

When is the right time to talk about money



Research Aims

Aim To inform development and delivery of timely and relevant financial information, education, supports and services

Gaps Little data on timely and targeted financial capability education and services

Previous focus has been on a crisis response, less on prevention and long-term responses



Why did WIRE do this research

- Women living in poverty decades after the abusive relationship had ended
- Debt not addressed and left to spiral out of control
- Women reporting that lack of money keeps them in abusive relationships
- Women feeling let down by the community sector, government, legal and private sector
- Messages about women as poor money managers legitimising the actions of perpetrators
- WIRE being asked repeatedly when , how and what do victim-survivors want to receive around financial support and education



**We often hear that ‘the system is broken’ but not that the system is gendered—
and that is why it breaks women.**



Research Questions

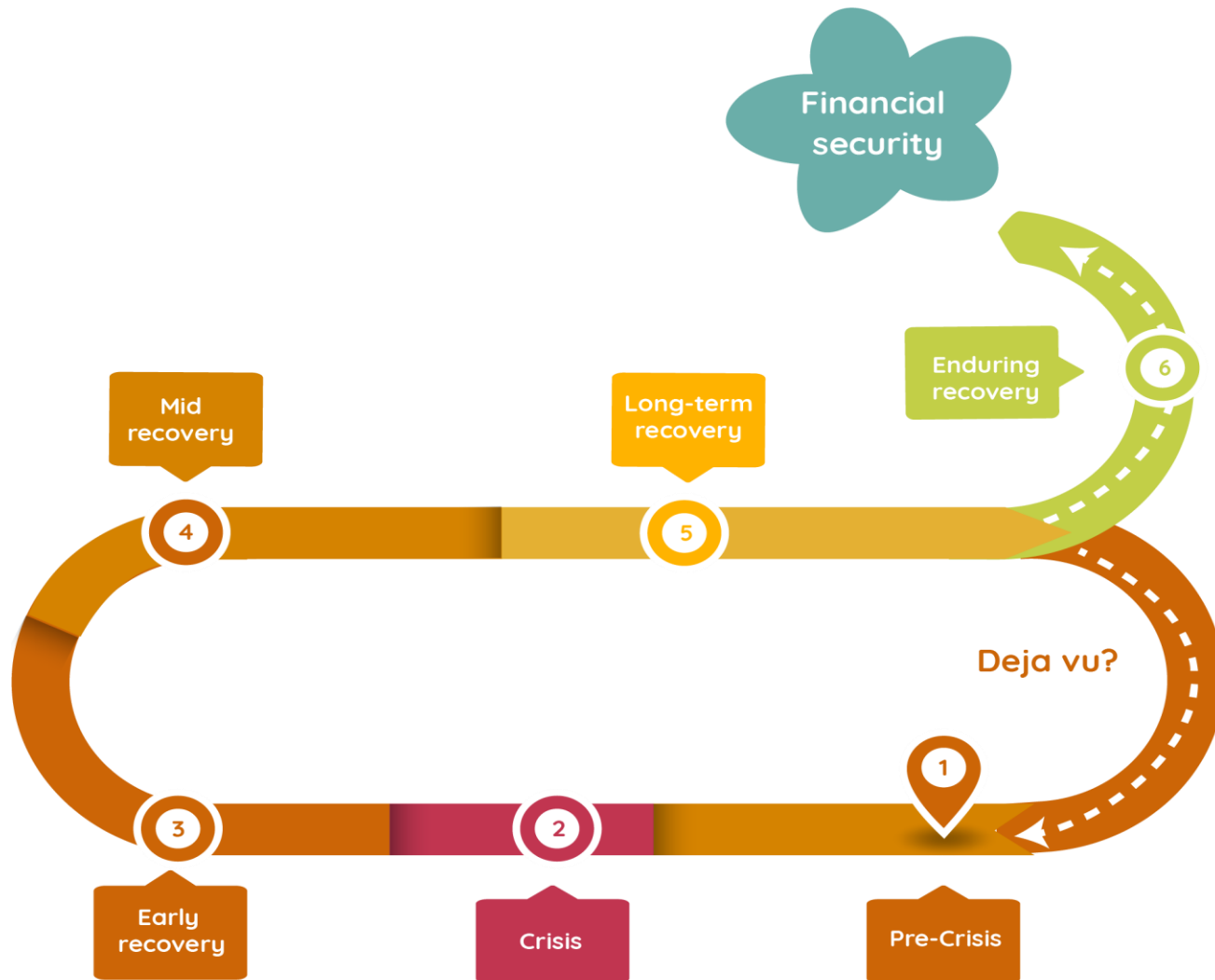
When are financial 'teachable moments/ in women's family violence journeys?

