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Acknowledgement of Country

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

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Building effective policies and services to promote women’s economic security following domestic violence: State of knowledge paper

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This report addresses work covered in ANROWS research project 4.6 “Building effective policies and services to promote women’s economic security following domestic violence”. Please consult the ANROWS website for more information on this project. In addition to this paper, an ANROWS Horizons and ANROWS Compass will be available at a later stage as part of this project.

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Executive summary

Australia aims to reduce domestic violence, as part of its *National Plan to Reduce Violence against Women and their Children 2010-2015* (Council of Australian Governments, 2011). As part of this agenda, policy makers, domestic violence researchers, advocates and service providers, and unions and employers are paying increasing attention to the nature of domestic violence and abuse, and the diverse tactics it can involve. This has led to recognition of the financial or economic dimensions of domestic violence, and the adverse impact violence has on women's economic wellbeing (Franzway, 2008; Franzway, Zufferey, & Chung, 2007). This report outlines the state of knowledge about the economic tactics and financial impact of domestic violence, and ways to promote women's economic security during and following violence.

Perpetrators of domestic violence use multiple control tactics which exacerbate women's economic disadvantage. As well as physical and psychological abuse, perpetrators may attempt to control women through financial or economic abuse, involving attempts to prevent or control women's ability to acquire, use and maintain resources. There are many ways economic abuse can be perpetrated (Camilleri, Corrie, & Moore, 2015). It can involve preventing or interfering with women's participation in education, training and employment, or with their acquisition or use of economic resources. It can also involve refusing to contribute to economic resources or generating economic costs for women (Adams, 2011; Braaf & Meyering, 2011; Branigan, 2004; Consumer Utilities Advocacy Centre, 2014; Costello, Chung, & Carson, 2005; Macdonald, 2012a).

Even where tactics of economic abuse do not occur, the physical and psychological dimensions of domestic violence have economic effects, and result in financial disadvantage for women. This disadvantage is experienced in different ways by women in different circumstances. It influences when and how women can avoid or escape violence, and how they can participate in employment and society during and following violence, ultimately undermining women's independence and wellbeing over the life course.

The impact of domestic violence on women's economic security

This state of knowledge paper discusses the impact of violence on women's capacity to attain economic security through paid work, as well as through child support, property settlements, housing access, debts and access to credit. We discuss how the physical, psychological and economic tactics of abuse reinforce the financial disadvantage experienced by women, and present a barrier to eliminating violence. Domestic violence affects women of all ages, cultural, social and economic backgrounds, and relationship types, and with diverse needs (Tually et al., 2008). Violence raises the risk of poverty across these differing groups, and women with wealth or high incomes as well as those with lower incomes may require financial assistance following violence, given the costs associated with escaping abuse, such as relocating to a new area to escape abuse, loss of employment, or legal costs associated with ending a relationship. Economic security would give women alternatives to abusive relationships and the means to avoid and leave abusive partners. As such, pursuing economic equality between the sexes offers a broad strategy for the primary prevention of family violence. More specific strategies targeted at economic empowerment for the individuals who have experienced violence, and strengthening the systems that can support them, are also necessary for overcoming the financial disadvantage resulting from violence and abuse.

For those who undertake paid work, violence has negative impacts on job satisfaction, remuneration and employment stability, and these effects can persist for several years after the violence has ended (Crowne, Juon, Ensminger, Burrell, McFarlane & Duggan, 2011). Those not in paid work may lack independent resources to end violent relationships. Violence can undermine compliance with the welfare and employment services intended as supports, and exacerbate economic dependence on a perpetrator (Brush, 2000). The detailed recommendations relating to the income support system made by the Australian Law Reform Commission (2011) remain relevant, including those recommending improving the capacity of Centrelink staff to respond to family violence, and amending the Job Seeker Classification Instrument to help caseworkers effectively identify and respond to jobseekers affected by family violence.

Legal outcomes following separation from violent partners, and provision of child support payments, are also important

to women's economic security following experiences of violence. Violence can be a barrier to accessing child support payments, as those with experiences of family violence are less likely than others to pursue child support, even where it involves minimal contact with an abuser (Fehlberg & Millward, 2014). Women with experiences of spousal violence receive worse outcomes from property settlements than others, with the costs of legal proceedings deterring women from seeking a share of property, including housing, a major source of wealth and security (Braaf & Meyering, 2011). Safe, affordable housing is a major concern for women who have experienced violence, and there is much evidence of the adverse impact of domestic violence on women's economic security through loss of housing ownership, lack of access to affordable social and private rental housing, and discrimination in the private rental market. Further, women may carry debt and have poor access to credit following domestic violence, with utility debts undermining women's ability to meet essential needs following violence (Consumer Utilities Advocacy Centre, 2014).

Strategies to build women's economic security

Participation in employment, education and training offer women opportunities to improve their economic security following violence (Allen, Bybee, & Sullivan, 2004). However, strategies to address domestic violence have historically emphasised immediate practical needs such as crisis accommodation, legal assistance and counselling (Chung, Kennedy, O'Brien, & Wendt, 2000; Sanders, 2014). Less attention has been given to either those initiatives that support women's economic independence as a strategy of domestic violence prevention, and those which help women build and rebuild economic security following violence, both in the short and longer term (Sanders, 2011).

In Australia, although there have been some local and innovative approaches, the low level of resources available to domestic violence services makes it difficult to both undertake preventative work, or to systematically plan for employment, education and training to support women's economic security over the longer term (Costello, Chung & Carson, 2005; Finance and Public Administration References Committee, 2015). There is a need for increased and better

coordinated service capacity in the areas of prevention, early intervention and crisis support (Finance and Public Administration References Committee, 2015). A key challenge in preventing and addressing domestic violence, including its economic dimensions, is that it is multifaceted, and so requires comprehensive and integrated responses across many policy areas, including health, housing, policing, criminal and family law, education and employment. This requires coordinated, integrated approaches between jurisdictions, systems, levels of government, and non-government organisations, and across professional groups, as identified in the National Plan (Council of Australian Governments, 2011).

The State of knowledge paper analyses strategies to improve women's security in the main areas of policy that shape women's economic status: welfare systems and other supports, including income support, employment, education and training, and financial management; industrial systems, relating to paid employment and working conditions; consumer protections, relating to debt and credit; and legal strategies, including family law and child support, this shows:

- a need for income support, employment, housing, financial, education, legal and other systems to promote women's economic security to prevent, identify and respond to domestic violence;
- a need to recognise the strategic role of immediate and longer-term housing and employment security for women following violence;
- the importance of specialist domestic violence knowledge and skills across government, business and non-government agencies working with women who may have experienced violence, and initiatives to develop knowledge in mainstream organisations and collaboration between mainstream organisations and specialist services and programs; and
- the importance of integrated approaches to domestic violence, to address the range of interacting factors that impact on the immediate and longer-term needs of women and children who have experienced violence.

The material reviewed reiterates the need to improve the capacity of Australia's income support and employment service systems to screen for and address violence, to support women in their disclosures, and ensure consistency, transparency and fairness in the treatment of women who have experienced violence. Building capability within employment services is particularly important to promoting women's economic security. Building capability in employment service provision would help to identify instances of domestic violence among women seeking work; recognise it as a barrier to work, job search or study; and promote better outcomes for women through the education, training and employment systems,

including through collaboration with specialist domestic violence services. Housing security can also be promoted through programs to keep women and children safely in their homes and help perpetrators to leave, and through supports to sustain mortgage payments and tenancies in rented accommodation.

Financial education and financial management services are also important strategies for developing women's economic security, providing a basis for reducing debt, and building savings, assets and confidence following violence (Kovach, 2009; Macdonald, 2012d). Asset building strategies such as micro-loans and matched savings accounts for survivors of domestic violence have been used in the United States to facilitate access to education, training and business development, as well as residential stability. In Australia, there is a need to both map the extent of microfinance initiatives for women who have experienced violence and evaluate them, in order to identify ways to take successful initiatives to scale, and build on their success (Macdonald, 2012d).

In the industrial sphere, domestic violence protections in industrial instruments, including access to domestic violence leave, provide strategies for reducing the impact of violence on women's workforce participation, job tenure and economic security (Baird, McFerran, & Wright, 2014). Collective approaches are most comprehensive, such as the adoption of domestic and family violence clauses in enterprise agreements and awards, combined with legislative and employer policies, education and training and cultural change. Managers within organisations play important roles in generating change, including by educating supervisors and ensuring cultures of safety, confidentiality and support for women at work.

Consumer protections offer a further set of strategies for improving women's economic security, as financial institutions and utility companies can establish clearer pathways through which women can address debts and bills which may result from economic abuse. Recognising economic abuse in the courts, and ensuring access to legal information, advocacy, affordable representation and compensation are also essential for achieving fair financial outcomes.

Introduction

Economic and financial security is central to the wellbeing of women and children during and following experiences of domestic violence¹. Like other women, those who have experienced violence need economic resources to meet their daily needs and those of their children, achieve acceptable living standards, participate in society, and control their lives. But unlike other women, those who have experienced violence have particular economic needs arising from physical and psychological experiences of violence, and from economic or financial abuse (Franzway, Zufferey & Chung, 2007; Macdonald, 2012a). Women who have experienced violence must thus negotiate the financial challenges associated with abuse, in addition to the inequalities in income and wealth that women who have not experienced violence confront (Cameron, 2014b). These violence-related challenges tend to be particularly acute at the point of separation and immediately following, including health and legal costs, and costs of obtaining safe housing. Research has indicated that loss of income after leaving a violent relationship is a near universal experience, and women who have experienced violence achieve worse outcomes from property settlements than those who have not (Cameron, 2014b; Fehlberg & Millward, 2014). Further, the economic difficulties arising from experiences of violence and relationship breakdown reverberate through women's lives and increase hardship in the long term, having ongoing consequences for women's physical and psychosocial health, their housing, education, employment, relationship quality and parenting across the life course (Macdonald, 2012a).

Developing strategies to promote women's economic wellbeing is important in the context of the significant impact domestic violence has on business productivity and the national economy, as well as the private impact it has on individuals and families. It has been estimated that around 1 in 6 women (16.9 percent) have experienced violence from a partner since the age of 15 (Australian Bureau of Statistics, 2012). As well as impacting adversely on women's mental and physical health, and their education and employment outcomes, there are significant costs arising from domestic violence for employers, governments and society more broadly. Violence against women and their children was estimated to cost the Australian economy around \$13.6 billion in the 2008-09 financial year (National Council to Reduce Violence against Women and their Children, 2009) and is expected to rise to \$15.6b in 2021-22 ((Council of Australian Governments, 2014). For governments, domestic violence increases the costs of health care, legal and justice systems, as well as government transfer payments. Access Economics (2004) found that having experienced physical violence in the past three years increased the probability of receiving government benefits, including family payments, by 35.5 percent, although this does not reflect the impact of non-physical forms of domestic violence. A decade ago, the cost of the additional payments required as a result of domestic violence was estimated to be \$600 million annually (Access Economics, 2004). Violence also presents costs to businesses, in terms of employee absenteeism and lost productivity (Reeves & O'Leary-Kelly, 2007). The National Council to Reduce Violence against Women and their Children (2009) estimated that without effective interventions, by 2021-22, domestic violence will cost Australian employers \$456 million per year.

As this state of knowledge paper shows, these personal, business and national economic costs can be both prevented and minimised through effective policies and programs. Initiatives to improve women's economic status in society generally can help reduce gender-based violence. Improving recognition of economic abuse can help reduce its prevalence; and specific programs can help support the economic security of women who have experienced violence. To build knowledge in this area, the remainder of the report draws on academic and policy literature to explore the economic dimensions of domestic violence, and strategies for promoting women's economic security following experiences of violence.

¹ We use the term "domestic violence" to refer to behaviours which are controlling, violent or threatening, between people who have (or have had) an intimate relationship (Council of Australian Governments, 2011). "Family violence" is a broader term, which refers to these behaviours in a wider range of family relationships, such as between parents and children. We prefer the narrower term as our discussion relates primarily to violence between partners or former partners.

Literature and document review methods

The review is based on detailed searches of English language academic literature relevant to understanding the economic aspects of domestic violence, and the role of policies and services in building economic security for women who have experienced it. We searched a range of generalist databases such as Scopus and Web of Science, along with specialist databases, such as Violence & Abuse Abstracts and Social Service Abstracts. A full list of the databases and search terms are in Appendix A. We limited our search to articles published between 1996 and February 2015, but set up alerts to identify articles from the same search terms published later. We supplemented the academic database search with documents obtained through a grey literature web search focused on Australian policies and services (see Appendix A), along with personal collections and peer recommendations. Once duplicates were removed and articles were screened for relevance, our searches resulted in a total of 220 publications.

