

**Qu: What is Your Toolkit?**

Your Toolkit is a web based resource (<https://www.yourtoolkit.com.au>) that contains information to assist women and children facing family and domestic violence (FDV) and financial abuse. Its aim is to assist women transition to becoming independent, empowered and financially resilient.

Your Toolkit is menu-based with accessible, easy to understand information presented in bite size chunks. It provides information to develop financial skills and build social capital to assist women to:

- better manage their personal finances;
- find other relevant information about keeping safe, support services etc.

To take account of every users' different circumstances, the information is presented in four key stages:

- Planning to leave ("Prepare");
- Time to go ("Launch");
- When you leave home – early days ("Nourish"); and
- Resources for moving forward/longer term ("Flourish").

**NB:** Your Toolkit does not provide financial advice, nor information specific to individual circumstances.

**Qu: What information does Your Toolkit provide?**

Your Toolkit contains information on:

- general personal finances such as budgeting, saving, credit, debt, superannuation and insurances;
- support services such as financial assistance and grants; tips for dealing with banks and Centrelink; Centrelink payments and services; accommodation information; safety planning and technology safety.

This information has been written within the context and experience of women who have faced domestic violence and financial abuse in mind. All the information in Your Toolkit has been peer reviewed by industry including Legal Aid, 1800 Respect, WA Police as well as legal and financial professionals.

Supported by

**Qu: How big a problem is domestic and family violence?**

Incidents of FDV are known to be under reported. Nevertheless, research has shown that:

- Almost of quarter of all Australian women above the age of 15 (23%) have experienced at least one incident of violence by an intimate partner or ex-partner<sup>i</sup>;
- On average, one woman a week in Australia is killed by their intimate partner<sup>ii iii</sup>;
- FDV against women is the largest driver of homelessness for women<sup>iv</sup>;
- FDV against women results in a police call-out on average once every 2 minutes across the country<sup>v</sup>;
- More than two-thirds (68%) of mothers with children in their care when they experienced violence from their partner said their children had seen or heard the violence<sup>vi</sup>;
- The negative effects of FDV on children and young people can include depression, anxiety, trauma symptoms, antisocial behaviour and school difficulties<sup>vii</sup>;
- A KPMG<sup>viii</sup> report estimates that in 2015-16 violence against women and children in Australia cost \$22 billion; \$2.8 billion in Western Australia alone. These costs include the economic and non-economic impacts of pain and suffering, the costs to the health system, justice and policing systems, and to the workplace through absenteeism.

**Q: What is economic or financial abuse?**

Financial abuse is particularly malicious as it is deliberately intended to strip women of their independence, confidence and ability to manage their personal financial situation, or develop financial skills. Because of this, traditional financial literacy education is not appropriate for women facing or escaping domestic and family violence and financial abuse.

Financial abuse includes when a partner stops, or tries to stop the person from:

- knowing about the family finances and having access to household money, or money for their needs;
- from making any financial decisions including small things like buying groceries or a cup of coffee;
- working, earning money, or studying;
- accessing basic necessities such as food, shelter, sleep;
- using a phone, the internet or family car;
- having access to their property by damaging, destroying or stealing it.

Supported by

Supporting Women on their journey to an independent, confident and safe life

---

**Q: How big a problem is financial abuse?**

There are a lot of unsettling statistics that support the need for financial education and information for women facing FDV. These include:

*Prevalence of financial abuse in domestic and family violence:*

- Like domestic and family violence, financial abuse is under-reported. Among women who have sought help from domestic violence services, the prevalence of economic abuse ranges from 78% to 99% <sup>ix</sup>. Anecdotal evidence from our research suggests financial abuse occurs in 100% of cases of domestic violence, primarily as a means of exerting control.

*Impact on Women:*

- FDV 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 risk or poverty as a result of FDV. This hampers their recovery and capacity to regain control over their lives <sup>x</sup>;
- The lack of economic security and financial resources are the primary reason women return to an abusive relationship <sup>xi</sup>;
- FDV 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 support <sup>xii</sup>;
- Financial abuse affects women from all socio-economic groups, geographic locations and cultural backgrounds <sup>xiii</sup>. Disabled women, indigenous women and older women are particular targets for financial abuse <sup>xiv</sup>.