What issues are most relevant? At what stage?

Who should deliver support/education?
Where? How?

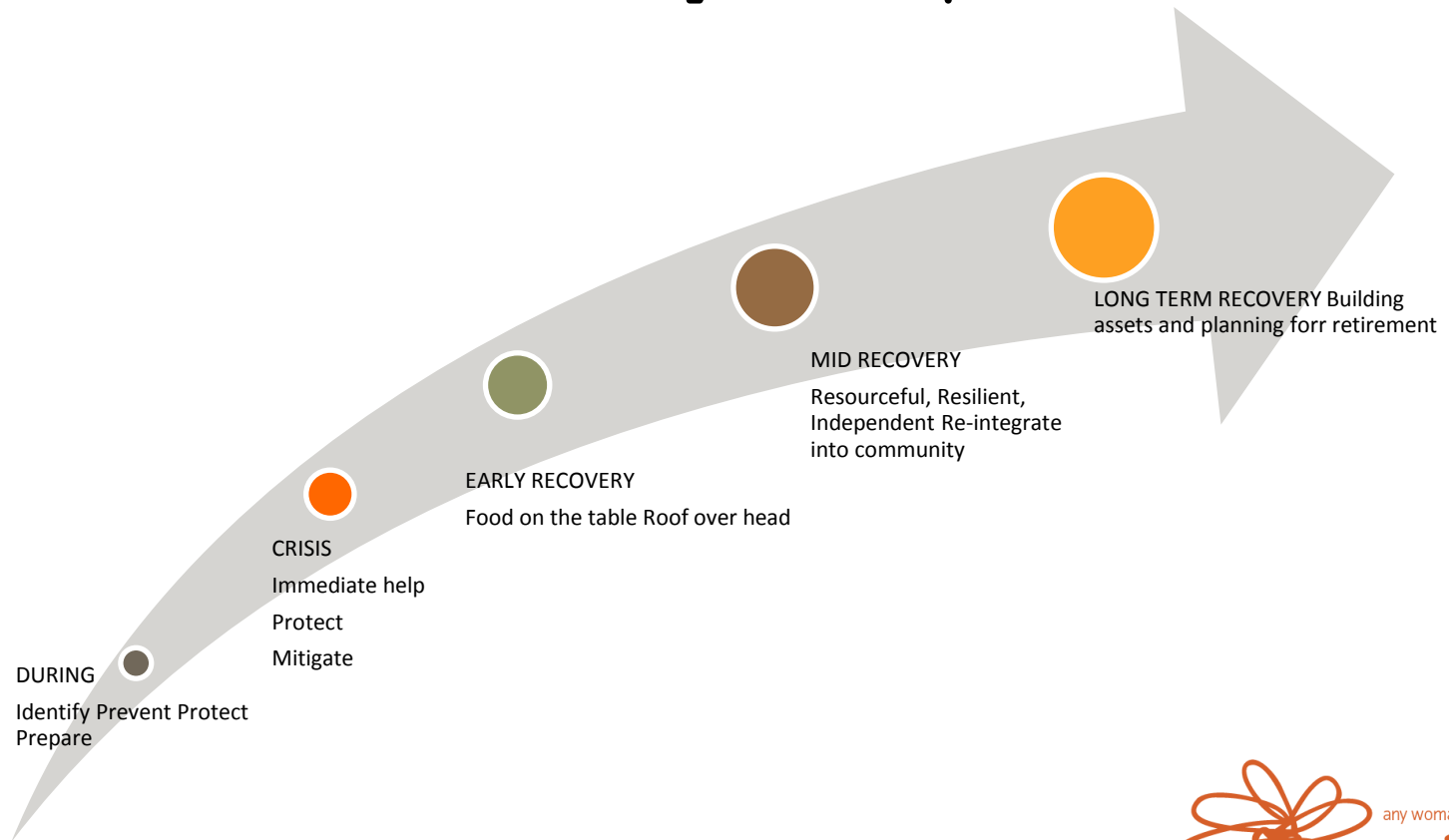
What are the barriers and de-motivators?
What are the enablers?