Structure of this paper

First, the paper explores evidence about the nature and impact of economic abuse, the financial consequences of domestic violence, and the ways domestic violence can contribute to women's economic disadvantage across the life course. It then considers the main themes arising from research about the impact of domestic violence on women's economic security, which relate to paid work, welfare to work transitions, access to justice, including care of children and property settlements, housing, and debt and access to credit.

The report then continues to draw on academic and grey literature to explore key strategies to respond to women's financial needs following violence. We discuss improving economic security of women who have experienced violence in four main categories:

1. *Welfare and other systemic support strategies*, whereby income support, employment, education and training, financial management and housing systems help reduce the risks of poverty among women who have experienced violence;
2. *Industrial strategies*, whereby employment conditions and human resource practices can help protect women's access to employment related income;
3. *Consumer protection strategies*, which assist women to address debts and bills which have resulted from economic abuse and the disruption of separation from domestic violence.
4. *Access to justice*, which can help reduce the loss of wealth for women experiencing breakdown of a relationship where violence has occurred, or can help to prevent and address discrimination based on exposure to domestic violence.

The report highlights the need for strategies to be integrated and comprehensive across and within these areas in order to be most effective in addressing the economic disadvantage resulting from experiences of domestic violence.

The economic dimensions of violence

Domestic violence is perpetrated through multiple control tactics. While most research has focused on the physical and psychological dimensions of abuse, there is increasing recognition of tactics of economic abuse, whereby perpetrators attempt to prevent or control women's ability to acquire, use and maintain resources. This section explores the economic dimensions of domestic violence, discussing the ways that economic abuse can be used to deliberately compound the financial hardship and disadvantage faced by women. However, even where economic abuse is not a deliberate tactic of violence, physical and psychological tactics of violence also result in financial disadvantage for women.

Economic abuse as a tactic of violence

Like other forms of domestic violence, economic abuse has often been considered a private matter, but is now recognised in law and policy as a public problem. Economic abuse is formally recognised in definitions of family violence in Victoria, South Australia, Tasmania and the Northern Territory, for example, although the precise definition differs (Australian Law Reform Commission, 2010).

While there is no definitive typology of the tactics of economic abuse, it includes a range of controlling behaviours which may keep women economically dependent and socially isolated (see, for example Adams, 2011; Australian Law Reform Commission, 2010; Braaf & Meyering, 2011; Branigan, 2004; Camilleri, Corrie & Moore, 2015; Consumer Utilities Advocacy Centre, 2014; Costello et al., 2005; Macdonald, 2012a; McFerran, 2011). These tactics include:

- **Interfering with women's participation and performance in education, training and employment**, to prevent acquisition of economic resources. For example, prohibiting women from working or seeking work, sabotaging transport or childcare, destroying documents or work, harassing co-workers, undermining women's capacity to obtain a job or achieve at work, humiliating women in front of colleagues, depriving women of sleep, or injuring women so they cannot attend work or education;
- **Preventing women from acquiring other economic resources**. For example, taking or controlling money, preventing financial autonomy, preventing access to bank accounts or credit, preventing acquisition of assets or refusing to jointly hold assets.
- **Preventing or interfering with women's use of economic resources**. For example, denying access to money or providing an inadequate allowance, spending women's earnings, controlling bank accounts or assets, limiting women's role in financial decision making, monitoring spending, restricting access to vehicles or communications, or coercing a woman to relinquish assets.
- **Refusing to contribute to economic resources**. For example, making women take sole responsibility for bills and household expenses as a form of control or punishment, withholding child support, or refusing to earn an income;

- **Generating economic costs for women.** For example, stealing money, accumulating debts, coercing women to take out loans, acquire debts or claim social security payments, damaging household property, pawning property, obtaining credit in a woman's name, or coercing a woman to commit fraud.

Abusers may employ economic tactics without engaging in the forms of abuse more typically associated with domestic violence, such as physical violence. However, the tactics or behaviours of economic abuse often accompany physical and psychological abuse. They may be more difficult to recognise than physical and psychological abuse, as women's lack of economic power can be overlooked where it is the social norm for men to acquire and control more resources than women. Cultural taboos around discussing income, wealth and household financial arrangements have prevented disclosure of economic abuse and hidden women's economic inequality. However, while economic abuse may occur in isolation, it is commonly entwined with physical and emotional abuse (Macdonald, 2012f; Sharp, 2008).

Based on focus group discussions with 125 women who had experienced violence in Victoria, Cameron (2014b) identified the most common tactics of economic abuse perpetrated by partners or former partners. These were:

- keeping financial affairs secret (experienced by 79 % of participants);
- excluding women from major financial decisions or ignoring their opinion (62%);
- making women feel they were not capable of managing money (60%);
- insisting on controlling household finances and assets (54%);
- monitoring women's spending (50%); and
- refusing to pay or help with childcare (49%).

Other behaviours reported by smaller proportions of women in Cameron's study included putting bills or loans in the woman's name; refusing to contribute to household expenses, work or share assets; and preventing women from working or studying (Cameron, 2014b). Clearly, these tactics and behaviours are not a distinct form of abuse, but rather, are entwined with the multitude of psychological and emotional tactics.

Other Australian research underlines the importance of the workplace in tactics of economic abuse (McFerran, 2011). As the *National Domestic Violence and the Workplace Survey* (McFerran, 2011) showed, 48 percent of those who

had experienced domestic violence said it had affected their capacity to attend work. The most common reason was physical injury or restraint (67%), followed by hiding keys or disrupting transport plans (28%) and failing to care for children (22%). Further, almost 1 in 5 of those who experienced domestic violence in the last 12 months (19%) reported that violence continued in the workplace, most commonly through abusive communications (12%) or the abuser coming to the workplace (experienced by 11% of respondents who experienced domestic violence in the previous 12 months).

Prevalence of economic abuse

Data on the prevalence of domestic violence is limited. There is little evidence about the prevalence of economic abuse in Australia, and estimates would depend on the precise definition used and the means of data collection. Of course, there are difficulties in estimating community prevalence of any kind of domestic violence let alone different tactics of violence, and the stigma of violence combined with the stigma of economic dependence may compound problems of under-reporting. Further, lack of recognition of economic abuse by police, whose immediate concerns will be securing women's physical safety, may be barriers to reporting and data collection. Notwithstanding these barriers, researchers have estimated that around 80 percent of women who experienced domestic violence experienced economic abuse (Evans, 2007; Macdonald, 2012a).

Overseas, studies have provided several estimates as to the prevalence of economic abuse. A review of a number of studies by Sharp (2008) found that between 43 and 98 percent of women in the United Kingdom who experience domestic violence were estimated to also experience economic abuse. However, these wide ranging estimates come from studies based on small samples (less than 250 women), and further estimates based on larger populations are needed. Sharp (2008) also cited findings from the 2001 *British Crime Survey* that although four percent of women had experienced domestic violence over the past year, when financial abuse was included the figure increased to six percent. This may indicate that economic abuse frequently occurs without other kinds of abuse; or perhaps that it is more likely to be reported than other forms of abuse. In any case, economic abuse should be considered a common experience which may or may not co-occur with the physical and psychological tactics and behaviours commonly associated with domestic violence. In any circumstance, it affects women's ability to escape violence, and has negative consequences for employment participation and security following violence, and for women's economic independence and wellbeing over the life course.

Economic resources and experiences of violence

Even where economic abuse is not a deliberate tactic of violence, domestic violence contributes to difficulties for women in sustaining education, job-searches and employment, and so undermines women's financial prospects in the short and long-terms (McFerran, 2011; Staggs & Riger, 2005). Importantly, economic security affects a woman's abilities to leave abusive relationships. Women require financial resources to transition from violent relationships, and as abusers may control finances and render women reliant on the abuser, financial insecurity is a key reason that women remain in or return to abusive relationships (Macdonald, 2012a). Those who leave violent relationships may need to leave their homes and jobs quickly, with few possessions or identity documents; and some may be unwilling to use bank accounts or credit if this risks leaving an information trail that would expose their location (Sharp, 2008). As such, a lack of access to economic resources presents barriers to leaving violent relationships, and major complications for those who do leave.

Further, a lack of economic resources hinders a woman's recovery from experiences of violence. Broader trends in public service provision and the welfare state mean social security safety nets have contracted in recent decades, shifting the burden of costs for health and education onto individuals and households (Pierson, 1996; Shaver, 2002). Income support is inadequate or inaccessible for many women, and many women (e.g. temporary residents) are ineligible for income support payments, exacerbating their vulnerability. In this context, a lack of money reduces women's access to the health, welfare, and legal supports which are necessary to recover from experiences of violence, and may delay or prevent women from accessing the services they need (Braaf & Meyering, 2011). Women may also carry ex-partners' debts after leaving (Braaf & Meyering, 2011). As such, economic disadvantage constitutes both a major obstacle for women seeking to leave abusive relationships, and a barrier to achieving safety, security, independence and wellbeing following violence (Boyce, Koliner, Koplun, Trifone, & Wong, 2014; Macdonald, 2012a).

Domestic violence has economic consequences which tend to shape women's livelihoods for a long time after violent relationships have ended. These consequences relate to the loss of property, and also the cumulative loss of income, as abuse often interferes with employment and lowers earnings.

Loss of property or other assets means that throughout the life course, women who have experienced violence are likely to lack resources to draw on in times of hardship (Adams, 2011). In addition, expenses associated with medical and mental health care, and legal representation, along with safe housing, may be ongoing or protracted.

Moreover, economic abuse may be used to undermine women's independence and wellbeing even after relationships have ended. Indeed, economic abuse may emerge, continue or escalate post-separation, including during attempts to resolve financial matters through the court or child support systems. As such, it is a way abusers may seek to control women's lives after separation (Cameron, 2014a). Furthermore, physical and psychological harm as well as economic abuse contribute to long term financial disadvantage, so women who have experienced violence are likely to require additional economic resources across the life course.

Research about women's economic security and domestic violence

The physical, psychological and economic tactics of abuse contribute to immediate and longer term financial disadvantage for women. Domestic violence affects women of all ages, cultural, social and economic backgrounds, and relationship types (Tually, Faulkner & Cutler, 2008). Domestic violence raises the risk of poverty across these differing groups, and financial supports will be required for women with wealth or high incomes as well as those with lower incomes, given the costs arising from abuse, and associated with ending it. These may include costs of safe housing, relocating to a new area to escape abuse, loss of employment, or the legal costs associated with ending a relationship, for example. Women with wealth shared with a perpetrator, such as equity in a house, may need supports to gain access to it. Women with complex needs or experiencing poverty or disadvantage, such as low income women, Indigenous women, women living in remote and isolated areas, women with disability, sexual or gender minorities, older women, women from culturally and linguistically diverse backgrounds and women dealing with migration issues, face additional challenges (Braaf & Meyering, 2011). Further, gaps in the service system have greater impact on those women who face greater challenges. However, the literature to date lacks sufficient detailed analysis of the different ways financial disadvantage may be generated, and how it may be addressed for different groups of women.

This section identifies and explores the main themes in the literature relating to domestic violence and economic security. First, we explore the burgeoning literature on domestic violence and paid work. We then explore the state of knowledge relating to welfare to work transitions in the context of violence; along with the impact of domestic violence on access to justice, including child support policy and property settlements, housing and debt, and access to credit.

Domestic violence and paid work

Understanding relationships between violence and paid work

There are several frameworks for thinking about the relationship between domestic violence and paid work (Hughes & Brush, 2015). Lloyd (1997) points out that various interpretations of the relationship between violence and women's participation in paid work can co-exist, given the diversity of circumstances in which violence occurs, the range of circumstances of working women, and the range of ways that paid work and violence can be entwined. The most prevalent is what has been termed the "exposure and exchange" model. This emphasises the benefits for women of undertaking paid work or education outside the home, as women will have lower exposure to abuse where they undertake activities independent from their partner, and because the income they earn increases women's bargaining power and independence, helping to curb or escape abuse (Hughes & Brush, 2015; O'Campo, McDonnell, Gielen, Burke, & Chen, 2002). The workplace also provides a source of social support. McFerran (2011) found that 45 percent of respondents with recent experience of domestic violence discussed the violence with someone at work. It was discussed most often with co-workers or friends at work, rather than supervisors, human resource staff, or union representatives.

In contrast to the idea of paid work as a source of women's empowerment, "backlash" models emphasise how violent men can respond to women's increased economic independence by escalating their abuse (Hughes & Brush, 2015). In this framework, gaining economic resources is understood to increase vulnerability to violence, as perpetrators respond to the independence that employment and education can bring about by escalating their abuse (Riger, Staggs, & Schewe, 2004). Another model for thinking about paid work focuses on "employment sabotage" as a technique of abuse. In this frame, the workplace, and women's participation in paid work, provide men with potential sites to exert control. Interfering behaviours included stalking women at work, contacting women or co-workers, preventing attendance at work or causing women to be late. Swanberg, Logan, and Macke (2005) for example found abuse frequently involved interfering with women's paid work and contributed to poor work relationships and performance, and absenteeism.

