunity for such expansion, given its already wide use within the community and the existing curriculum. Furthermore, if such programs and institutions work within a trauma-informed framework, victims are perhaps more likely to access and be provided with useful and relevant information that can enhance their resilience and support their recovery from family violence.

2.5 USING MONEYMINDED IN A FAMILY VIOLENCE CONTEXT

One element of ANZ’s approach to family violence involves the development of MoneyMinded to better support services to address the financial impacts of family violence. Past program evaluations have identified that MoneyMinded has been used by services to assist women who have experienced family violence. It is also known that facilitators have adapted the program to better meet the needs of participants who have experienced family violence. One of the aims of this research was to explore how MoneyMinded is used by services in the community and identify what amendments they recommend to better suit the family violence context.

“We’ve got to stop making family violence only the realm of financial counsellors and turn it into a community service problem. Family violence used to just be a problem for police and refuges. The Royal Commission has made it a problem for everyone. So MoneyMinded needs to follow a strategy of being a lot more broadly applied and therefore have other things in it. I think this is a once in a lifetime opportunity for them to do that.”

(Stakeholder interview)

Method

Following in-depth interviews with stakeholders and a selection of MoneyMinded facilitators, a survey was developed to capture a wider range of opinions from MoneyMinded facilitators about the use of MoneyMinded in a family violence context.

The aims of the survey were to discover: 1) how widely MoneyMinded is currently used in a family violence context; 2) which content and delivery styles are most useful for clients who have experienced family violence; and 3) what changes or amendments to MoneyMinded would make it more useful in a family violence context.

The online survey was sent to 2,058 valid MoneyMinded facilitator email addresses and 92 valid responses were received. While the final sample size was relatively small, only MoneyMinded facilitators who had worked with people who had experienced family violence were encouraged to complete the survey. It was not an attempt

to gain a representative sample, but to elicit the opinions of MoneyMinded facilitators with experience in this area.

Survey respondents

One third of respondents had been using MoneyMinded for less than 12 months, and 24 per cent had five or more years of experience. Respondents were therefore mostly either new or very experienced facilitators.

Survey respondents worked in a range of service fields. Five stated that they worked primarily in family violence services, 13 were from general family support services and two from women’s services (see Table 3).

Table 3: Field of service of MoneyMinded facilitators

Specific field of service	Number of respondents
Family support services	13
Financial counselling	10
Saver Plus	10
Emergency relief	8
Family violence services	5
Housing	5
Mental health	5
Microfinance	5
Youth services	5
Education	4
Financial literacy/ education	4
Disability	3
Indigenous services	3
Health services	2
Women’s services	2
Crisis centre	1
Sexual assault services	1
Migrant services	1
Gambling services	1
Employment services	1
Other (please specify)	3
Total	92

One-third of respondents (34 per cent) had used MoneyMinded specifically with people who had experienced family violence and 41 per cent stated that they had used it in groups where they knew family violence was an issue. Of all respondents, 75 per cent had experience using MoneyMinded with clients who had experienced family violence.

Respondents could nominate up to three postcodes in which they provided their services and 166 different postcodes were recorded. Survey respondents came from every state and territory in Australia, including regional and remote areas.

MoneyMinded outcomes in a family violence context

“MoneyMinded can give people who are experiencing, or who have experienced, domestic violence fantastic financial information regardless of what stage the person is at in relation to remaining in the situation or if they are moving on with their life away from the domestic violence situation.”

(Survey respondent)

Figure 1 shows the wide range of outcomes for MoneyMinded participants who have experienced family violence. The version of MoneyMinded in use at the time of the survey did not specifically include a topic on economic abuse, thereby reducing the potential for outcomes in

this area¹¹. Supporting people who have left a family violence situation to do a budget and gain control over their financial situation is often the first step. The survey results and interviewees confirmed that learning to do budget that reflects their new situation and feeling more in control are among the most common outcomes from MoneyMinded. Results also revealed that by participating in MoneyMinded, participants were able to identify their own strengths in managing their money - an important outcome for recovery. Reducing stress and seeing a way forward were also common outcomes that are critical for recovery from family violence.

