

Economic Empowerment Project [EEP]

A Project to address Economic Empowerment for women who have experienced Domestic Family and Violence

- **Economic Empowerment** is a comprehensive theme that encompasses a woman's perception of self-belief, knowledge, skills, and confidence to address her own capability to manage her financial affairs
- In Australia, we now have a deeper understanding of the impact family violence has on the financial well-being of victim-survivors. It is well established that women affected by family violence also experience **Economic Abuse** ending up with significantly reduced assets and resources post-separation and that financial insecurity pushes victim-survivors towards entrenched poverty, homelessness and lifelong mental and physical ill-health
- Consequently through a process of communication and research within the domestic and family violence [DFV] Sector it has been identified as a key priority for the need to develop and implement a financial literacy program in WA, hence: **The EEP**

Who is involved in the Economic Empowerment Project?

- Supported by Lotterywest a Consortium of organisations formed a Steering Committee to provide support and Industry feedback in the development of a Financial First Aid tool and a Train the Trainer program called Me, Myself and Money.
- An EEP team consisting of a Social Worker/ Financial Counsellor, Psychologist, Social Worker/Educator curriculum writer and a Social Worker Research/Assistant developed the Financial First Aid and Train the Trainer program.



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- **Intersectionality** is the proposition of the American race theorist Kimberlé Crenshaw who explored how 'one-size-fits-all' laws, policies and interventions, impacted on marginalised persons. Her theory explains how power shapes identity and demonstrates how multiple forms of power operate and intersect.
- Crenshaw argues that without appreciating how multiple layers of oppression related to gender, race and class intersect in peoples lives, we are ill-equipped both to understand their unique experiences of violence and develop robust interventions that can help them.
- Intersectionality can therefore be a way to recognize that inequalities are never the result of any single or distinct factor such as race, class or gender. Rather, 'they are the outcome of different social locations, power relations and experiences'².

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► Intersectionality and Economic Abuse in Australia.

- Yet to be fully explored and understood from an intersectional, cross-cultural perspective is how women who have migrated to Australia experience domestic and family violence.
- Culturally and linguistically diverse (CALD) populations for example are typically defined by their country of birth, English language proficiency and migration status. Experiencing racism and discrimination as well as gender inequality, culturally and linguistically diverse women are not only more at risk of family violence, but less likely to report it when it happens.
- Also Aboriginal, Torres Strait women may contest their systematic oppression through settler colonialism, race, class and gender. Their structural financial exclusion and lack of access to legal rights, employment and economic empowerment have resulted in higher rates of prevalence and morbidity of violence against them¹.

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What we do know -

- On an individual level, domestic and family violence creates complex economic issues for women and their children and disrupts their lives over the short and long term. Regardless of their prior economic circumstances, many women experience financial issues or poverty as a result of domestic violence hampering their recovery and capacity to regain control over their lives.
- Domestic Violence directly affects women's financial security in key areas of life, debts, bills and banking, accommodation, legal issues, health, transport, migration, employment, social security and child support³.
- The lack of economic security and financial resources are the primary reason women return to an abusive relationship.

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- The **EEP** has been specifically developed for West Australian Women's Refuge, Outreach and Safe at Home workers, and Accredited Financial Counsellors currently working in the Domestic and Family Violence sector

What does the EEP consist of?

- A **Financial First Aid Assessment** tool [FFA] for front line Refuge workers designed as a checklist to assist them identify women experiencing Economic Abuse and implement an action plan at a time of crisis.
- A **Me, Myself and Money** [MMaM] 2-day Train the Trainer program for Refuge workers and Financial Counsellors to co-deliver a **6-Workshop program** to women being supported by a Refuge when they are almost ready to leave, or have left the Refuge into Outreach/Safe at Home supported environments.

What are the key components in this project?

➤ The Program Essentials – EEP Kit

- 1. The Financial First Aid assessment [FFA] tool**
 - 2. The Me, Myself and Money [MMaM] train the trainer program**
 - 3. Workshops for women – a 6 session program**
- The EEP Program consists of three components above where the learning materials in its entirety will be designed and produced in both hard copy and PDF downloadable versions.
 - Resources include the FFA tool, the MMaM content with associated Facilitators Guide, Participants Pack, PowerPoints and all necessary supporting documents, activities, handouts and evaluations.

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1. The Financial First Aid Assessment tool [FFA]

- A **Financial First Aid Assessment** tool [FFA] for front line Refuge workers designed as a checklist to assist them identify women experiencing Economic Abuse and implement an action plan at a time of crisis.
- The downloadable and printable checklist provides information to assist with guidelines to help protect or prevent further loss of a woman's finances.
- Once completed by Refuge staff, the FFA can be printed where women can take their copy to e.g. Financial Counsellor for discussion
- Referrals to services such as Financial Counsellor and Legal Services are recommended, though threats of legal action, tenancy issues due to DFV and mortgages may require urgent attention.