Recognising that employment sabotage is a technique of abuse shows that as well as affecting women, partner abuse affects employers and economies. However, domestic violence has been conventionally viewed as a private matter, and organisations have generally been slow to recognise how partner violence affects their workplaces, including through loss of productivity (Reeves & O’Leary-Kelly, 2007; Swanberg et al., 2005). Based on a survey of over 2000 employees, Reeves and O’Leary-Kelly (2007) showed how experiences of violence generate costs for employers, impacting on productivity related behaviours such as absenteeism, tardiness, and distraction. Co-workers are often directly affected by the family violence that colleagues are subjected to (McFerran, 2013). Further, customers or clients may also be exposed, and potentially traumatised or harmed by witnessing violent events.

While there is a diversity of possible relationships between domestic violence and paid work, these can co-exist. In some circumstances, male violence can reduce female labour force participation, while in others it can increase it (e.g. when it spurs women to obtain independence), and in other cases the effects of violence on women’s paid work may be unclear or ambiguous (Lloyd, 1997). Helpfully, Lloyd (1997) points out that rather than explaining the relationship between violence and work as one of either empowerment or backlash, it is helpful to understand violence as having varied impacts on work, as women respond to the varied tactics of violence in diverse ways, and there are large differences among women in the kinds of resources they can bring to bear on their circumstances.

The impact of violence on paid work

Although there is much diversity in women’s experiences, responses and resources, studies have noted how abuse tends to have negative impacts on a range of work outcomes, including attendance, performance, workplace safety, job satisfaction, remuneration, and employment stability (Adams, Tolman, Bybee, Sullivan, & Kennedy, 2012; Banyard, Potter, & Turner, 2011; McFerran, 2011, 2013). Employment sabotage may be a deliberate tactic. Australian survey research (McFerran, 2011) has shown that most often, this occurs by disrupting a woman’s capacity to attend work, as a result of physical injury or restraint, or through disrupting transport plans, for example by hiding keys. Violence at home may spill over to continue at the workplace, most commonly through abusive phone calls and emails, or through abusive partners physically coming to the workplace (McFerran, 2011). These tactics result in poor work performance, absenteeism and

tardiness (McFerran, 2011). Qualitative research in Australia has also shown how women faced difficulty in entering or re-entering the workforce after separating from a violent partner. Braaf and Meyering (2011) found childcare and housing problems were obstacles to workforce participation, as well as poor mental and physical health, and a lack of skills or employment history, due to economic abuse. Many women who have experienced domestic violence may also have employment histories which have been influenced by the need to leave a job abruptly to escape violence, making it difficult to secure subsequent positions.

Research based on five waves of a survey of 503 single mothers in Michigan, USA, pointed out that although women with abusive partners may be employed at similar rates to other women, they tended to have lower stability in their employment, and more disrupted work biographies (Adams et al., 2012). This may result from them being actively prevented from getting a job, being forced to quit, or being fired for poor attendance or poor job performance (Adams, Tolman, Bybee, Sullivan & Kennedy, 2012). Tolman and Wang (2005) similarly found that experiencing partner violence tended to reduce the amount of time women spent employed. This was the case both while the abuse was occurring and after it had ended, suggesting abuse diminishes women’s capacity to sustain employment throughout the life course.

Although protection orders should help stop abuse and end the many ways it interferes with women’s paid work and income, legal protections may not provide a clear linear pathway to economic security. Based on social security records of 3923 Pennsylvanian women in the late 1990s, Hughes and Brush (2015) found that the period when women applied for a protection order was characterised by earnings instability and financial cost, and that losses were not recouped later. A short-term fall in earnings was not unexpected, as the disruption associated with applying for a protection order may reduce hours or be associated with a change in jobs to escape the abuse. However, longer term stalls in earnings were more surprising, and suggest that women’s economic experiences during the period of attempting to stop the abuse may linger.

Based on a longitudinal study of 220 homeless women in the United States recruited from shelters and welfare services and 216 low-income women who were not homeless, Browne, Salomon, and Bassuk (1999) examined the impact of violence on paid work. They found that those who experienced physical violence from male partners had only one third the odds of maintaining 30 hours of paid work for six months or more compared with women who had not had this experience.

That is, there was a negative relationship between partner violence and women's work stability (Browne, Salomon & Bassuk, 1999). This reinforces the expectation that violence may contribute to higher job turnover, as women may need to leave their jobs or move away due to violence, because of the impact of abuse on mental health, or because of the need to attend to health, housing, and legal matters, or lack of childcare (Braaf & Meyering, 2011).

Experiences of violence have sustained effects on women's employment. Even three years after violent relationships have ended, women have been found to experience difficulty in sustaining a job (Adams et al., 2012). Partner violence has been found to impact on employment stability after nearly 6 years, although women's mental health was a mediating factor (Crowne et al., 2011). As abused women don't spend as much time in paid employment as non-abused women, they often lack access to employment related benefits such as sick leave, parental leave and retirement savings, where these are contingent on sustained employment (Adams et al., 2012). However, research hasn't fully unpacked the dynamic over time of the economic effects of violence, and for how long they remain apparent, nor the full range of ways personal resources, individual circumstances, and broader contextual factors can affect women's employment following violence.

Income support and welfare to work transitions

Australia's income support system aims to support individuals, families and communities to achieve self sufficiency through paid work. To this end, the Department of Human Services administers a range of payments to individuals and families, which were described in the recent McClure review of the welfare system as highly complex and difficult to administer, as well as to understand and navigate (Reference Group on Welfare Reform, 2015).

The McClure review has called for the system to continue to place greater focus on employment and promoting capacity to work. This reflects a key trend in welfare systems in Australia, the UK, US and other countries, towards the increasing conditionality of income support payments with the aim of promoting participation in paid work. In seeking to move welfare recipients into work, income support has taken on a more residual role, with tight eligibility for payments (including residency requirements), long waiting times, and low payment levels. In Australia, an agenda to promote "welfare to work" was introduced by the Howard Government in 2006, resulting in policy changes to increase the range and number of people required to look for and accept paid work. This included moving many single mothers from sole parent payments where they were not expected to seek work, to Newstart Allowance, thus introducing job search requirements (Grahame & Marston, 2012).

These arrangements have implications for women who have experienced domestic violence. The qualitative study by Braaf and Meyering (2011) involving 57 women who had experienced violence found that all of the women were highly concerned with, and were making efforts to improve, their economic position but their efforts were often frustrated. A key obstacle is that the jobs that welfare-leavers obtain are likely to be low wage, low quality and casual (Cook & Noblet, 2012; Cox, Priest, Wales, & Wales, 2008) and that mandatory employment associated with welfare-to-work may be associated with lower quality of life, lower job satisfaction and reduced autonomy to decide how to balance parenting and employment (Blaxland, 2009; Cook, Davis, Smyth, & McKenzie, 2009; Cook & Noblet, 2012). Mandatory employment may in some circumstances conflict with capacity for good parenting, and that there is a need to respond to individual needs and situations, including women's needs for safety and stability, rather than adopt a blanket approach that assumes that employment will always be beneficial to sole parents (Cox et al., 2008; Grahame & Marston, 2012).

For some women who have experienced domestic violence, employment may provide a pathway to economic security; however, for some other women, factors such as the physical and mental health impacts of violence on themselves or their children, may mean that they need to defer employment and place priority on dealing with these issues and personally

providing a high level of care for their children (Braaf & Meyering, 2011). This is consistent with the more general literature on single mothers and welfare to work that emphasises the need to ensure that welfare to work policies are enacted so as to promote participants' quality of life (Cook, Davis, Smyth & McKenzie, 2009; Grahame & Marston, 2012).

In the context of welfare to work changes, the income support system has been recognised as difficult to negotiate for people who have experienced violence. Entitlements such as Special Benefit, which equates to a week of income support payments, are nowhere near adequate for meeting women's heightened resource needs following violence, and many women, including temporary migrants, lack access (Braaf & Meyering, 2011; Corrie, 2013; Macdonald, 2012c). Women receiving Parenting Payment Single or Newstart Allowance experience high rates of poverty, lack savings, and often cannot pay bills on time (Macdonald, 2012c).

Braaf and Meyering's (2011) qualitative study found that the specific needs of women who had experienced violence were poorly catered for in the policies and procedures of the income support system. Women reported a range of difficulties accessing income support payments and transitioning to work. These were lack of information, conflicting information, no assistance to fill in forms, the waiting time for payments, having payments cut off due to administrative errors, poor staff manner and having to retell their experience of domestic violence because they saw a different staff member on each visit. Both the women and the workers who participated in Braaf and Meyering's study identified systemic issues impacting on women's capacity to achieve economic security, including inadequate levels of payments, and strict welfare to work requirements which failed to recognise the impact of domestic violence. While some women have found Centrelink helpful in their transitions from violence, others reported difficulties finding eligibility information, including for Crisis Payment, or found their payments were delayed (Braaf & Meyering, 2011). Women who had experienced violence frequently did not receive information about their rights and entitlements in the income support system. Many had negative interactions with staff, including being asked to repeat their stories several times and to different people, and not being able to access help to complete forms. Some reported application requirements were onerous, that they were deterred from disclosing violence, or were traumatised by having to retell experiences to staff (Braaf & Meyering, 2011). Women also found there were long waits for payments to be processed, and some experienced loss of payments due to administrative errors (Braaf & Meyering, 2011).

More extensive exploration of welfare to work policies comes from studies undertaken in the United States, where welfare to work policies have included tighter eligibility requirements,

a limit on the number of years for which payments can be received over the life course, and sanctions for non-compliance. Brush (2000) pointed out how women who have experienced violence may have strong incentives to increase their economic self-sufficiency, and high stakes in complying with welfare requirements. However, experiences of violence act as obstacles to transitioning from welfare to work. Indeed, experiences of violence have been found to be more powerful predictors of drop-out rates of welfare programs than caring responsibilities or human capital factors, yet welfare policy often ignores the relationship between work and domestic violence, risking jeopardising the safety and success of poor women (Brush, 2000).

Access to justice

Braaf and Meyering's (2011) study identified legal issues as a key area affecting women's financial outcomes. Legal proceedings can be a source of financial stress and uncertainty with some legal action spanning many years with uncertain and sometimes adverse outcomes. Violence is common and may be heightened post-separation (Laing, 2003). Community legal and court resources lack resources to fully deal with domestic violence and economic abuse (Camilleri et al., 2015). Some groups of women, including women who have experienced trauma, Aboriginal and Torres Strait Islander women, women from culturally and linguistically diverse backgrounds and women with disabilities face additional barriers in accessing justice (Women's Legal Services Australia, 2013).

Care of children and child support

The Australian family law system includes both non-legal and legal services, including family support, legal assistance and courts. Arrangements about the care of children made either by agreement between the parents or through the family court system determine child support payments through the Child Support Agency (Productivity Commission, 2014). Where there is domestic violence, individuals may agree to potentially unsafe or unfair arrangements, and parenting orders made through the Family Court are more appropriate (Productivity Commission, 2014; Smyth, Weston, Moloney, Richardson, & Temple, 2008). Further, the *Family Law Act 1975* (Cth) contains a general presumption of equal shared parental responsibility, and although this is not intended to apply in situations of violence, this safeguard does not always operate because of the difficulty in proving violence and the fact that many victims are unrepresented in court and many matters are settled in mediation without legal assistance due to limits to legal aid (Women's Legal Services Australia, 2013). This outcome has implications for both safety and for women's financial settlement, including child support, property and spousal maintenance (Braaf & Meyering, 2011). In particular, there is evidence that shared arrangements tend to drift towards care by the mother over time, without changes to the property division (Smyth et al., 2008).

Child support payments offer a way to maintain economic security for women and children following relationship breakdown. However, accessing these payments may be difficult for women who have experienced violence. Parents with experience of family violence are less likely than others to pursue child support, or may "give up" and choose instead to take on full financial commitment for their children, in order to minimise contact with abusers (Fehlberg & Millward, 2014). Further, those with experience of violence have been found to be more likely than others to report non-compliance with child support payment requirements, and to be more likely to perceive the amount of support to be unfair (De Maio,

Kaspiew, Smart, Dunstan, & Moore, 2013). Patrick, Cook, and McKenzie (2008) argued that child support policy in Australia fails to properly protect women and children from further abuse and from poverty. One reason is that welfare payments are calculated on the assumption that regular child support is received, and recipients are not compensated when it is not received. Sole parents are also ineligible for above the base rate of Family Tax Benefit if they do not seek child support, although exemptions are available (Patrick et al., 2008). Child support outcomes are also problematic, because women are less likely to access legal representation in relation to child support than when negotiating property settlements (Fehlberg & Millward, 2014).