**Qu: Domestic violence isn't solely against women: is Your Toolkit available for use by men?**

Your Toolkit is for use by both men and women experiencing FDV. However, as with other forms of family violence, financial abuse is a gendered issue: the majority of victims are women, and the majority of perpetrators are men. Statistics show twice as many Australian women compared with men have experienced economic abuse <sup>xv</sup>.

Supported by

Supporting Women on their journey to an independent, confident and safe life

---

**Qu: What was the driver behind Your Toolkit?**

Our patron, Lyn Beazley AO FTSE, 2015 WA Australian of the Year, met 2015 Australian of the Year recipient Rosie Batty. Lyn sought Rosie's advice on how best to help women facing FDV. Rosie's response was to provide these women with financial literacy education specific to the circumstances they were facing.

Our organisation, Financial Toolbox was born from this conversation. It aims to empower women and girls with greater financial knowledge and confidence, so that they can feel empowered to live independently with freedom of choice, including within relationships.

**Qu: What made you decide the web-based resource was the best way to convey this information to those in need?**

Our research indicates that there is a lot of financial and other information available for women experiencing FDV available in a range of forms. However this information is not centralised or easy to find, and is not tailored to women in these circumstances.

At the outset we had no pre-conceptions about what service or tool was needed. Therefore, we spent nearly two years talking to key stakeholders, including The Women's Council for Domestic and Family Violence (WA), women's refuge workers, Legal Aid, 1800 Respect, WA Police, and also to FDV victims themselves to find out what type of resource was needed. Our research findings identified a web-based resource as the preferred option at this stage, not least as it was relatively inexpensive to build, but also because of its accessibility via different platforms. The Your Toolkit website is device-responsive, making it easy to use on phones, tablets or computers. It is easy to access at home, at friends' houses, in public spaces and so on.

**Qu: What is the ideal outcome from this web based resource?**

In order to increase financial resilience and confidence so that women and children feel empowered to leave abusive relationships, we believe easy to access financial education and information, as well as information about support services and safety is key. This will assist women experiencing FDV to:

- learn practical tools, both financial and general, to assist them to build a new life;
- feel more in control of their money;
- feel better able to plan ahead and be confident about their future.

Supported by

Supporting Women on their journey to an independent, confident and safe life

---

**Qu: Where do you see Your Toolkit in two to three years' time?**

Your Toolkit is currently Western Australian in its focus (although some of the information is relevant across Australia) and our aim is to continue working with industry to ensure the content is up to date and relevant. In the future, we would ideally like Your Toolkit to be available and relevant to women facing FDV across all of Australia, as well as tailored to cater to the needs of specific groups including CALD women and indigenous women.

**Qu: What partnerships has Your Toolkit developed?**

Our organisation, Financial Toolbox, works in partnership with Chartered Accountants Australia and New Zealand (CAANZ) ensuring our financial education is backed by their expertise.

Your Toolkit would not have been developed without a great deal of support:

- we are indebted to Minister Simone McGurk and the Department of Communities, as well as the Demeter Legacy Fund, who have contributed funding to enable us to turn the information we have researched into the web based resource called Your Toolkit;
- the relationships we have built with a number of key government departments and industry organisations including refuges, peak bodies, WA Legal Aid and the WA Police DV unit. They have contributed both time and expertise;
- Absolute Edge Media who built the resource at a discounted price and has continued to provide pro bono social media work, and Limelight Consulting who assisted us with the launch of Your Toolkit at a 50% reduction in their fees;
- countless other professionals who have volunteered their time and expertise for peer review of the content in Your Toolkit and providing advice on the FDV environment in general; and
- PwC and Lavan Legal who are working to gain The Financial Toolbox Women at Risk Trust DGR1 status.