All Accounts

- Has client de-activated all accounts so online activities and location cannot be tracked or compromised?
(e.g.: bank accounts, email accounts, utilities)

- Has client received a new mobile phone number and de-activated/stopped using previous mobile/s (includes children's mobiles)?

Bank Accounts / Account Security

- Does client need to set-up a new Bank account in her own name?

- Does client have accounts that her ex-partner has authority on or direct access to via online, card or security pass words?
(e.g.: utilities, MyGov, credit cards, debit cards)

- Does client have a joint account that ex-partner can withdraw funds from or create further debts?
(e.g.: credit card / mortgage offset / savings)

Tenancy (Private Realtor / Landlord / Housing Authority)

- Is client eligible for FDV Tenancy Laws?
- Does client have a Tenancy debt?

Centrelink

- Is client eligible for Crisis Payment / Special Benefit / Additional Child Care Subsidy / Child Support exemption?
- Is client restricted by compulsory Income Management (Basics Card)?

Deductions

- Centrepay / Direct Debits / Automatic Debits (e.g. Pay Day Lenders, Utilities, After pay, Open pay, Zip pay etc)

Debts

- Were debts created in client's name or joint names during an FDV relationship? (eg under duress, fraud)
- Did client sign documents in her name (or joint names) that she did not understand or receive no or little benefit from?

Mortgage

- Does client have a mortgage in her name only or joint names?
- Are the mortgage payments up to date?
- Are Council Rates unpaid?

Threats of Legal Action

- Summons or Statement of Claim?
- Court Judgement or Enforcement proceedings?
- Threat to repossess a car, house or household goods?

Unpaid Fines

- Did client commit the offence(s)?
- Did someone else commit the offence(s)?

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2. Me, Myself and Money [MMaM] is a 2-day Train the Trainer program about finances specifically designed for delivery to Western Australian women who have experienced Economic Abuse

- ▶ Once trained, workers will be able to facilitate the MMaM 6 - session program with groups of women aimed to encourage discussion about money using an activity based learning approach.
- ▶ The program sessions of approximately 1.5 hours, recommend a preference for co-delivery ie: Refuge workers and Financial Counsellors known to the specific Refuge.
- ▶ Topics include:
 - ✓ exploring economic abuse, strengths and resilience
 - ✓ credit, debt and legislative rights
 - ✓ sharing strategies to stay on top of financial pressures
 - ✓ track income and spending
 - ✓ family and children costs and priorities
 - ✓ strategies to create a money plan for now and the future

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MMaM workshops use a strength-based, positive reinforcement methodology:

- ▶ Through informal discussion based style, develop supports with other women in the group
- ▶ Through use of pictures and games, identify features of financially equal respectful relationships and how this may differ from one of financial abuse
- ▶ Through small group discussion share and identify own experiences of economic abuse within previous relationships
- ▶ Using picture cards identify financial priorities, key needs and concerns
- ▶ Share stories to identify positive strategies, resources and strengths
- ▶ Use case studies to plan and track spending and costs, then identify current income and spending for 'self'
- ▶ Work as a group to develop ideas and strategies for maximizing income, reducing costs, and develop creative and sustainable living
- ▶ Through games and small group discussions identify children / family's priorities, key needs and issues, and develop strategies to deal with spending demands
- ▶ Using sets of 'Did you know...' cards identify key consumer and legal rights
- ▶ Strategies to create a money plan for now and the future



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Me, Myself and Money program – Point of difference

This program has been developed using evidence based information utilising a collaborative, feedback approach with professionals in the Family and Domestic Violence, Financial Counselling, University Research and Training sectors.

The program is a client facing learning program to be facilitated by trained staff only who are currently working within the Domestic Violence sector of whom are known to the end audience – women who have experienced Economic Abuse

The Economic Empowerment Project in its entirety will be evaluated through pre / post surveys feedback from both the trainers and the women perspectives and will be collated and documented by Curtin University

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References

- 1 Djirra Publication 2017. Retrieved from <https://djirra.org.au/our-resources/#factsheets>.
- 2 Hankivsky O. 2014. *Intersectionality 101*. Vancouver, BC: Institute for Intersectionality Research & Policy, SFU.
- 3 Development of the Scale of Economic Abuse [Adrienne E. Adams](#), [Cris M. Sullivan](#), [Deborah Bybee](#), [Megan R. Greeson](#). May 1, 2008
- 4 Retrieved from <https://www.wire.org.au/wp-content/uploads/2018/12/WhenIsTheRightTimeToTalkAboutMoney.pdf>

Me, Myself and Money

The MMaM Train the Trainer program is a free 2 - consecutive day training program for Refuge workers and accredited Financial Counsellors to be conducted over 2020 - 2021 throughout WA:

Perth, Albany, Kalgoorlie, Geraldton, Port Hedland, Broome and Fitzroy Crossing.

- CPD points apply**
- To register please contact the EEP Coordinator for an Expression of Interest form:**

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