Property settlements

Women's economic security is shaped by property settlements, parenting arrangements, wills, and debt. Since the 1990s there has been increased recognition by Australian Family Law courts of the relevance of family violence in property division under the *Family Law Act 1975* (Cth) (Fehlberg & Millward, 2014). Property settlements among the general population already lead to a shortfall in allocation of financial resources to women because they reflect the financial contributions to the marriage made by each partner and the children's future welfare, but not the future financial needs of the woman (Sheehan, 2002). Men receive the majority of non-domestic assets such as businesses, farms and investments, and the man's superannuation, while women receive the majority of domestic assets, comprising the home and contents. However despite recognition that violence can affect the victim's financial contribution to the relationship, and of financial hardship after separation, women who report spousal violence are more likely than other women to receive a minority share of property (Fehlberg & Millward, 2014; Sheehan, 2002; Sheehan & Smyth, 2000). Although the law provides for superannuation benefits to be divided among both spouses, women may find that in practice superannuation is not included as part of the property settlement (Evans, 2007).

Legal representation, court costs, and lost work days to attend to legal matters result in high costs for women, and may deter women from seeking a share of property. Many women may be unable to afford any representation, or the same quality of representation that men can afford, and this may compromise the quality of representation received (Braaf & Meyering, 2011). Fehlberg and Millward (2014) identified that despite the importance of family law services for women following violence, there is inadequate availability of free or low cost advice on financial and property matters after separation. For example, community legal centres which include Women's Legal Services and Family Violence Prevention Legal Services (the latter targeted to Aboriginal and Torres Strait Islander women) provide little support in property matters. The

majority of Legal Aid approvals are for criminal rather than civil matters and access to Legal Aid for Family Court matters that concern property but not children is even more limited (Productivity Commission, 2014). As such, there could be more comprehensive and effective supports for assisting those exposed to family violence to resolve property and child support arrangements. The Productivity Commission Inquiry into Access to Justice Arrangements (2014) notes that there is a lack of adequate resourcing for civil law matters including family matters.

Further, the shift in family law towards presumptions of shared care is problematic for economic as well as safety reasons. Braaf and Meyering (2011) pointed out that legislative changes in 2006 which emphasised the importance of children maintaining relationships with both parents, resulted in adverse economic outcomes for women, who tended to receive less in financial settlements as a result of shared care arrangements.

Fehlberg and Millward (2014) identified a lack of research in this area, and the need to use larger, representative samples to help develop law reforms that reflect understanding of the relevance of family violence to the financial outcomes of separation.

Housing

Housing is a major source of wealth and security, and loss of housing is a major threat to women's economic wellbeing following violence. In Braaf and Meyering's study, safe, affordable housing was the biggest concern for women who had experienced violence. Many had lost property and incurred substantial costs as a result of leaving the family home, and had experienced regular relocations as a result of continued threats or abuse, contributing to financial disadvantage. A lack of affordable private and social housing and discrimination in the private rental market were contributing factors (Braaf & Meyering, 2011; Chung, Kennedy O'Brien & Wendt, 2000).

Women who have experienced domestic violence are disadvantaged in the housing market, as access to private rental housing involves assessment of risk, with property managers identifying low income, domestic violence, marital breakdown, unemployment, sole parenthood and other issues signifying risk to private landlords and their agents (Short, Seelig, Warren, Susilawati, & Thompson, 2008). Discrimination against women escaping violence in the private rental market is an obstacle to securing long term housing (Chung et al., 2000). Braaf and Meyering (2011) identified that Indigenous women and women from culturally and linguistically diverse backgrounds are particularly likely to experience discrimination. Braaf and Meyering also identified that women who had not previously rented or had only rented in their ex-husband's name faced additional difficulties.

Homelessness resulting from domestic and family violence is a widespread and increasing problem in Australia, with women and children becoming homeless as a result of leaving the home because of fear for their safety (Tually et al., 2008). Forty-three per cent of all female clients of homelessness services including refuges seek help as a result of family or domestic violence (Australian Institute of Health and Welfare, 2014). The number of people seeking help due to domestic and family violence has increased by 9 percent in the year from 2012-13 to 2013-14 (Australian Institute of Health and Welfare, 2014, p. vii). The experience of homelessness, in addition to the effects of domestic violence, has a negative effect on women's economic position (Tually et al., 2008). Women and children who leave the home to escape violence experience "considerable social and personal disruption and financial disadvantage" (Chung et al., 2000, p. 46). For some women, the longer term economic impact of past domestic violence, in particular job loss, poverty and private rental insecurity may play a role in longer term homelessness or homelessness later in life (McFerran, 2010; Tually et al., 2008). Women who have independent and secure finances are best placed to reduce the housing impact of domestic violence (Chung et al., 2000).

Debt and access to credit

Accumulation of debt, and low access to credit, are direct outcomes of financial abuse. Some women may be forced to carry debts incurred by violent partners, including mortgages, credit card bills, and business debts, resulting in poor credit rating or bankruptcy (Braaf & Meyering, 2011). Bills may be put in women's names without their knowledge or consent, and women may not be aware debt is in their name until after they have left an abusive partner (Consumer Utilities Advocacy Centre, 2014). Further, when trying to set up utilities after leaving a violent relationship, some women may agree to take on liability and debt from their former partner, presumably as a strategy for avoiding conflict and obtaining access to essential needs (Consumer Utilities Advocacy Centre, 2014, p. 10).

Women also face penalties from financial institutions as a result of ex-partners failing to pay joint loans, debts and bills (Braaf & Meyering, 2011). A recent report on utility bills in the context of domestic violence (Consumer Utilities Advocacy Centre, 2014) identified and explored two common experiences: victims of domestic violence being pursued for utility debts incurred by abusive partners; and being pursued for their own debts, which they were unable to pay given the financial consequences of domestic violence and economic abuse. These are problematic, as the inability to manage utility debts has implications for women's ability to meet essential needs like electricity and phone access (Consumer Utilities Advocacy Centre, 2014). Further, they can lead to poor credit ratings, limiting access to finance in the future, as well as further fees and financial penalties, limiting women's financial confidence as well as their ability to achieve economic security. Women with poor credit ratings were also more likely to access high cost short term loans from fringe lenders rather than mainstream credit options (Consumer Utilities Advocacy Centre, 2014).

Summary: The impact of domestic violence on economic security

Domestic violence involves multiple tactics of control, including economic abuse. Women who experience domestic violence are financially disadvantaged in both the short and longer term as a result of economic abuse as well as the physical, psychological and other tactics of domestic violence. At the same time, increased economic security through paid work and other strategies may act as a source of empowerment for women experiencing domestic violence, despite the possibility of "backlash" by the violent ex-partner.

The financial disadvantage caused by domestic violence has multiple and interacting impacts in areas including: reduced employment stability, earnings and job satisfaction; difficulty in accessing income support payments and child support payments; obstacles and costs in pursuing legal matters including property settlements; difficulties in meeting immediate and longer term housing needs; exposure to debt and reduced access to credit.

Strategies for promoting women's economic security

As discussed above, economic security would give women alternatives to abusive relationships and the means to avoid and leave abusive partners. As such, promoting economic equality between the sexes more generally is a broad strategy for preventing domestic and family violence. Economic empowerment is also necessary for overcoming the financial disadvantage resulting from violence and abuse. Research suggests that women who access social services following domestic violence wish to address financial issues (Allen et al., 2004). However, strategies to address domestic violence have historically emphasised immediate practical needs such as crisis accommodation, legal assistance and counselling following violence (Chung et al., 2000; Sanders, 2014). Further, gaps in the service system as a whole affect the assistance that is available, with greatest impact on women with more complex needs or requiring specialist support (Braaf & Meyering, 2011). The *National Plan to Reduce Violence against Women* aims to bring together the work of all Australian governments to reduce violence against women (Council of Australian Governments, 2011). However there is not yet a sufficient and coordinated range of services, and cuts to some services adversely impact on women (Finance and Public Administration References Committee, 2015). There is need not only for prevention and early intervention services but crisis support, legal responses and long term support, and for co-operation between governments and non-government stakeholders to improve the capacity of the range of services related to domestic violence (Finance and Public Administration References Committee, 2015).

Policy and service initiatives to support women's economic security in the short and longer term have attracted less attention (Sanders, 2011). Camilleri et al. (2015) suggest that a national education campaign is required through the Attorney-General's Department to raise awareness that economic abuse is a form of family violence. The allocation of \$16.7 million to a national domestic violence awareness campaign as part of the 2015-2016 Commonwealth Budget provides an opportunity to improve understanding of the economic aspects of domestic violence.

In Australia, there have been some local and innovative approaches by individual workers and agencies, but the low level of resources available for addressing domestic violence has made it difficult for services to develop and undertake preventative work, and to systematically plan for the employment, education and training required to support women's economic security over the longer term (Costello et al., 2005; Finance and Public Administration References Committee, 2015). Indeed, a key challenge in preventing and addressing domestic violence, including its economic dimensions, is that it is multifaceted, and so requires comprehensive and integrated responses across many policy areas, including health, housing, policing, criminal and family law, and employment, requiring coordination between different levels of government and non-government organisations. This integration will need to include and reach beyond the elements already conceptualised as potentially comprising an integrated response, such as disclosing abuse, reporting to police, court proceedings, individual and group support and reduction of attrition or repeat victimisation (Australian Domestic and Family Violence Clearinghouse, 2010) to involve income support, employment services and supports, financial management assistance, housing security, asset-building, education and training, employment regulation, human resource management, consumer protection and longer term legal strategies.

This section analyses strategies to improve women's economic security following violence. We analyse the categories related to the main spheres of policy that shape women's economic status: welfare systems, education and training, industrial systems, consumer protections and legal strategies. This shows:

- a need for income, education, housing, employment, industrial, financial, legal and other systems to promote women's economic security after domestic violence, and to be both more proactive and more responsive in identifying and assisting women who have experienced violence;
- a need to recognise the strategic role of immediate and longer-term housing and employment security in promoting women's economic wellbeing and capacity to achieve independence following violence;
- the importance of domestic violence knowledge and skills relevant to women's economic security in government, business and non-government organisations, and strategies for developing these within organisations and collaborating to transfer the knowledge of specialist services and programs; and
- the importance of an integrated approach to domestic violence by different levels and areas of government and non-government organisations, to address the range of interacting factors that impact on the immediate and longer-term needs of women and children who have experienced violence.

Welfare and other support strategies

Income support

The income support payments made by Centrelink to assist eligible individuals and families to achieve self-sufficiency, are an important means of ensuring a basic standard of living, and ensuring women's economic wellbeing before and following violence. Rather than promoting welfare dependency, income support can provide financial support to survivors of domestic violence at times of vulnerability, to support them to enter or re-enter the workforce and establish themselves financially (Evans, 2007). Purvin (2007) emphasises that although measures specifically targeted to women and children who have experienced violence are critical, general measures to advance the security of low-income families also assist the economic security of women experiencing violence, by reducing their dependence on abusive partners and by providing a possible means of escape. As such, income support is important for helping prevent violence, preventing women from experiencing poverty following violence, and for helping women achieve sustainable employment outcomes and economic security following violence (Costello et al., 2005).

Centrelink screening and response

Ideally, the income support system would provide an opportunity to screen for, and identify those who have experienced violence, and bring together a co-ordinated range of services and supports to meet women's needs (Brush, 2000). It is particularly important, however, to ensure women's disclosures are well managed in contexts where practitioners lack specialist domestic violence expertise, and ensure that disclosures result in supports for women.

Several studies have identified a need to improve the capacity of workers in welfare and employment services to understand domestic violence (Lindhorst, Meyers, & Casey, 2008). In the United States, administrative data indicates that only one to five percent of women experiencing violence choose to disclose it to welfare officers, and training and development of welfare officers is identified as important to their capacity to identify and serve victims of domestic violence (Hetling, 2011). Lindhorst, Meyers & Casey (2008) found of those who disclosed domestic violence, only half received assistance from their welfare worker, despite policies requiring that clients receive information on waivers and community resources, suggesting systemic barriers to address issues of violence rather than poor performance of individual workers. Purvin (2007) identified the attitudes and discretion of implementing personnel as a marker of policy success or failure in the responses of social welfare systems to women who have experienced domestic violence, and highlighted the need for staff to be well-trained and to understand the multi-dimensional nature of domestic violence.

In Australia, Braaf and Meyering (2011) found that levels of knowledge about domestic violence among Centrelink staff were mixed. As such, women and workers from domestic violence services sought out particular Centrelink officers, and practitioners from other services sought to actively build relationships with Centrelink staff and share knowledge. Braaf and Meyering recommended that Centrelink could better assist clients by ensuring that clients who disclose violence were supported by a single case worker to ensure they did not need to repeatedly explain their circumstances.