Research Findings

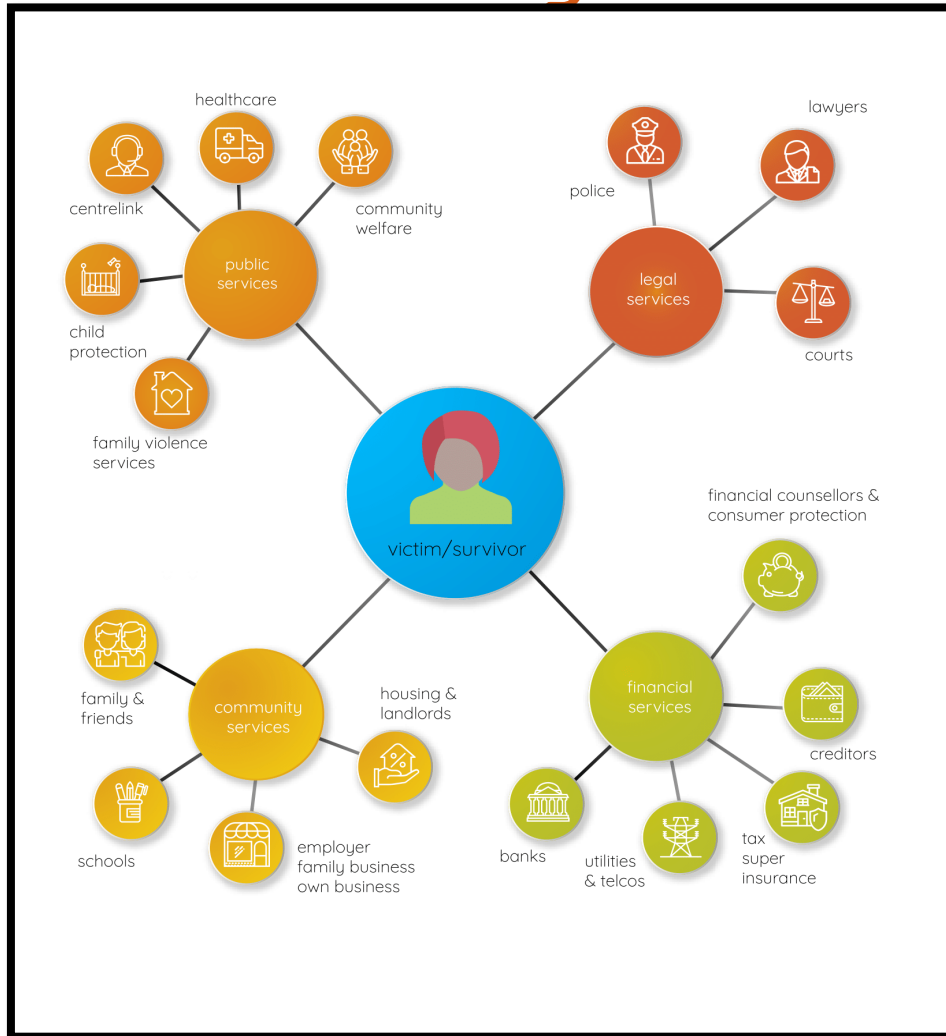


Barriers and needs at each stage

- Service delivery response



A maze of services to navigate



The Danger of the single Story

‘A single story shows a people as one thing, as only one thing, over and over again, and that is what they become. The single story creates stereotypes, and the problem with stereotypes is not that they are untrue, but that they are incomplete. They make one story become the only story.