Money management skills and confidence

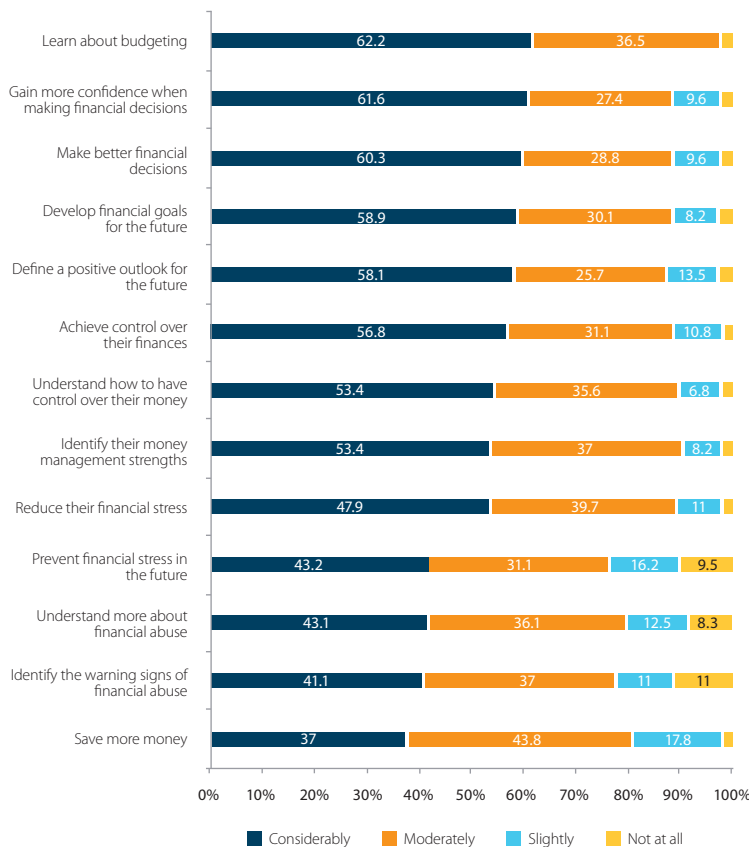
The survey results reveal that the outcomes most relevant to participants who have experienced family violence relate to the development of skills and confidence in money management and financial decision-making. Specifics include identifying their own money management strengths, budgeting, learning to make financial decisions, having control over money and developing financial goals for the future.

“MoneyMinded was good for budgeting tips and sharing with the others – it was just finding the little ways to approach things that could actually make you headway... I found that the MoneyMinded course helped me get back on track.”

(MoneyMinded participant)

Figure 1: Extent of outcomes relevant to MoneyMinded participants who have experienced family violence

MoneyMinded helps participants...



¹¹ The 2016 version of the MoneyMinded Facilitator materials, released October 2016, contains some new information on economic abuse.

GLORIA'S STORY

"I've been on both sides of the fence."

When Gloria and her two children (now 8 and 11 years old) left her abusive and alcoholic partner three years ago, her financial circumstances were dire. She was not an Australian citizen at the time and was therefore not eligible for Centrelink support. Gloria describes this time as a year of living off donations, uncertain accommodation and being chased by bank debt collectors. She was not receiving income from the children's father (now her ex) and had no access to joint bank accounts.

"My ex was playing the money game - sometimes he'd pay the child maintenance, sometimes he wouldn't."

Sometime later, Gloria's family in New Zealand organised and assisted her with funds for legal representation. After the financial settlement, Gloria had some assets but without a regular income, she was unable to obtain a housing loan. She tried to find part time work and volunteered in a community organisation.

In early 2016, Gloria completed a MoneyMinded course through a domestic violence service. She says the course helped her get back on track.

"Because when you're in a position where it's really dark and you don't know which way you're going, sometimes it's really hard to focus on the logics of things. I found that the MoneyMinded course helped me get back on track."

She describes that the budgeting tips and sharing stories and experiences with other participants were of most use to her at the time.

"It was just finding the little ways to approach things that could actually make you gain headway."

A few months later, Gloria went on to complete the MoneyMinded facilitator training and now delivers the program to other victims of domestic violence. Her own experience has been very valuable.

"When women come through on the MoneyMinded [program] I can understand where they're coming from."

She recognises the difficulties and knows where to refer clients for additional support and advocacy. She observes that the program not only teaches skills, but provides women with important support networks.



Hope for the future

Survey respondents reported that in addition to building financial capabilities, MoneyMinded has a positive impact on participants' attitudes, self-esteem, levels of self-efficacy and views about their financial future. These are all outcomes that support recovery from family violence.

"Mainly the increased sense of 'possibility'...and the hope that they do have some choice in their situations, when they often do not perceive they do."