The Australian Law Reform Commission (ALRC) (2011) also recommended that Centrelink customer service advisors receive consistent, regular and targeted training in identifying the potential impact of violence on job seekers' capacity to work and barriers to employment. The ALRC (2011) recommended improving supports for women to disclose domestic violence to Centrelink, and to increase consistency and transparency in the way the social security system treats people experiencing violence, including in determining their relationship status, and determining capacity to work (ALRC, 2011; Macdonald, 2012c). The ALRC recommended that the Department of Human Services service delivery staff facilitate disclosures of family violence, and flag customer records where there are safety concerns for a customer.

Centrelink could consider adopting best practice from other services which screen for violence, in particular in the health field. Routine screening for domestic violence has been introduced into some health services internationally, including in the US, but also in NSW (Spangaro, 2007; Spangaro & Ruane, 2014; Spangaro, Zwi, Poulos, & Man, 2010; Spangaro, Zwi, & Poulos, 2009). However, not all women who experience abuse disclose it. While there are mixed views about the purpose and outcomes of screening, it can bring benefits to women, including providing an opportunity for re-evaluating their situation and reducing isolation, particularly when associated with referral to counselling (Spangaro & Ruane, 2014). Screening for violence in the income support system, for example in the initial process of applying for payment, should similarly be undertaken, although disclosures need to result in appropriate responses, such as referral to specialist services (Australian Law Reform Commission, 2011).

Centrelink debt and income support payments

The ALRC also identified difficulties in having Centrelink debt waived, even where debts are incurred under duress (ALRC, 2011; Macdonald, 2012c). Further, they raised concerns about the adequacy of available income support payments, as Crisis Payment is only one week's standard benefit, and about eligibility, as strict requirements (including the requirement

for claims to be made within 7 days of extreme circumstances) may prevent some women from accessing it (Australian Law Reform Commission, 2011; Macdonald, 2012c). In addition, women not eligible for income support payments, or those experiencing violence post-separation, are unable to access the payment (Macdonald, 2012c). Braaf and Meyering (2011) recommended that Centrelink provide information about entitlements and processes, specialised supports for women when they separate, widen access for Special Benefit and provide voluntary financial literacy and counselling.

Braaf and Meyering found that that migrant women in particular require increased access to material and other support (Braaf & Meyering, 2011). While some migrant women affected by domestic violence may receive basic financial assistance through the Community Assistance Support Program and Asylum Seeker Assistance Scheme, both operated through the Department of Immigration and Citizenship (DIAC). Braaf and Meyering found that these supports were inadequate, and that some migrant women required additional material assistance and financial support to survive, including through increased access to special benefit.

Much research on the effectiveness of income support strategies comes from the United States. Time limits on welfare receipt, and policies of marriage promotion have compounded pressures on women to stay in abusive relationships (Bartle & Segura, 2003). Bartle and Segura (2003) found that only a few states provided information to recipients encouraging them to disclose domestic violence to workers, and that workers tended to be inadequately trained to screen for violence (Bartle & Segura, 2003).

Bartle and Segura (2003) found that workers in California sometimes ignored disclosure, denied requests for help or failed to encourage women from accessing services. Where workers ignored disclosure, the lack of recognition could cause women to deny abuse. Several participants found out about welfare rights from other supportive services like domestic violence shelters or lawyers at court. It was mostly advocates and professional staff outside the welfare system who provided information to women about access to welfare services (Bartle & Segura, 2003). Caseworkers were in a difficult situation, being required to apply a complex policy, including assessing participants' eligibility and need of a range of services. Caseworkers need extensive training concerning available services and dealing with people who are in situations of stress. Temporary release from employment requirements may increase safety and positive outcomes for some welfare recipients experiencing domestic violence (Brush, 2000).

Income management

Compulsory income management is a Federal policy with several aims, including helping income support recipients in some regions to manage their household needs and expenses. By quarantining a proportion of income support payments for priority needs, income management has sought to help families budget, and ensure funds are focused on essential household items like food and clothing, and reduce or eliminate spending on gambling and substance use. However, it has raised concerns as a general policy, for the level of surveillance and control applied over income support recipients' spending, and for its impact on Aboriginal and Torres Strait Islander people.

One of the justifications for introducing income management was to protect income support recipients from financial exploitation, harassment, deception and abuse, and other economic dimensions of domestic and family violence. Compulsory income management was introduced into Indigenous communities in the Northern Territory (NT) as part of the Northern Territory Emergency Response, in part to protect children from abuse and neglect, and women from financial harassment or "humbugging" and violence (Mendes, Waugh, & Flynn, 2014). Financial vulnerability can trigger the imposition of income management arrangements on welfare recipients. However, recipients can apply for exemptions, demonstrating they are meeting priority needs and are not vulnerable to financial exploitation (Marshall, 2011). Social workers may also determine that income management would place the person's mental, physical or emotional wellbeing at risk.

Overall, evaluations of income management have found the policy has not had a major impact on family violence. The final report of the evaluation of New Income Management, for example, noted that income management has not stopped problems of family violence. Aggregate data for the NT (Bray, Gray, Hand, & Katz, 2014) showed rates of assault, including those associated with family violence, were in fact higher after the introduction of income management than they were before. They concluded that income management did not appear to have contributed to changes in levels of violence (Bray et al., 2014).

Income management has also been criticised by the ALRC. Because women who have experienced family violence may experience sudden crises and may need cash to quickly escape, the ALRC (2011) recommended that people experiencing family violence should not be subject to income management in either its compulsory or voluntary form, and that those on income management should not be prevented from purchasing travel and other crisis-related needs (ALRC, 2011; Macdonald, 2012c; Marshall, 2011). Instead, they recommend a flexible opt-in and opt-out voluntary approach to income management for victims of family violence (Marshall, 2011). As such, voluntary income management is preferable to compulsory approaches.

Employment services and supports

Australia's system of employment services consists of a network of service providers, contracted by the Australian Government to provide assistance to some jobseekers, including to recipients of Newstart Allowance and other income support payments. The role of these services in addressing domestic violence have attracted little attention. Historically, support services for women who have experienced domestic violence have focused on their immediate needs for crisis and emergency assistance and psychosocial supports (Chung et al., 2000). Women's employment needs, including their job search needs, and the role of employment in promoting women's economic independence following violence has attracted less attention (Costello et al., 2005). Advocates have raised concerns about how caseworkers in employment services, and those in Centrelink, recognise domestic violence among their clients or customers; how they understand its effect on capacity to work or undertake job searches; and the circumstances under which violence may be a reason for exemptions from training and job search requirements (Australian Law Reform Commission, 2011; Macdonald, 2012c).

Activity tests

Activity tests are used to ensure income support recipients are engaging in employment, job search, education, training or voluntary activity they are required to do, in order to be eligible for some income support payments. However, violence can disrupt women's participation in employment and job search. In 2011, the Australian Law Reform Commission expressed concerns that the temporary exemptions from activity tests of 13 and 16 weeks were too short for victims of family violence, and that these should be reviewed and lengthened for victims of family violence, to recognise the lengthy period required for establishing safety and stability.

Identifying women who have experienced violence

Further research is required about how Centrelink officers and practitioners in employment service providers screen for all forms of violence including economic abuse, and support women who have experienced it. Like other jobseekers, women who have experienced violence or abuse are asked questions about their circumstances, as part of the Job Seeker Classification Instrument (JSCI). The JSCI is used to measure a job seekers' likely difficulty in gaining and maintaining employment. It is the main way of identifying job seekers with complex needs and who require intensive assistance, and is used to allocate individuals to one of three assistance streams. There are 18 JSCI factors which attract points used for calculating the level of assistance required. Domestic violence is not explicitly listed as one, however, it is recognised as a "personal factor" that may present barriers to work. Rather than being separately recognised, experiences of violence and abuse are categorised as personal factors, alongside having anger issues, experiencing trauma or grief,

problem gambling, risk of homelessness, undertaking drug treatment, or experiencing severe stress. Violence may also be a factor affecting other factors in the JSCI, such as stability of residence, access to transport, and health, which underpin employment capacity and stability (ALRC, 2011; Macdonald, 2012c).

Supporting women who have experienced violence

While violence may be captured in the JSCI, there has been little research conducted about how employment service staff work with clients who have experienced domestic violence, and what constitutes best practice in screening for violence in a job search context, promoting employment which is appropriate for people experiencing domestic violence, and sharing information with employers (ALRC, 2011). As mentioned above, the ALRC (2011) recommended that the JSCI include a new and separate category of family violence, and that the Federal Government require contracted employment service providers to consider the existence of family violence when tailoring services to individual job seekers. This is consistent with findings of Costello et al. (2005), which indicated that employment service staff generally did not recognise clients who had experienced domestic violence within their case-load, and pointed out the considerable scope to develop and adopt good practice. Good practice may include screening employers to ensure women were placed in jobs that would be sustainable for them in the context of the challenges they faced, recognising women's skills and pursuing higher quality employment, and promoting joint working between employment services and agencies that could help meet the range of needs of women during or following violence, including housing (Costello et al., 2005, p. 260). Correia (2000) similarly suggested assisting women through sectoral employment strategies that target labour market areas that offer quality employment for job placement and training. These sectors are those with features such as higher wages and career opportunities. Employment services could also help women to access specialist domestic violence information and services, and where they were working with perpetrators, could require referrals to anti-violence programs as part of their job readiness preparation (Costello et al., 2005).

Collaboration between domestic violence and employment services

Research highlights the value of formal collaboration between domestic violence and employment services, including good referral pathways with the option of continued involvement from both supports, and collaboration to support early detection and intervention, for example through cross-training between the two sectors (Costello et al., 2005). Initiatives from overseas provide models which could be followed in Australia. In the United States, a demonstration project conducted in three cities developed a model of collaboration

which linked domestic violence and employment services, and strengthened the programs offered (McKean, 2004a, 2004b). Given the high numbers of women estimated to experience violence and the large numbers of low-income women required to participate in job readiness programs and job placements, collaboration between employment systems and domestic violence services was considered important to meeting women's needs. Collaboration was identified as a way to increase awareness of the ways violence can act as a barrier to employment and economic security. It could also help expand pathways to assistance from domestic violence services, for example, by providing domestic violence education and services onsite at employment service agencies. This was seen as a successful way to expand access to domestic violence services, and to help low-income women attain economic security, and for improving the capacity of both domestic violence and employment services, through connecting systems (McKean, 2004a, 2004b).

McKean (2004a, 2004b) made several recommendations about best practice in collaborations between employment and domestic violence services. These include ensuring employment service agencies had policies which provided the confidentiality and security which domestic violence services required, including enabling women to access domestic violence services without the knowledge of their employment case manager, where this was preferred. Training for employment service case managers about domestic violence was also considered important, along with training for domestic violence counsellors about the contractual obligations and operating environment of employment services. Like other collaborations, channels for communication and decision making, and for delineating responsibilities, were also required (McKean, 2004a, 2004b).

In terms of program activities, best practice recommendations include fostering awareness and disseminating information about domestic violence to the client bases of both agencies, incorporating sessions about domestic violence into training and employment preparation programs, and providing various opportunities for victims to disclose violence. Information about domestic violence should be provided early and often, with caseworkers training in screening, disclosure and referral procedures, as well as safety issues. Counselling should be offered, with safety concerns addressed first, and support groups should be separate for men and women, with refreshments and childcare provided. Follow up contact with clients should be coordinated between the caseworker and domestic violence counsellor, with clients having access to ongoing domestic violence supports once placed in work (McKean, 2004a, 2004b). Job placements for both women using employment services and others may also be increased through the use of tax credits or subsidies for employers who hire women who have experienced domestic violence (Brown, 2008).

Education and training

Much of the emphasis on measures to increase financial security of women who have experienced domestic violence has been on more immediate access to employment, often in low-wage positions, rather than on longer-term measures to increase financial self-sufficiency (Pyles, 2006). Pyles (2006) suggests there is a need for greater emphasis on longer term strategies such as opportunities to safely access higher education, vocational training and non-traditional employment. Interviews with 390 low-income women who had experienced violence showed they viewed assistance with education and employment as services that would help them leave violent relationships (O'Campo et al., 2002). Consistent with this, other interview-based research about women's perspectives on their needs found that women who have already separated from violent partners frequently wish to further their education and obtain employment (Allen, Bybee & Sullivan, 2004). Survivors often use the ending of relationships to make life changes, including improving their employment prospects through education and training (Evans, 2007). A study of the Competitive Skills Scholarship Program (CSSP) in Maine, US, a program that aimed to improve the skills of unemployed people and meet the skill needs of employers, showed that education and training can assist women to leave abusive relationships (Deprez & Butler, 2014). In the US, Individual Development Accounts, part of the "Assets for Independence" program (section 1.1.7) have also been used to assist women save for education (Kovach, 2009). Research in Australia could further explore strategies to increase access and sustain participation in education for women during and following violence, to help build women's longer term capacity to achieve economic security.