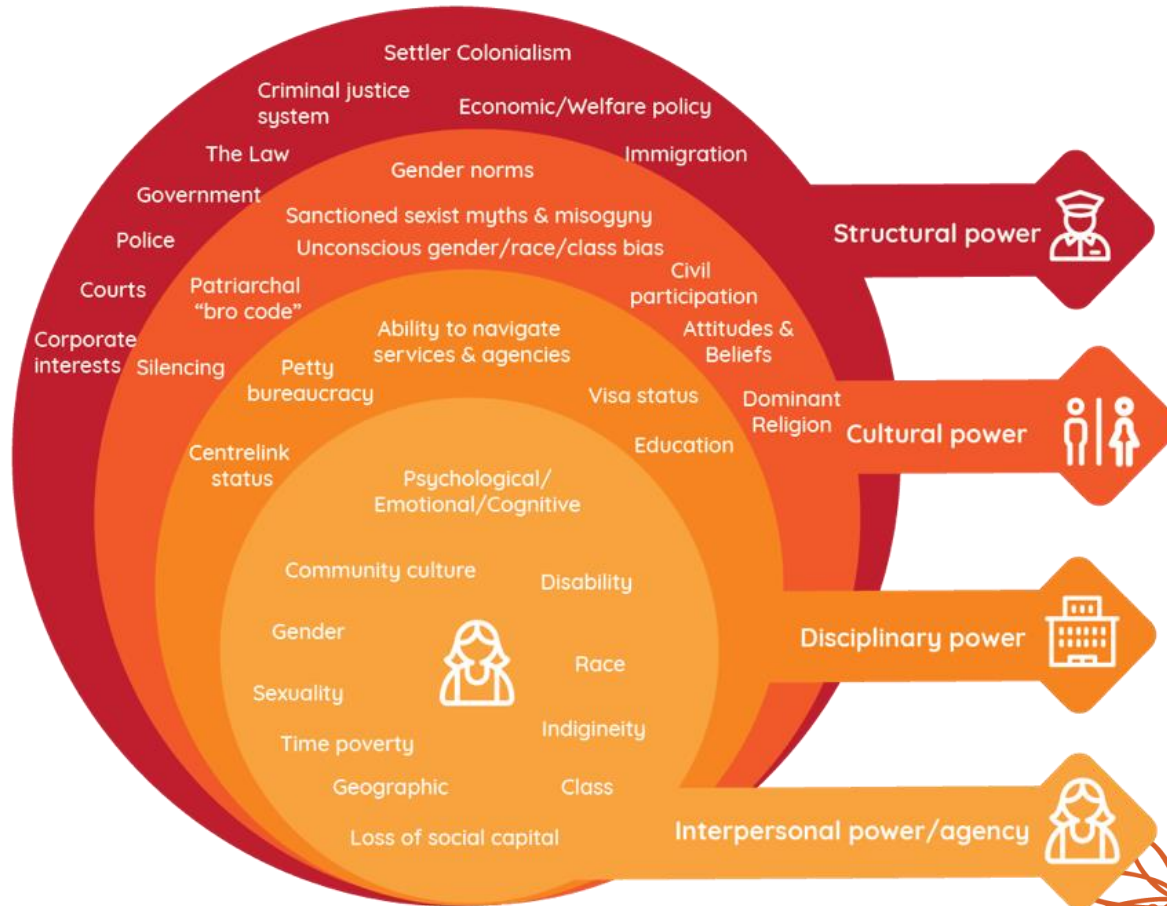
Chimamanda Ngozi Adiche

Family violence victim survivors can be simultaneously strong and weak, scared and fearless, intelligent and uninformed.