(Survey respondent)

Reducing stress

Many survey respondents and stakeholder interviewees reported that being able to support a client who had experienced family violence by helping them navigate the maze of financial problems they face, helps to reduce their extreme stress levels. Women who have left an abusive relationship with no resources often do not know how to start in rebuilding their lives. To have the support of someone who can use MoneyMinded to work through the steps of opening a bank account and complete a budget can provide relief and a starting point.

"In my experience, when someone from a domestic violence situation is able to put their financial situation into order this frees up money stress and allows them to focus on other areas of their situation and move through their crisis or emergency more successfully."

(Survey respondent)

Access to resources

Survey respondents expressed an overwhelming need for information on services and resources to be available to their clients. The significant demand for information speaks to a lack of clarity around referral pathways in the family violence sector and respondents felt they needed this information to most effectively meet their clients' needs. Some detailed how they had personally compiled resources for their clients regarding local support networks. Various mediums and types of resources were requested, including: web links to family violence resources; the provision of training to update knowledge on available resources and information; and listings of counsellors and family violence support networks accompanied by the type of assistance they can provide. Following is a summary of the type of service information requested:

- where to seek immediate funds to cover travel, housing, pets and accommodation
- psychological and financial counselling services
- free family violence counselling
- where to get cheap food and clothing
- legal aid
- how to get assistance in supplementing income
- support networks.

Recommendations for MoneyMinded

Delivering financial education within a family violence context requires additional considerations to delivery in other situations. The feedback received through the MoneyMinded facilitator survey and stakeholder interviews identified the challenges and barriers that hinder the journey from receiving knowledge to achieving financial security.

Comments suggested that it is important that facilitators take into account the context of the clients' situations. Some may have undergone major changes to their family structure and income, while others may remain in situations where they have no control over their money and are therefore unable to 'implement' aspects of MoneyMinded. The realisation for many women that the hardship may be enduring is quite frightening.

"Acknowledge that the progress would be slow and it is important to realise that clients may come with very little especially in the beginning."

(Survey respondent)

"For those that are still in a domestic violence situation they have expressed not feeling 'in control' of the finances. The partner dictates where and what the money is spent on - and the family 'needs' are paid from what is left over."

(Survey respondent)

Include information on economic abuse

From the survey results, there was little evidence of outcomes relating to the prevention of economic abuse and in reality this would be difficult to measure. Similarly, without specifically addressing the topic, it is not known whether MoneyMinded to date has increased levels of understanding of economic abuse or enabled participants to identify the warning signs of economic abuse.

More than half of the survey respondents rated topics of economic abuse and money and relationships to be 'extremely important' for inclusion in MoneyMinded for delivery within a family violence context (53 per cent).

"I think the potential for MoneyMinded to support and increase self-confidence and efficacy is immense. At this point the program gives a good degree of information, but insight around the unique challenges for those either remaining in domestic violence situations or attempting to leave needs to be addressed. Perhaps training for facilitators, where they can fill in gaps with increased knowledge around implementation options in such situations or, as highlighted in this survey an outright section on identifying financial abuse?"

(Survey respondent)

Respondents had specific recommendations for MoneyMinded when it's delivered to participants who are still in an abusive relationship and need to minimise further risk.

"... discussions around having a separate/secret savings account and show them how to do this without being caught like requesting paperless statements; different banks etc. would be beneficial."

(Survey respondent)

SURVEY RESPONDENTS REPORTED THAT IN ADDITION TO BUILDING FINANCIAL CAPABILITIES, MONEYMINDED HAS A POSITIVE IMPACT ON PARTICIPANTS' ATTITUDES, SELF-ESTEEM, LEVELS OF SELF-EFFICACY AND VIEWS ABOUT THEIR FINANCIAL FUTURE.

"The spending diary can be a tricky one as keeping a written diary can be used against them by the abuser, if still in the relationship."

(Survey respondent)

Delivery format

Survey respondents varied in their opinions on whether MoneyMinded was best delivered in individual or group settings. Interviewees said it depended upon the situation. More than one third (36 per cent) of respondents thought it was best to deliver MoneyMinded on an individual basis. 28 per cent supported delivery to women-only groups who have experienced family violence and 22 per cent supported delivery to groups of women from all backgrounds. Only 10 per cent supported its use in groups of mixed gender (not specific to family violence cohorts).