Financial management services

Women in or leaving violent relationships need good financial information to achieve economic security. Financial counselling and financial management services are important strategies for promoting economic security during and following violence. Financial counsellors offer to help resolve immediate financial hardship, including by helping to negotiate debt repayments, and providing women with advice on consumer credit matters (Macdonald, 2012d). Kovach (2009) points out that financial education is a critical building block for building savings and assets following violence, as it improves knowledge about financial control and independence, and can help repair credit histories, assist with budgeting and engaging with financial institutions, and recover from identity theft, where this has been a tactic of violence.

Financial management is particularly important at times of immediate material hardship; for example, during separation, as abuse may cause women to become socially isolated, and reduce their options for obtaining advice and support. However, some women will need longer term support to overcome material hardship and build their independence. Financial counsellors

and consumer advocates may offer economic advocacy, but these aren't necessarily part of campaigns aimed at building long-term financial capability for women (Macdonald, 2012d). Short term financial assistance needs to be tied into longer term initiatives to assist women to build economic security throughout the lifecourse (Macdonald, 2012d).

Further, women at different stages of violent relationships require different forms of financial information, counselling and assistance (Braaf & Meyering, 2011). Before leaving, for example, information about available financial support may help a woman to decide to leave, and plan the process. After leaving, a secure financial base is required to avoid poverty or a return to violent relationships, while in the longer term, women require economic capacity to become financially independent. Braaf and Meyering (2011) address the following range of areas of intervention: debts, bills and banking; accommodation; legal issues; health; migration; employment; social security and child support.

Further, as well as assisting with practical issues of access to resources, financial management services can also help empower women to take control of their finances (Adams, 2011). Promoting subjective financial wellbeing is important to women's financial decision making, and women's belief about their ability to provide for themselves and families outside of an abusive relationship can affect decisions to remain in or leave an abusive relationship. As such, financial self-efficacy is important, and financial counselling is a strategy for building women's confidence in their capacity to fulfil financial needs and responsibilities, and meet financial goals (Adams, 2011). Strategies that have been suggested to improve financial counselling for women who have experienced family violence include development of a specific qualification and training for family violence counsellors and extending government-funded financial counselling programs to include family violence financial counselling within community legal centres (Camilleri et al., 2015).

Housing security

In the context of the current tight housing market in Australia, the issue of housing is a particularly strategic consideration for women considering whether and how to leave a violent relationship (Braaf & Meyering, 2011). In considering issues of housing security it should be noted that there is diversity in women's needs and situations, and that different women require different housing responses. For example, the living arrangements of Australian families are diverse and the home may include extended family members, in particular in the case of Aboriginal and Torres Strait Islander families and families from culturally and linguistically diverse (CALD) backgrounds (Tually et al., 2008). This has implications for housing responses, including "staying at home" programs. Similarly, refugees and homelessness services may not provide

appropriately for the needs of CALD women (Tually et al., 2008). Some Indigenous women view safe houses and cooling off houses as a preferred short term option (Tually et al., 2008). Refuges, homelessness services and private rental properties may also not be accessible for women with disabilities (Tually et al., 2008).

Women's refuges provide a vital crisis response, as well as help to access longer term housing (Chung et al., 2000; Tually et al., 2008). Domestic violence is the most common reason women present at homelessness services including refuges (Australian Institute of Health and Welfare, 2014). However, not all women escaping violence seek help from, or are able to access, a refuge (Tually et al., 2008). One reason for this is that a lack of longer term housing opportunities including social (public and community) housing and affordable private rental housing has created an obstacle for women in leaving crisis accommodation, so that they are delayed in establishing independent housing and need to remain in crisis accommodation for longer (Tually et al., 2008).

From the 1990s a number of "staying at home" programs have been introduced in Australia. These programs aim to enable women and children to remain in their homes safely with the violent partner removed and deterred from returning by means of a court-based exclusion order (Braaf & Meyering, 2011). These programs operate by means of a coordinated combination of judicial, housing and welfare measures (Spinney & Blandy, 2011). Legal and judicial measures can include improved police responses to breaches of court orders, law reform and the introduction of family violence courts. Welfare measures may include financial assistance, incentives for perpetrators to leave, and assistance with the provision of safety or communications equipment within the home. "Staying at home" programs are not available in all locations, however, and there are wide discrepancies in legislation and police practice between jurisdictions (Spinney, 2012).

Research suggests that remaining in the home through programs of this type may bring economic, housing security and other benefits for women and children, while maintaining safety in some but not all cases (Braaf & Meyering, 2011; Edwards, 2011). For example, remaining at home avoids the cost of relocating, finding alternative accommodation, replacing household contents and, in some cases, difficulty maintaining employment (Braaf & Meyering, 2011).

On the other hand, some women are unable to remain in their homes because of continuing fear of the perpetrator, failure by police to respond to breaches of protection orders and related issues; or because of a shortage of money following the loss of the partner's contribution, resulting in difficulty in meeting rent or mortgage payments (Braaf & Meyering, 2011). Even where remaining in the home long-term is not affordable, staying may offer a temporary respite for some women (Braaf & Meyering, 2011).

"Staying at home" schemes

Increasing the accessibility and availability of "staying at home" schemes, including free assessments of the risk of harm to assist the woman's decision about "staying at home"; security upgrades; and other supports is suggested (Braaf & Meyering, 2011; Spinney, 2012). Legislation and practice in this area need to be standardised to conform with good practice standards (Spinney, 2012). In addition, no existing models of "staying at home" schemes are specifically provided for Indigenous Australians and there is a need for further research regarding culturally appropriate responses (Spinney, 2012).

For women who stay in or return to homes they were purchasing, mortgage payments may present an obstacle to remaining in the home. One strategy suggested to address this issue would be for financial institutions to establish arrangements for women to negotiate their housing payments in order to remain in their homes (Chung et al., 2000). Similarly, tenancy sustainment schemes may assist women to stay in or access rented accommodation (Spinney & Blandy, 2011).

Assistance for those unable to stay at home safely

For women who are unable to remain in the home safely, models which provide not only crisis accommodation and support but also other forms of financial support, as well as housing advocacy and other pathways to long-term housing are important (Braaf & Meyering, 2011). Braaf and Meyering found that greater investment in both crisis accommodation and transitional housing were needed, together with increased availability of social housing, rental subsidies and tenancy reforms, for example to enable women to break leases without penalty in the case of domestic violence. Tenancy reforms to enable this have been made or are underway in some but not all states and territories (Women's Legal Service Tasmania, 2014).

Housing advocacy

Braaf and Meyering (2011) identify that women who have experienced violence value housing advocacy such as organising crisis accommodation, writing references and making representations regarding housing and assisting with applications. Centrelink rent assistance, bond assistance through state government schemes, reimbursement for security upgrades and, when available, charity assistance to assist with rent were viewed as important. The study also identified that different financial support is needed for women who own their homes. Other material assistance, for example for women to set up a home, while often provided on an ad hoc basis was also valuable. Increased resources for housing advocacy and financial assistance are suggested, for example by means of court mandating of offenders to provide financial assistance as part of a protection order.

Asset-building strategies

Developing savings and assets are considered important for women's material status (Christy-McMullin, 2002). While women from wealthier families may lack or lose savings or assets as a result of violence, low income people are more likely to lack assets and are at greater risk of poverty. Sanders (2011) points out that people with low incomes lack access to the subsidies for saving that people with higher income enjoy, such as tax concessions on housing and retirement savings, and they may also be discouraged from saving and acquiring assets due to the limits in place for eligibility for public assistance (Sanders, 2011). However, savings and asset accumulation are key ways that low income women can gain control over their finances and decrease dependence on an abusive partner. Women require the economic, psychological and social benefits from savings and asset ownership in order to escape violence. Savings can help facilitate access to education, training, business development and residential stability, and can provide emergency funds to help prevent women from returning to an abusive partner. On the other hand, savings and asset ownership can risk backlash from violent partners, who may oppose or feel under threat from women's efforts to obtain economic security. As such, achieving safety in the context of individual circumstances should be the key consideration (Kovach, 2009; Sanders, 2011).

In Australia, asset-building strategies such as savings have not been part of national policy to address poverty, and income support recipients may fear loss of payments and allowances or reduced entitlements if they accumulate savings or assets. In contrast, initiatives to promote economic wellbeing through savings and asset development have developed in the United States in recent years (Sanders, 2011). Kovach (2009) explored the role of individual development accounts (IDAs), which are matched savings accounts available to people with low incomes in the United States, to help them save earned income and develop economic security through education, business development or home purchase. IDA's are part of the "Assets for Independence" program, which enables non-profit and government agencies to help welfare recipients or those with household incomes which are less than twice the Federal poverty line, most of whom are women. As part of the program, information resources were developed to help project staff ensure domestic violence survivors could access IDAs, and build assets. The initiative involved developing information resources about how domestic violence survivors could benefit from projects, including through financial education and distribution of matched funds when savers make asset purchases using savings from their IDA. In addition, financial education curricula were developed for domestic violence survivors, such as how to separate joint financial relations, repair damaged credit histories, and how domestic violence agencies could integrate asset-building strategies into domestic violence advocacy (Kovach, 2009).

Sanders (2014) assessed the use of IDAs by women who had experienced domestic violence, and found two-thirds reached savings goals, and three quarters made at least one withdrawal which was matched. Purchases by women which were supported included cars, education, small business support, home repairs and purchases, retirement savings, and safety and emergency funds, such as rent or utilities, or temporary housing. However, those with more education and income had more savings and were more likely to achieve their savings goal and receive matched funds. African American women were less likely to reach savings goals and had lower savings on average (Sanders, 2014).

Sanders and Schnabel (2006) outline a collaboration which integrated women's savings accounts with economic education, credit counselling, and economic advocacy. This project was developed collaboratively between domestic violence and homelessness services, to develop a response to economic disadvantage, and was institutionalised in service delivery systems. Sanders and Schnabel found that this project was considered successful as it brought the community together, it was innovative and filled a gap; the leadership of the initiative had legitimacy; and it was effectively organised as a collaboration (Sanders & Schnabel, 2006).

Micro-loans, low-interest loans and deferred payment schemes

As well as incentives for saving and asset development, for example through matched savings accounts, micro-loans also offer to support women to build assets following violence. Services from non-predatory financial institutions can help women obtain safety, such as those run through the non-profit sector as no-interest loans or low-interest loans. These programs of targeted loans offer a further set of strategies to assist women during and following violence (Macdonald, 2012d). In Australia, no-interest loans and deferred payment schemes have also been suggested as a way to support the costs of fleeing domestic violence (Tennant, 2010). However, there is a need to map the field to establish the extent of micro-finance initiatives, and to assess whether there are adequate and appropriate community-based options which can help promote the economic security of women who have experienced violence (Macdonald, 2012d).

Micro-enterprises

In the US some programs have been established that support those women who are interested in establishing micro-enterprises, or very small businesses (Correia, 2000). Businesses that have been established include catering, translation and interpreting, hair and nail salon fashion design and tailoring. Micro-enterprise development programs are usually operated by non-government organisations and provide participants with training, technical assistance and access to credit and markets.

Industrial strategies

This section examines strategies relating to employment and employers. It covers supportive employment arrangements and conditions for women who have experienced domestic violence across the workforce, through employment regulation and within organisations and through supportive human resource management strategies.

Domestic violence protections and employment regulation

Strategies in employment systems that can support women's economic security during and following domestic violence include paid leave and other entitlements to protect women who have experienced violence, initiatives to prevent and eliminate employment discrimination; and initiatives that promote awareness of domestic violence and safety in the workplace (LaVan, Lopez, Katz, & Martin, 2012). Australia's system of employment regulation provides multiple opportunities to respond to domestic violence, including through provision of a safety net of legislated minimum conditions, through enterprise agreements, through protections against employment discrimination, and through workplace health and safety, as domestic violence may create risks in the workplace (Alford, 2011).

Anti-discrimination legislation provides important opportunities to protect women's employment relationships, where these have been impacted by domestic violence (Heffernan & Matahaere, 2010). Advocates, including the Australian Human Rights Commission (AHRC, 2012) have sought to improve the employment protections available to survivors of domestic violence by explicitly prohibiting discrimination on the basis of experiences of domestic or family violence, although this has not yet occurred. However, a key strategy in Australia has been to expand protections through employment regulation.

Australian domestic violence advocates effectively lobbied unions to pursue claims for domestic violence protections in employment regulation. Advocates and unions subsequently worked together, including through the Safe at Home Safe at Work program, to raise the issue of domestic violence and its impact on the workplace; to protect the rights of workers who have experienced violence; and to frame the issue as in the interests of employers and businesses who are affected by lost productivity and who have a duty of care to provide safe and healthy workplaces (ALRC, 2011; McFerran, 2011, 2013; Murray & Powell, 2008). Achieving employment protections has subsequently become a key strategy for supporting women who have experienced violence and reducing the adverse impacts it has on the workplace, and has been recently recognised by the United Nations and International Labor Organisation.