Intersecting Powers

intersectional barriers to agency



INTERSECTIONAL POWER ANALYSIS

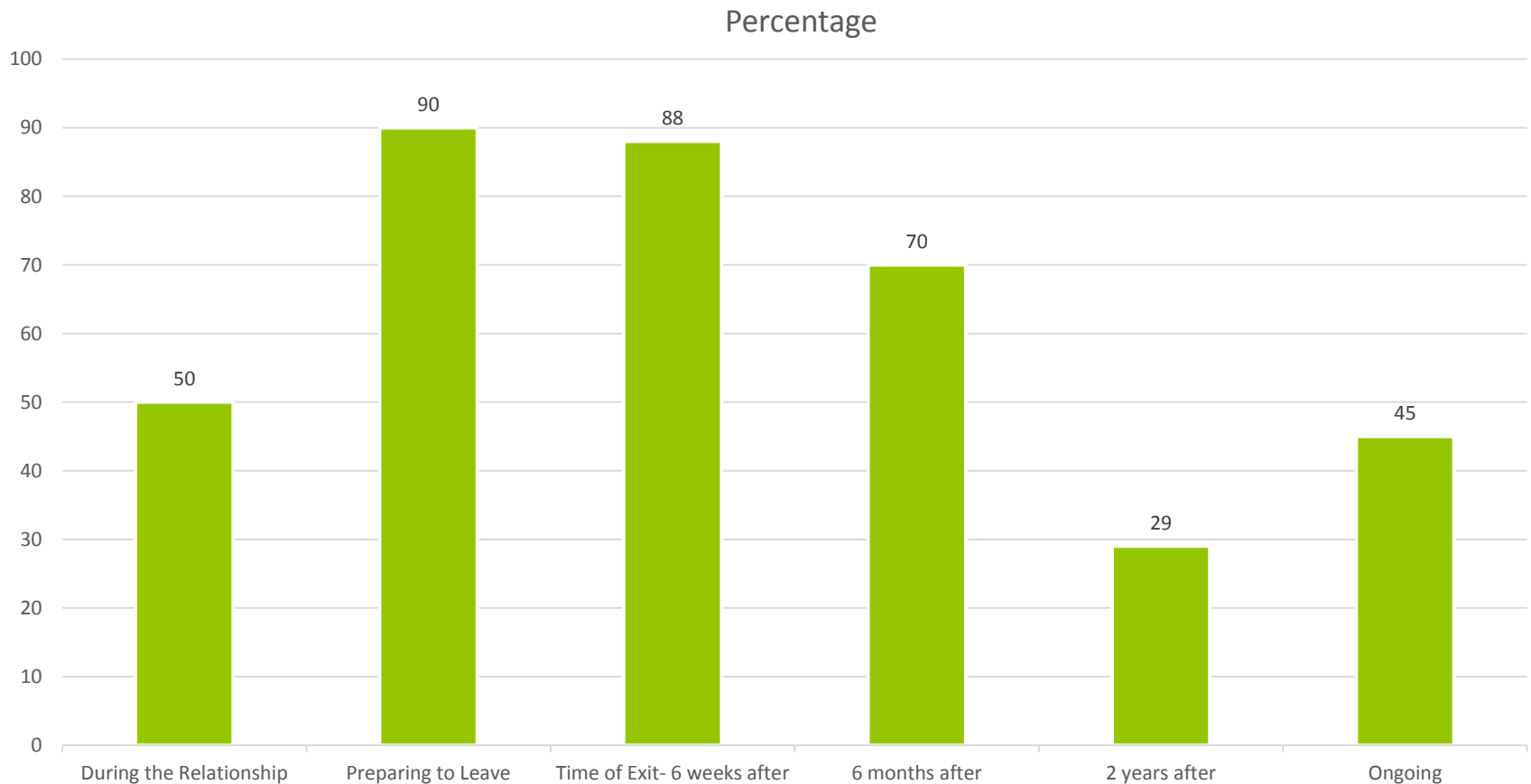
Put the woman in the centre and look outward to see what interlocking powers are obstructing her agency and mobility.