While some respondents highlighted the importance of individual sessions, reasoning that each client has a unique case and needs, others also emphasised that there was much to be gained from sharing experiences in a group.

"Survivors of domestic violence often leave with very little and are starting from scratch. The tips they share in [Workshop 2] are amazing - they are so resourceful."

(Survey respondent)

"I always have a social worker with me when I run an ANZ MoneyMinded course. Preferably female (I'm male) although I have had four male domestic violence victims do the course. Their needs were similar. It is essential to ensure that DV clients feel supported, accepted, and have contact details for case workers."

(Survey respondent)

"Group setting was very positive and encourages participants to share their story or put their situation into perspective."

(Survey respondent)

Training and support for MoneyMinded facilitators

Survey respondents expressed a strong desire for further support in building their own capacity to assist individuals experiencing or leaving a family violence situation. Their needs included: 1) develop a better understanding of family violence, mechanisms to help recovery and common challenges that may be experienced; 2) be more aware of the legal implications in giving financial guidance; 3) acquire knowledge of referral pathways and the existence of networks and service providers that could aid their work or the outlook for their client; and 4) learn teaching styles that will optimise the experience of clients and maximise their potential to achieve positive outcomes.

"I think the program stands alone but it is the skills and awareness of the facilitators which tailor it that are important. Keep up the great work with training facilitators!"

(Survey respondent)

The ability of MoneyMinded facilitators to tailor the program content and delivery method to suit the needs of participants has always been a strength of the program. In the context of family violence, facilitators also need to call on their own internal resources to respond effectively to the often distressing situation experienced by the participant.

Respondents expressed a desire for training in trauma-informed approaches to help them feel more confident in working with traumatised and vulnerable clients.

"Facilitators that work with women affected by family and domestic violence need the skills necessary to keep the women engaged, positive and not dwelling on their circumstance, be able to read a room and make sure that everyone feels able to participate in a safe environment. I think it is really important for facilitators to gauge how much information to deliver without the group feeling overwhelmed and helpless."

(Survey respondent)

Respondents were evidently aware of the potential influence of their role in client recovery, several suggesting methods or training that has provided confidence in their delivery. Furthermore, it was noted that the teaching approach should extend to the resources, for example, ensuring they are 'trauma-informed'.

"They should all have domestic violence training. All my workers have that training as well as financial counselling and financial capability and I would not get them to do it without the domestic violence training as they have to understand that first."

(Survey respondent)

"Facilitators should do and understand trauma informed practices, and gain an understanding that they will be hearing stories that they will have to refer on to counsellors, financial counsellors."

(Survey respondent)

CASE STUDY: PILOTING MONEYMINDED WITHIN BERRY STREET'S FAMILY VIOLENCE SERVICES

This section provides a case study on the adaptation and use of MoneyMinded within Berry Street's family violence services in the Central Highlands-Western District, Victoria (operating from Ballarat)..

1. SUMMARY OF BERRY STREET'S FAMILY VIOLENCE SERVICES

Berry Street is a non-government not-for-profit agency that provides services across Victoria to children, youth and families. In 2014-15 they assisted 5,541 women in Victoria through their family violence services. During 2015, Berry Street accommodated 191 women and 214 children in their family violence refuge in Ballarat (Berry Street, 2015). In Ballarat, the Berry Street family violence services include:

- crisis response
- emergency accommodation (six week refuge)
- after hours crisis support
- counselling
- No Interest Loans Scheme (NILS)
- court support
- case work
- housing referral
- intake and (risk) assessment
- site-based outreach
- Skype lawyer.

Berry Street's family violence services are primarily a crisis service. The team receives referrals from hospitals, schools, police, other agencies and self-referrals. The majority of referrals are from police. Berry Street also assists women who are contemplating a planned leave, guiding women about what is required in order to leave their violent situation safely.

Police referrals are usually from a reported incident during the previous 24 hours. Between July 2015 and June 2016, 2,112 referrals from police were received by the Berry Street family violence service in the Central Highlands-Western District. In the same reporting period, the service provided 2,533 periods of support, of which 1,316 were new clients and 849 were ongoing clients. On average, Berry Street supported 66 new women and 43 new children per month (110 new clients per month).

2. ABOUT THE PILOT

The MoneyMinded pilot with Berry Street includes¹²:

- the adaptation of the MoneyMinded Basics materials to better suit the target audience
- training Berry Street's family violence services staff in Ballarat in the MoneyMinded program
- staff integrating the delivery of MoneyMinded into their family violence services
- interviews with the staff after the training and approximately two months after the program had been implemented
- interviews with the clients who have participated in MoneyMinded
- analysis of administrative client data.