Enterprise agreements

Domestic violence advocates have worked with unions and employers to translate specialist knowledge into practice, and pioneer the development and introduction of domestic

violence protections in enterprise agreements. Since the Australian Services Union achieved the first clause in 2010, clauses providing domestic violence entitlements have been included in union negotiated enterprise agreements, and it has been estimated that over 1.6 million workers in Australia now have some of these protections (Baird et al., 2014). In 2012, the Australian Council of Trade Unions (ACTU) congress endorsed claims for dedicated additional paid leave and flexible work for employees experiencing violence; confidentiality; workplace safety planning; referral to appropriate specialist services; provision of training; and protection against adverse action or discrimination for those disclosing violence. A model clause for inclusion in enterprise agreements was developed by the Australian Domestic and Family Violence Clearinghouse and provided to assist negotiations, consisting of twenty days per year of paid special leave for medical appointments, legal proceedings and other activities related to the experience of domestic violence. As well as paid leave, the model clause also included rights to request changes in hours, duties, contact details and locations of work; protection against adverse action or discrimination; and commitment to keeping information confidential, including not keeping information on an employee's personnel file without their express written permission. This provides important guidance for unions and employers about how to respond to domestic violence. However, many different approaches have been taken, including structuring domestic violence leave as a type of personal leave, or as additional paid leave.

Employment legislation

As well as progressing through enterprise agreements, domestic violence employment protections have been progressed through employment legislation. Under the *Fair Work Act 2009* (Cth), employees have the right to request flexible working arrangements if they are experiencing domestic violence, or if they are assisting someone who is experiencing violence (Baird et al., 2014). Unions are also pursuing a claim for domestic violence protections to be included in modern awards, which will provide further protections across the workforce.

These initiatives have developed in response to concerted feminist activism and collaboration between the Australian Domestic and Family Violence Clearinghouse, unions, employers and others, directed at changing unions', employers' and governments' approaches to domestic violence. Domestic violence advocates have encouraged unions to push employers to adopt strategies to address the health, safety and security issues that employees experiencing domestic violence may face, and to offer opportunities to negotiate leave and flexible work time arrangements (Baird et al., 2014; McFerran, 2011, 2013; Murray & Powell, 2008). Internationally, these conditions are being considered by the International Labour Office for inclusion as part of an international labour standard for protecting employees who have experienced domestic violence (Baird et al., 2014).

Human resource management strategies

As well as addressing women's needs for economic security through employment regulation, human resource strategies can also help at the workplace level, to ensure the development of safe and supportive organisational cultures. These strategies are important for ensuring effective implementation of employment regulations at the workplace level, as human resource officers are integral to ensuring any domestic violence clauses in enterprise agreements or other organisational initiatives work well.

Collins (2011) for example argued that human resource professionals are integral to developing strategies to ameliorate the employment disadvantage faced by women who have experienced domestic violence, although interventions need to be carefully constructed. Swanberg et al. (2005) argued employer supports should focus on prevention, including education for supervisors and other employees, along with provision of employment protections like leave, flexibility, relocation, legal assistance, and security, and intervention through employee assistance programs and counselling, referrals, assistance with safety planning and emergency funds for crisis situations. As well as formal supports such as workplace policies, informal supports such as ensuring supervisors display understanding, enabling colleagues to screen phone calls, providing security to escort abusers off work property, are also strategies that managers can support (Swanberg & Logan, 2005). Support from supervisors and co-workers has been found to help women who have experienced violence to stay focused on their work and remain employed (Swanberg & Logan, 2005). However, where workplaces develop and implement domestic violence initiatives, it is important that they seek specialist knowledge to ensure they account for safety issues and respond appropriately (Murray & Powell, 2008).

Human resource strategies can include confidential counselling programs such as Employment Assistance Programs, education for managers about employment needs and options for women experiencing violence, regular meetings to gauge support needs of individuals, flexibilities to retain women and keep them in control of their career development, and longer term education and career planning (Collins, 2011). Human resource strategies can also help educate employers about domestic violence and its effects in the workplace, provide information about resources in the community, and create programs to share knowledge between human resource practitioners and women who have experienced violence and their advocates, to reposition human resource practitioners as advocates for change. Collins (2011) also argues that human resource management is integral to changing organisational cultures to remove patriarchal standards, help organisations establish leave time practices and regulations that enable women time to deal with the experience of abuse, like court attendance. Human resource managers can also assist victims

through employee assistance programs, job reassignments and flexible scheduling, along with training of managers, ensuring appropriate security, and identifying threats to workplace safety (LaVan, Lopes, Katz & Martin, 2012).

While there is a clear rationale for human resource management to feature within strategies to promote employed women's economic security following violence, there is also a need to build capacity of employers and human resource professionals to do this (Brown, 2008). A US study of 28 employee assistance programs (Lindquist et al., 2010) found that companies are frequently not aware of the extent to which domestic violence affects the workplace, and how it can be addressed in the workplace. Others suggest that there could be improved capacity to address violence through employee assistance programs. Staff delivering these programs tend to have generic counselling skills but may lack specialist knowledge and skills relating to domestic violence, including referral information (Murray & Powell, 2008). However, a US study based on a survey of 1765 women who had sought assistance from employee assistance programs to address partner violence suggested these programs do tend to provide a comprehensive set of services to women experiencing domestic violence, although these services differ between employers (Pollack et al., 2010). While Pollack et al. (2010) suggest a need to improve confidentiality in employment assistance programs, Murray and Powell (2008) suggest developing referral partnerships between employee assistance staff and local specialist domestic violence services, as a way to improve responses. Further, they note that workplace interventions are sometimes the result of the work of committed organisational leaders acting as change agents, but momentum may be lost when these people move (Murray & Powell, 2008).

Consumer protections and strategies

Consumer protections offer a further set of strategies for improving women's economic security. Consumer strategies can help carve out pathways through which women can address the debts and bills which accumulate as consequences of economic abuse, and to help put a stop to economic abuse. As the Consumer Utilities Advocacy Centre (2014) points out, the ways utility providers manage debt can help to enable women to re-establish themselves independently as customers, able to meet basic needs, following violence and economic abuse. However, there is much variation in consumer policies in relation to joint billing, payment methods, late payments, disconnections, and customer service (Macdonald, 2012b). There is also little research about practices in determining whether claims for leniency because of domestic violence are legitimate, for example, whether proof from police or a court order is required.

Macdonald (2012b) points out how changing the practices of financial institutions may help prevent economic abuse. Following experiences of violence, women may need assistance to approach banks and other creditors to apply for loans, renegotiate repayments, and to separate liabilities and joint accounts (Macdonald, 2012b). However, the policies and procedures for managing hardship developed by financial institutions and utilities companies are not always applied, or appropriate. Good practice includes ensuring economic abuse is recognised and considered by large private institutions such as banks and utility companies, as a lack of recognition can be a factor in perpetuating women's debt and economic hardship. Camilleri et al (2015) suggest that there is a need for more information about the credit reference system through the government, industry and community sectors, including information specifically targeting women in family violence situations that explains how their changed circumstances will impact their credit reference. Improved banking and credit regulations, policies and procedures are also suggested, including changing banking industry codes of Practice and national credit legislation to allow family violence survivors with unsecured debt of less than \$10,000 to apply to remove their name, be released from liability and/or sever the debt and the introduction of consistent policies and procedures for banks and financial institutions regarding economic abuse (Camilleri et al., 2015). These policies would be developed by the Australian Bankers' Association in partnership with the community sector.

In terms of utilities, the Consumer Utilities Advocacy Centre (2014) pointed out that hardship provisions may be difficult for some women to access. Similarly, Macdonald (2012b) pointed out that company policies don't necessarily recognise relationship or family breakdown as reasons to access hardship provisions, and few customer service staff are likely to have sufficient awareness of domestic violence, or knowledge about how to respond (Macdonald, 2012b).

Consumer Utilities Advocacy Centre (2014) noted that utility providers differ in how they deal with customers experiencing hardship, and not all have set eligibility criteria for entering hardship programs. Some may require proof of hardship where family violence was disclosed for example, although most would take customers at their word. Indeed, a recommendation is that no customer has to provide proof of domestic violence to be referred to hardship departments (Consumer Utilities Advocacy Centre, 2014). Camilleri et al. (2015) suggest that essential service industries develop guidelines and access points within their self-regulatory dispute resolution pathways to minimise the impacts of family violence. Consumer Utilities Advocacy Centre (2014) also noted that long waits on the phone to utilities to negotiate debt and hardship could in fact create further hardship, such as mobile phone costs, and having to retell their circumstances to multiple people. As such, they recommend working with an advocate, and suggest financial counsellors, who have more formal access to hardship departments than lawyers or emergency relief workers.

Overall, Consumer Utilities Advocacy Centre (2014) recommended reviewing the energy retail code, to develop and apply industry wide best practice in hardship principles and guidelines, to reform protocols around the breakdown of joint accounts, and to ensure investigation of cases where energy providers wrongfully transfer debt (Consumer Utilities Advocacy Centre, 2014 p. 43). In terms of best practice for managing utility debts, they recommend not requiring proof of violence, encouraging disclosure, ensuring an affordable payment plan following disclosure, working with other agencies to reach favourable outcomes for clients, having flexible approaches to payment difficulty, ensuring confidentiality, and ensuring training and development for staff who interact with clients (Consumer Utilities Advocacy Centre, 2014).

Macdonald (2012b) also pointed out the need for customer service policies and practices to be developed to help minimise the likelihood of economic abuse. Companies could also take leadership by auditing the awareness of economic abuse among customer service staff, by assessing the accessibility of hardship policies, ensuring opportunities to repair credit records, and ensuring their processes are efficient, so that customers don't have to retell their experiences (Macdonald, 2012b). Others have pointed to the need for special financial products for domestic violence victims, such as no or low-interest loans and matched savings accounts; government funded financial counselling delivered through domestic violence services; and policies in financial institutions to address financial abuse, such as loan and bill splitting for jointly generated debts (Braaf & Meyering, 2011).

Camilleri et al. (2015) suggest a suite of reforms affecting a range of essential services such as banks, utilities and telecommunications. They propose establishing family

violence teams in these services that are modelled on the financial hardship teams model with the aim of minimising the impact of economic abuse on access to services. Family violence teams would also consider access to essential goods and services separately to the debt that is attached to the service so survivors of economic abuse can still access these services while property matters are being settled. In addition, Camilleri et al. (2015) suggest that providers of utilities be required to amend contract details for joint account holders upon evidence of a family violence protection order and that energy, water and phone companies be required to include evidence of family violence and economic abuse as a trigger for the application of financial hardship provisions. Camilleri et al. (2015) also suggest that a forum or conference for consumer, legal and family violence sectors and utility and essential service providers is held to enable discussion and policy and procedure development that will enable service providers to deal with economic abuse.

Access to justice

Improving access to justice for women would result in better economic, safety and other outcomes for women who have experienced violence. This requires better access to legal, assistance and advice, better training of relevant staff in the justice and legal system as well as changes in specific areas, for example family law and anti-discrimination law.

Legal information, assistance and advice are important in achieving fair outcomes for women who have experienced violence. Research identifies a need for improved access to legal advice and representation. The Productivity Commission (2014) recommended that additional funding be provided to civil legal assistance services, while the Senate Finance and Public Administration References Committee (2015) recommended that funding cuts to legal services be reversed and additional funds be made available to legal assistance services in order to address gaps. Camilleri et al. (2015) suggest increased funding from state and/or federal government to increase community legal centres' capacity to employ family lawyers. Braaf and Meyering (2011) suggest there is a need to review policies on eligibility for Legal Aid for domestic violence victims, to assist in complex cases, to allocate the same lawyer throughout a case and to use a means test that would take into account victims' lack of access to funds. As described in the section of this paper titled "Property settlements" most Legal Aid approvals are for criminal rather than civil matters. Women's Legal Services Australia (2013) support additional funding and separate management of funding for civil and criminal law matters, so that availability of funding for civil matters, which may have a high impact on women who have experienced violence, is not impacted by demand for criminal law matters. Camilleri et al (2015) recommend that a mechanism such as a small claims tribunal be established for survivors of family violence to negotiate small property settlements.

Women also require information about legal matters; referral to legal services; explanation of legal documents; help with preparing documents; and support at court, in addition to legal representation (Braaf & Meyering, 2011). Braaf and Meyering (2011) also found that some women had become familiar with relevant legislation in order to be able to pursue legal matters. However, not all women were aware of their options, and there is a need for improved information for women who have experienced violence. For example, Camilleri et al. (2015) suggest including economic abuse in information about intervention orders so that women understand they can include it when applying for orders.