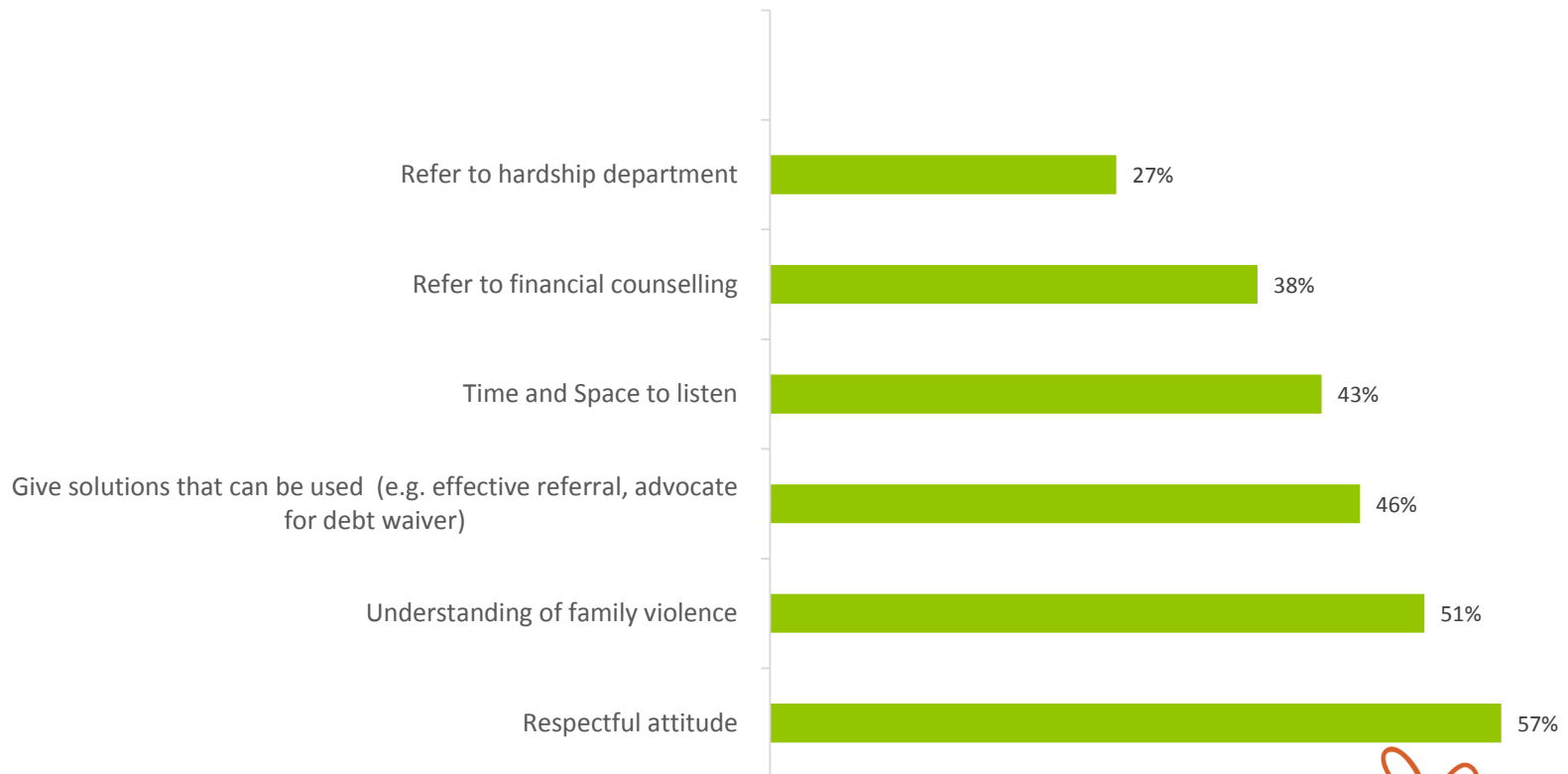
Targeted priority areas

Timing	Phase	Priority areas	Consequence of not
Before and during the relationship	Pre-crisis	Educate Inform Women promoted as independent and strong financial decision makers, Promote Relationships that include financial respectful conversations and decision making	Family violence occurs
The process of exiting the relationship which can take up to 12 months	Crisis	Identify Red flags of family violence Target customers that are at risk. Meet immediate needs of customers disclosing family violence Restore financial security	Family violence prolonged Victim survivor not provided appropriate support and resources. Poor start to financial rebuild
Relationship ended 1 – 2 years ago	Early recovery	Prevent and Interrupt Post-separation abuse Continue working towards financial security	Financial abuse continues post separation. Lengthens time in poverty
Relationship ended 2 – 5 years ago	Mid recovery	Build financial security	Financial abuse continues post separation. Lengthens time in poverty
Relationship ended 5 – 10 years ago	Long term recovery	Build financial security	Financial abuse continues post separation. Lengthens time in poverty
Relationship ended 10 years ago or more but are still being impacted	Enduring	Build financial security	Financial abuse continues post separation. Lengthens time in poverty.