The first phase of the pilot was to adapt the MoneyMinded materials to better suit the target audience and have the staff complete the two-day MoneyMinded facilitator training. This process also involved consultation with Berry Street management regarding the pilot design. MoneyMinded is delivered by facilitators, not educators, as the program is based on a group or co-learning model rather than a didactic model. The facilitator training is also experiential, that is attendees are required to draw on their own life experiences with money as the basis for learning. The MoneyMinded program is flexible and modular: the facilitator decides which components of the program will meet the needs of participants in the group. MoneyMinded can also be used in one-to-one sessions with clients.

Berry Street management identified several cohorts of family violence clients for whom the MoneyMinded program would be relevant:

- women who are referred to the family violence support services
- leaving care program clients - young women aged 16 to 17 years who were transitioning from out of home care into community living
- Martha's place clients – Clendinning¹³ (refuge)
- Baby-steps program clients
- housing program clients
- Neighbourhood House clients in Ballarat
- Krinja clients – life skills program.

The MoneyMinded content identified as most relevant was:

- budgeting
- goal setting
- information on No Interest Loan Schemes (NILS).

Suggestions for additional content included:

- managing debt
- referral to financial counsellors and how they can help
- financial abuse
- housing issues.

Berry Street management were of the view that the MoneyMinded program wouldn't be delivered as a group-based program to family violence clients, but on an as-needs basis with individuals, with additional options to deliver to groups within broader community services settings.

Following the consultation and training, ANZ revised the content of the MoneyMinded Basics materials (Facilitator Guide and Participant Workbook) to pilot with Berry Street frontline staff. A specific version of these materials was produced, with less emphasis was placed on superannuation and more emphasis on dealing with debt, the 'Who can I contact' section of the Participant Workbook was updated and a new section on economic abuse was added.

The staff provided the following feedback and recommendations on the revised materials.

3. FEEDBACK AND RECOMMENDATIONS

Recommendations provided by staff regarding the pilot version of the MoneyMinded materials include:

- revise the definition of 'economic abuse' to increase the focus on economic abuse in the context of intimate partner violence (IPV)
- maintain reference to elder related economic abuse, but with clear distinctions made between this and economic abuse in the context of IPV
- provide a mechanism for staying abreast of web based resources to ensure that information and links provided to MoneyMinded facilitators and participants is up-to-date and credible
- include a list of economic abusive behaviours or warning signs in the Facilitator Guide and Participant Workbook
- given public awareness of economic abuse remains low and many women don't identify their experience as abuse, provide additional case studies to highlight the range of scenarios encapsulated by the term economic abuse.

Dealing with debt

The debt related section in the MoneyMinded Basics materials was expanded for this pilot. Additional case studies were included on how financial counsellors could help alleviate and manage debt issues.

Berry Street staff viewed knowledge about dealing with debt as a high priority, as one worker stated:

"... knowing what resources are out there to assist them with some of the debts because I don't think I've met one woman that has come to us without some kind of debt. So, yes, knowing that stuff but even us knowing that stuff and directing them into the right place."

There was also discussion about the issue of dealing with fines, especially fines generated by the partner. This issue was mentioned frequently in the interviews as well.

"They incur fines that they have to pay or even car fines, I know a couple of guys have taken off in their cars and got heaps of fines and they have been left to pay them. It would be helpful to know ways that we might be able to try and help and find a way to help pay that stuff off, that's probably one thing we probably didn't cover much in the last [session]."

(Berry Street worker)

¹³ For background information on Martha Clendinning visit http://eurekapedia.org/Martha_Clendinning.

Superannuation

The superannuation section in the MoneyMinded Basics materials was reduced but not eliminated entirely (as originally suggested) for this pilot. In initial interviews and discussions, superannuation was seen as a topic that was not relevant in the context of family violence crisis support. This was for two reasons: women (and hence the workers) are not generally focussed on superannuation and this impacts their knowledge in the area, and they were of the view that it would not be relevant when dealing with the crisis context of the client. For example:

"... the majority of our women wouldn't even know what superannuation was, they've been stay at home mothers their whole life and they've done Centrelink. They wouldn't have accumulated any money and I would be very surprised if it was ever a priority to even have a conversation about it with them."