Research identifies a specific need for improved information, advice and legal assistance for women who have experienced domestic violence and who are also dealing with migration issues (Braaf & Meyering, 2011; Camilleri et al., 2015). Issues faced by women in this situation include sabotage of applications for residency by a violent partner, unfamiliarity with Australian immigration and other legal processes, lengthy application

processes and fear of deportation (Braaf & Meyering, 2011). Camilleri et al. (2015) suggest that funding for settlement services be increased to enable the provision of information for newly arrived women about family violence and/or economic abuse and their rights. Camilleri et al. also suggest that additional resources be provided to organisations that work with refugee and migrant women experiencing economic abuse, both to enable improved information and support to women, and to enable the organisations to set up a helpline to provide advice to other community and legal services. In addition, there is an identified need for further research into misuse of dowry as a form of economic abuse and visa and legal options available to women experiencing this form of abuse.

A range of other measures are suggested to improve access for those women facing specific obstacles in accessing justice. These include access to interpreters, and improved support for women who have experienced trauma, Aboriginal and Torres Strait Islander women and women with disabilities (Women's Legal Services Australia, 2014). One project aiming to raise the awareness, and assist the financial recovery, of women who have experienced violence and require legal assistance is the Stepping Stones pilot project through Women's Legal Services Victoria (Women's Legal Services Victoria, 2015). The project offers specialist, collaborative legal and financial counselling.

Family Law

The changes suggested above to improve access to justice including legal information and advice are particularly relevant to family law issues for women who have experienced violence. A need has been identified to give greater consideration to domestic violence in Family Law cases, to promote more equitable financial settlements and to reduce court costs for victims (Braaf & Meyering, 2011; Fehlberg & Millward, 2014).

A change to shift away from the presumption of shared parental responsibility contained in the *Family Law Act 1975* (Cth), to a case-by-case approach in the child's best interests has been suggested (Women's Legal Services Australia, 2013). Although the presumption is not intended to apply in domestic violence cases, it nevertheless acts as a standard. There is a need for protection to prevent unrepresented violent perpetrators cross-examining the women who are victims of their violence (Women's Legal Services Australia, 2013). Women's Legal Services Australia (2013) also suggests practice directions to better guide family report writers in assessing families and ensure that domestic violence is recognised. Greater monitoring of compliance with parenting orders, and penalties for non-compliance are also suggested (Braaf & Meyering, 2011).

Anti-discrimination laws

Discrimination law provides a way to protect victims of domestic violence against employment discrimination, and a way to maintain income during and following experiences of

violence. At present however, these laws would protect victims of domestic violence only where they experience discrimination based on sex, family responsibilities and disability, rather than on the basis of experiences of domestic violence (Orchiston & Smith, 2012). There has been much discussion of expanding the grounds for discrimination in Australia. In 2011, the ALRC recommended examining reforming discrimination law to include an explicit protection against discrimination on the basis of family violence (ALRC, 2012).

The rationale for introducing a Commonwealth law prohibiting discrimination on the basis of domestic and family violence was made strongly by the AHRC (2012) and discussed by others (Orchiston & Smith, 2012; Smith & Orchiston, 2012). The Human Rights Commission noted that introducing domestic violence as grounds of discrimination would help clarify and strengthen existing protections, and result in improved workforce participation and productivity gains, as well as playing an educative role (AHRC, 2012). Smith and Orchiston (2011) similarly argued that Australian anti-discrimination laws could better protect women in their disclosures of domestic violence at work, on the basis that working women may fear negative responses from colleagues and managers, or may feel they lack the rights to workplace flexibility and the adjustments they need to address their safety needs. Smith and Orchiston (2012) also argued that laws protecting victims of domestic violence from workplace discrimination carry a positive public message which can raise the status of victims of domestic violence and protect them at work. Similar points have been made in US literature, where anti-discrimination laws protect victims of domestic violence from workplace discrimination in at least eight jurisdictions, although there are less comprehensive protections under employment law (Brown, 2008).

While strengthening protections for victims of domestic violence as part of a consolidated anti-discrimination law were discussed in Australia, in early 2013 the Federal Government decided not to introduce new attributes, including domestic violence, on the basis that the consolidation exercise had a deregulatory rather than law reform focus (Attorney General's Department, 2013). As such, protection from discrimination on the basis of experience of domestic violence was not resolved through the consolidation of anti-discrimination law. Instead, employment regulation has been pursued as a way to expand protections in Australia. However, recognising domestic violence within discrimination law remains an issue for reform.

Education and training of lawyers, judges, magistrates and others in the justice and legal system

Literature suggests several strategies that concern the education and training of lawyers. In the US, Brown (2008) suggests there is a need to better demonstrate the connection between

domestic violence and the workplace in the employment law curriculum. Braaf and Meyering (2011) suggest that legal bodies develop specialised domestic violence training and information such as a domestic violence benchbook and/or website, and a national institute of family violence for the judiciary, court and legal officers, promoted by the Attorneys General and organisations with judicial oversight. Camilleri et al. (2015) similarly suggest including economic abuse in family violence training for magistrates and adding it to the relevant benchbook. Camilleri et al (2015) also suggest educating duty lawyers and magistrates to better use existing legal mechanisms to enable timely resolution of access to essential goods and services, rather than relying on long-term property settlements.

Summary: Addressing the impact of domestic violence on economic security

Research and policy literature highlights the need for action to build both the immediate and longer term economic security of women who have experienced domestic violence, and identifies strategies in a range of areas. Strategies need to be more proactive and more responsive in identifying and assisting women who have experienced violence. Policy and program responses also need to be based on specialist skills and knowledge about domestic violence.

A key challenge is the need for increased services and integrated responses across a diverse range of policy areas in order to respond to the multifaceted nature of domestic violence. This requires coordination between different levels of government and non-government organisations. Indeed, this integration will need to include and reach beyond the more immediate elements already conceptualised as potentially comprising an integrated response, to involve income support, employment services and supports, financial management assistance, housing security, asset-building, education and training, employment regulation, human resource management, consumer protection and longer term legal strategies.

Conclusions: Towards best practice in promoting women's economic security

Based on a review of scholarly literature and policy reports, this state of knowledge paper has explored the impact of domestic violence on women's economic security, and the welfare, industrial, consumer, legal and other strategies which can promote change. Strategies to address domestic violence have historically emphasised meeting women's immediate practical needs, rather than responding in comprehensive, integrated ways across systems and levels of government to build women's long term economic independence. This report has identified the need to make economic issues primary components of domestic violence prevention and responses, and to ensure income support, employment, housing, financial, legal and other systems work more effectively together to prevent, identify and respond to the economic tactics and impacts of domestic violence.

The state of knowledge on this issue emphasises the importance of preventative and integrated approaches among different areas of government, non-government organisations and private businesses, including the financial institutions and utilities companies that women engage with to meet their daily needs. Protecting the economic security of women who have experienced violence, and reducing the adverse impacts it has on the workplace through employment regulation, is a particularly positive development in Australia. Further initiatives can reinforce this, such as building capacity in employment service provision, and expanding anti-discrimination law, to ensure women obtain and sustain employment that meets their needs for safety and security during and following violence. This paper also points to the need to transfer knowledge between mainstream organisations and specialist domestic violence services and programs, to more effectively translate knowledge and develop strategies to support women's economic wellbeing.

Importantly, responses need to be comprehensive and integrated. As Meyering (2012) and ALRC (2011) have pointed out, promoting economic security following violence requires deep structural change in national policy and service systems. Society-wide measures, such as equal pay and paid parental leave improve women's independence generally and can reduce both the incidence and impact of gender-based violence. Affordable housing, adequate and accessible social security payments, and paid domestic violence leave can also help facilitate transitions from violence, and promote women's independence.

Promoting women's economic security also requires changes to organisational practices, including better identification of economic abuse and the economic impact of violence, economic advocacy by crisis services, and better collaboration between financial, employment and domestic violence services (Costello et al., 2005; Meyering, 2012). As Macdonald (2012e) pointed out, structural and cultural changes are required to prevent and eliminate economic abuse, and that integrated service systems are critical to positive outcomes for women. While services working on their own are important for meeting some needs, services also need resources to work across systems to build capacity and address gaps, including among specialist domestic violence, financial counselling, employment, consumer advocacy, and legal services.

While there is scope for more integrated service responses in the crisis phase, integration is also important for addressing women's needs for financial support in the long term, and as a preventative strategy. Although addressing women's needs for financial assistance have been described as "post-crisis" support (Desmond, 2011), strategies to build women's economic security also need to be integrated into broader strategies to prevent domestic violence. Indeed, there is a need to reach beyond the more immediate elements already conceptualised as potentially comprising an integrated response, to involve income support, employment services and supports, financial management assistance, family law, child support, housing security, asset-building, education and training, employment regulation, human resource management, and consumer protection. Given the magnitude of change required, change is likely to be incremental. A common issue across systems relates to identifying economic abuse and economic insecurity resulting from domestic violence, and developing appropriate screening instruments and systems for monitoring the prevalence of abuse. Adams (2011) points out that there are a number of standardised instruments which have been developed to help practitioners identify how violence is interfering with work or school, including a 12 item "work/school abuse scale", a 28 item "scale of economic abuse" questionnaire that assesses economic control and exploitation, and a simpler five question "domestic violence related financial issues scale" which assesses the impact of abuse on women's credit ratings, education, employment and access to money and debt. Adams (2011) points out that as well as being used for research and to develop estimates of prevalence, these instruments could be used by practitioners in advocacy, legal and financial settings, to help determine the influence abuse has had on women's financial wellbeing, to help assess needs, guide conversations with women about their financial situations, and mobilise resources to address barriers. These instruments could be adapted, for example, to assist Centrelink, employment service providers, or legal services to identify economic abuse and tailor initiatives to respond.

Finally, the review has identified gaps in research. There are limited datasets available which compare earnings and wealth for those subjected to abuse and similar women who were not (Hughes and Brush 2015). Research needs to further explore dynamics over time in how women experience the economic impacts of violence, for how long these impacts remain apparent, and how different groups of women are affected. Further, much research has been conducted in silos, with research on legal remedies for example separate from research on women's economic wellbeing, making it difficult to see the mix of factors impacting on women's economic wellbeing.

In Australia, further research is required to explore women's diverse experiences of achieving economic security following violence, and the impact of domestic violence employment

regulations on their responses to violence, and capacity to achieve economic security. Further research is also needed on how services can work more effectively to prevent and respond to the economic dimensions of violence. Even in the court system, knowledge of financial abuse among legal personnel is considered limited, and frequently overlooked (Camilleri et al., 2015). Further, as Braaf and Meyering (2011) have pointed out, there is little known about how practitioners in domestic violence services and other systems respond to economic abuse. Improving the capacity of employment service providers and financial counsellors to identify and respond to economic abuse and its impact offers a way to help improve outcomes for women. Developing, documenting and evaluating innovative partnerships is important for building the evidence base, including experiences of collaboration between mainstream and specialist services. Research in Australia could further explore collaborative strategies to increase access and sustain participation in employment and in education for women during and following violence, to help build women's longer term capacity to achieve economic security.

Overall, this paper has outlined the state of knowledge relating to women's economic security following violence, and provides the basis for further inquiry, some of which will be undertaken in coming months. This includes analysis of survey data to provide insight into women's economic needs and pathways following violence for a group at risk of homelessness; and qualitative research with practitioners working to support women to build their economic security following violence.

Appendix A: Search methodology

List of databases searched:

- CINCH Informit
- Health & Society Informit
- Rural & remote health Informit
- APAFT (Informit)
- Family (Informit)
- Rural & remote health (Informit)
- Web of Science (Citation database)
- Scopus (Citation database)
- Sociological abstracts Proquest
- ASSIA: (Proquest)
- Social Services Abstracts (Proquest)
- CINAHL (Ebsco)
- Violence & Abuse Abstracts (Ebsco)
- Womens Studies International (Ebsco)
- Ovid Social Work Abstracts (Ovid)

Terms used for database search:

(Economic security OR financial security OR poverty OR Financial stress OR economic stability OR Economic abuse OR Economic conditions OR Economic impact OR Self sufficiency OR economic empowerment OR economic effects OR money OR income OR wealth OR employment) AND (domestic violence OR domestic abuse OR intimate partner abuse OR intimate partner violence OR ipv OR spouse abuse OR battered women OR partner violence OR partner abuse OR domestic and family violence OR family violence) AND (policy).

Grey literature search

We searched for documents in .pdf file format using Google. We used words relating to domestic or family abuse or violence, along with:

- “Income management”
- “Financial management”
- “Employment services”
- “Income support” or “Social security” or “Centrelink”

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