Since the launch of Your Toolkit we have received an enormous amount of industry advice, support and encouragement from the following organisations:

- 1800 Respect;
- Women's Council for Domestic and Family Violence (WA);
- ASIC (including on their financial capability community of practice and on their MoneySmart website);
- Legal Aid - both Legal Aid WA and also the National Family Law Help websites;
- Shelter WA;
- WA Council of Social Service;
- Lifeline;

Supported by

Supporting Women on their journey to an independent, confident and safe life

---

- Financial Counselling Network;
- Financial Counselling Association of WA;
- Curtin University;
- Consumer Credit Legal Services;
- WA Police;
- Women's Health and Family Services;
- The Law Society of WA;
- Headspace.

And the list keeps growing! We are getting requests from organisations who work in the FDV space as well as from government departments, universities and the private sector to give presentations about Your Toolkit all of the time.

**Q: What other activities is Financial Toolbox and the Women at Risk committee involved in?**

Your Toolkit has been developed by the Women at Risk (WAR) committee of Financial Toolbox, Inc. Financial Toolbox is a volunteer based organisation formed to provide low cost financial education to women.

The WAR committee was set up to provide information and services to women facing FDV and financial abuse. The WAR committee is also part of the Economic Empowerment Project, working with the Women's Council for Family and Domestic Violence (WA), Financial Counsellors' Association of WA, Curtin University and others to provide financial literacy education in refuges throughout Western Australia. The project is funded by Lotteries West and others.

The WAR committee is also working to deliver talks to women at risk of financial abuse in community spaces. We were approached by Perth City Library to deliver a series of workshops about personal finances for women, targeting those who might be facing domestic violence and financial abuse. The first workshop: **'Financial Empowerment for Women: Keep Safe and Understand Finances'** was run in March, and was attended by 35 women. The feedback was very positive, with the attendees requesting further workshops. We are now collaborating with the Financial Counselling Network and Uniting Care West to develop and then roll out a series of workshops in community spaces targeted at women who are facing financial abuse. We are currently in the process of scoping out and costing this body of work.

Supported by

## References

- i ABS, 2017 Personal safety Australia 2016 <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4906.0>
- ii Cussen & Bryant (2015) Domestic/family homicide in Australia (Research in practice, no 38) Australian Institute of Criminology
- iii Bryant & Bricknell 2017. Homicide in Australia 2012–13 to 2013–14: National Homicide Monitoring Program Report. Canberra: AIC.
- iv 55% of women with children presenting to specialist homelessness services nominated escaping violence as their main reason for seeking help. Australian Institute of Health and Welfare (2012) [Specialist homeless services data collection 2011-12](#), Cat. No. HOU 267, Australian Institute of Health and Welfare, Canberra
- v Police across Australia dealt with 239,846 domestic violence incidents in 2015, an estimated 657 domestic violence matters on average every day of the year (or one every two minutes) – calculated for police data sourced across all states and territories, collated at [ABC News](#).
- vi ABS 2017b. Personal Safety Survey 2016. ABS cat. no. 4906.0. Canberra: ABS.
- vii Commissioner for Children and Young People, Colin Pettit, as reported by the ABC 21 February 2018
- viii KPMG, The cost of violence against women and their children in Australia, May 2016, Report for Dept of Social Services
- ix Kutin, Russell and Reid, 2017, Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress
- x Braaf and Barrett Meyering, Seeking security: women's economic wellbeing during and following domestic violence, Australian Domestic and Family Violence Clearinghouse, Sydney, 2011, pp. 7–8, 43–45
- xi Kim & Grey, 2008; Meyer, 2012; Cameron, 2014
- xii Braaf and Barrett Meyering, Seeking security: women's economic wellbeing during and following domestic violence, Australian Domestic and Family Violence Clearinghouse, Sydney, 2011, pp. 7–8, 43–45
- xiii Macdonald, Fiona 2012, Spotlight on Economic Abuse: A Literature and Policy Review, Good Shepherd Youth & Family Service and Kildonan UnitingCare, Melbourne.
- xiv Corrie & McGuire, 2013, Economic Abuse: Searching for Solutions. A Spotlight on Economic Abuse Research Report, Good Shepherd Youth & Family Service and Kildonan Uniting Care, Melbourne.

Supported by

Supporting Women on their journey to an independent, confident and safe life

---

- <sup>xv</sup> Kutin, Russell and Reid, 2017, Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress

Supported by