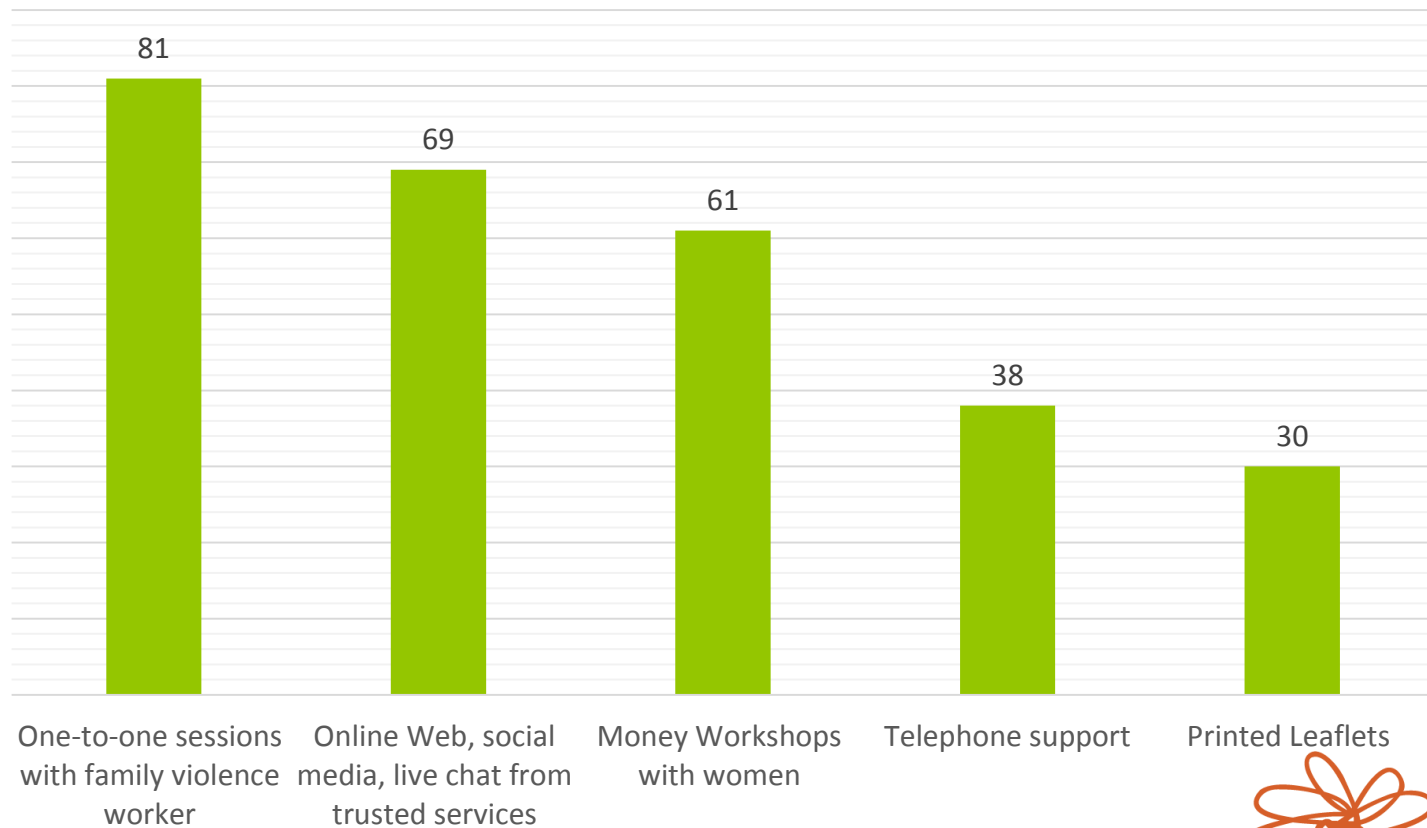
When is the best time to talk about money?



How can services maximize financial teachable moments



How do Victim Survivors want to receive financial information and support



What can you do

BUILD GREATER AWARENESS

- Train customer-facing staff to identify red flags of financial abuse with women from high and low incomes
- Acknowledge that staff as well as customers are affected by family violence and should be supported through the implementation of gender-equitable practices across the organization and broad-ranging family violence support policies and procedures

EARLIER RESPONSE

- Develop improved pathways for customer self-disclosure of family violence
- Provide training to staff and implement policies that will enable victim-survivors to self-advocate, such as easy access to the hardship team
- All customer-facing staff to know the scope of their role and referral pathways when a disclosure is made, and ensure that affirming the agency of the woman forms part

- Contracted-out debts to be brought back to service when family violence is identified. Memorandum of Understanding/contracts to be put in place with contracted debt collectors around the identification of family violence and managing disclosure

ENHANCED SERVICE DELIVERY

- Human-centered family-violence-informed design: work with family violence services, including experts by experience, to develop products, services, policies and procedures that prevent perpetrators of family violence from weaponising debt; and provide opportunities for victim survivors to seek assistance.

ENVIRONMENTAL CHANGES

- Marketing materials of products and services to portray a more diverse range of women and send messages about women as independent, strong financial decision-makers any woman, any issue
- Produce and display information about respectful, equitable