(Berry Street worker)

However, at the end of the training, the value of knowing more about superannuation and the importance of broaching this subject with clients became evident for the workers. Workers became aware that superannuation needed to be dealt with early, certainly as part of the list of financial issues to bring under control, as the ex-partner could be a beneficiary to the woman's superannuation, the benefit of tracking down lost superannuation (not all women should be assumed to have never accumulated any superannuation despite their low income) and the option to claim superannuation given severe financial hardship.

Building workers' knowledge and skills

It became evident that workers grapple with their own financial skills or knowledge which then impinges upon how they would approach or even raise certain topics with their family violence clients. Training is critical for staff working in this area. Family violence workers are sometimes left to rely on their own personal experience of the topic, which may or may not be well informed. Staff who did the MoneyMinded training felt that they benefited from the program, as much personally as professionally. Other research of similar programs in the United States reflected the same findings. Silva-Martinez et al. (2015) found that facilitators providing financial literacy to survivors of family violence personally benefited from the financial management program. For example at Berry Street, staff noted:

"I think it's really good that we have the skills to be able to share with our clients what we have learnt, because a lot of the time you're not trying to disclose your own personal things or your own money beliefs or how you spend your money but you have to revert to something to be able to try and help them."

(Berry Street worker)

The superannuation discussion also highlighted the importance of family violence staff having a practical understanding of the information. They may have access to a list that says 'check beneficiaries on superannuation account', 'find lost super', etc., but they may not have an understanding of what these tasks mean or how to go about them. For example, the Berry Street staff were not inclined to introduce the subject of superannuation with clients, because they had limited personal experience or understanding of the issues. As observed in other MoneyMinded facilitator training sessions, the training provides community workers with insights into their own issues around money management, budgeting and saving.

"... personally I got a lot out of the credit card and superannuation topics but I've also got knowledge that if I do work with someone who has those issues... I can also give them some tips on what to do and how to do it."

(Berry Street worker)

Workers were surprised of the importance of superannuation and as such were going to investigate their own funds:

"So it's even woken me up to think alright I really need to ring my provider and say, okay, what's happening with my money at the moment??"

(Berry Street worker)

When workers can see the value that training, knowledge and new skills have in their own lives, they are better able to recognise these issues and help clients with their lives.

"I always say information is power, even the girls came back yesterday from the first-aid training, and even for their own personal lives they saw how much value it had in it. So if they think, as workers who earn an income, imagine how much that's going to assist a woman that is on minimal money, if any - well she's on money but she's not got access to any of it - to help her with decision-making and also help workers help the client understand what is available to them. So it's good for them."

(Berry Street worker)

Throughout the focus group discussion with the Berry Street frontline staff, they often expressed the need for banking staff to undertake training in family violence to better understand the issues. Just as with a first aid course or defensive driving program (and herein MoneyMinded), whilst the skills may never need to be called upon, the information is there, and workers can access and identify issues and be proactive rather than not noticing or ignoring the signs because they are too hard to deal with or they don't know a solution. As family violence workers become attuned to the multifaceted aspects of financial hardship, financial services and support options, so too could bank staff become more attuned to the signs and complexity surrounding family violence among their customer groups.

An opportunity exists for family violence services to train banking frontline staff, and for family violence services staff to receive financial education training.

WHEN WORKERS CAN SEE THE VALUE THAT TRAINING, KNOWLEDGE AND NEW SKILLS HAVE IN THEIR OWN LIVES, THEY ARE BETTER ABLE TO RECOGNISE THESE ISSUES AND HELP CLIENTS WITH THEIR LIVES.

4. PRELIMINARY IMPACTS OF MONEYMINDED

At the time of training, Berry Street staff planned to use MoneyMinded with family violence clients on a one-to-one basis and possibly also use it as part of a community based support group for women who have been referred to Berry Street but are not in need of intensive case management services. Two dominant themes emerged from the initial discussions about the use of MoneyMinded in a family violence context: planting a seed for the future and empowerment.

Planting a seed

Discussing the MoneyMinded topics with women in the crisis phase (the majority of family violence work at Berry Street) would 'plant a seed' for future work and discussions.

"The staff having that knowledge around MoneyMinded we can actually have a brief conversation to plant a seed, that's what we're saying, because we have got a small window to work with these women over the phone."

(Berry Street worker)

"Plant that seed to say that there is hope, that they don't have to just keep running, you know, come in. If we can meet her in town or what have you, to make time to actually give her information so she feels empowered to make that choice."

(Berry Street worker)

Previous program evaluations reveal that MoneyMinded successfully 'plants seeds'. MoneyMinded participants share their new information and learnings with other members of their family and friends. Therefore, financial skills and empowerment grows within the family and within the community.

Even if family violence services are not able to conduct MoneyMinded groups, or employ a financial counsellor, by training family violence staff in MoneyMinded they will be empowered to plant these seeds with their clients, as well as their own families, children and friends.

Empowerment

Knowledge is a form of empowerment for women who have been denied access to information, assistance and decision-making in their own lives. This was a strong theme on why MoneyMinded would be useful in the crisis based family violence service.

"I think probably providing us with the information to pass on to empower clients to take control of their finances. I think that's really important that we're passing on information, we're not necessarily telling them what to do but we're giving them options that they can then utilise ... I think that that's really important."

(Berry Street worker)

"For so long they've been controlled, so it's giving them back some empowerment and just knowing how knowledge is everything."

(Berry Street worker)

In a follow-up group interview with staff in October 2016, Berry Street staff were asked about the impact MoneyMinded training has had on their professional practice and if and how they have utilised MoneyMinded with their clients since June 2016.

Since the training, several staff members have changed roles (to non-client contact positions) and funding cycles have delayed the hiring of new staff, significantly reducing staff capacity to implement MoneyMinded. It must be noted that implementing new programs within an already overloaded service requires time, patience and significant support. Despite these limitations, the Berry Street staff who are involved in the pilot have an ongoing commitment and enthusiasm to provide financial education to their clients on a one- to-one basis and as a group program.

5. PILOT UPDATE, OCTOBER 2016

Implementing MoneyMinded

Staff roles and time commitments dictate the extent and depth to which they are able to use MoneyMinded with their clients. For those in team leader roles it may be through supervision, where front line staff are supported to promote saving and budgeting among their clients. Staff who deal with initial or crisis assessments report also 'checking in' with regard to the financial situation and potential economic abuse that may be present in clients' situations. Also, during crisis intervention aspects of the program such as access to support and financial assistance may come into play. During the case-management phase, when the support period may be up to 19 weeks, more time and work can be done in relation to budgeting and saving. It is therefore critical that all staff have access to MoneyMinded training, not only front-line staff.

The impact of MoneyMinded also depended on the financial capability of the staff member themselves. Some staff reported 'not learning that much more' because they had been brought up being thrifty and money-wise. For other staff, the lessons learned in the MoneyMinded training were an eye-opener, if not life-changing, and boosted their confidence in speaking with clients about financial issues. MoneyMinded therefore gave staff the tools and knowledge to have discussions about financial issues with their clients independent of their own personal experiences. This outcome was also found to be widespread among all MoneyMinded facilitators, as detailed in Section 1 of this report. MoneyMinded enables all staff to have the same knowledge regarding finances and the tools to promote this.

Women who present to Berry Street's family violence services have different levels of financial skills and financial stress. Berry Street staff noted that women who have experienced economic abuse require more support to manage their finances. It was also noted that women who were new migrants to Australia, had mental health issues or had disabilities, were more vulnerable to economic abuse.

"Generally, if he [partner] has had control of her wallet or phone then she won't have any ideas on budgeting and that sort of stuff, and if he said when she can buy things."

(Berry Street worker)

Berry Street plan to provide MoneyMinded as a formal workshop series in the coming year. To date it has prompted staff to confidently have discussions with clients about budgeting and saving: critical in developing financial independence which underpins their housing security. Margaret's story on the following page details the experience of a Berry Street client whose case manager used aspects of MoneyMinded during the support period. The case manager used MoneyMinded in the form of 'conversations' around budgeting and saving and reinforced this knowledge during grocery shopping trips.

The future

It is early days for the integration of MoneyMinded into Berry Street's family violence services. The staff have gained from the program both personally and professionally. Staff are beginning to use concepts from the program within their case management activities. Staff have experienced the benefits of the program and are enthusiastic in expanding its reach with their clients. Berry Street plans to provide MoneyMinded group workshops to their clients in the coming year and plans to explore the expansion of the Saver Plus program to their client base across the Central Highlands-Western District in Victoria. Berry Street staff have experienced and understand the power of goals, to build self-efficacy, self-empowerment and ultimately (among other important goals) promote financial independence for their clients.

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