

WIFVC MEETING MINUTES

Thursday, 21 October 2021, 10.00am – 11.30am
Via Zoom

Chair: Sandie de Wolf, WIFVC Chair

Present: Fiona Adams, Halime Aldemir, Andrea Andersen, Talia Barrett, Verity Best, Archana Bhat, Victor Bilous, Alison Boughey, Linda Bradley, Elisa Buggy, Sophie Campbell, Karen Chan, Genine Clements, Renee Cummings, Zanetta Hartley, Kate Hebden, Deb Ireland, Brett Ison, Loren Katafono, Madeleine Kempster, Emily Kumpis, Sarah Langmore, Kelly MacDonald, Holly McLean, Dieu Nguyen, Nicole Ormerod, Claudia Quintela, Jyothsna Rao, Ami Rossignuolo, Emma Shaw, Susana Silva, Jennifer Smith, Gaganjeet Sohi, Kate van Hooft, Natalie Wallace, Jacqui Watkins

Special guests: Dacia Abela, Program Manager, Financial Services, WEStjustice
Julie Kun, Chief Executive Officer, WIRE
Suzanne Panecki, Senior Practitioner, Financial Coach, Good Shepherd

Minute taker: Julie Noonan, WIFVC PSW

INTRODUCTIONS

“We acknowledge the Traditional Custodians of the land on which we meet, the Wurundjeri Boonwurrung and Bunurong peoples of the Kulin Nations, and pay our respects to Elders past and present and emerging leaders, as well as to community members who are here today”.

The Chair welcomed everyone to the WIFVC meeting and attendees introduced themselves via the Chatbox.

The previous WIFVC meeting was held on 19 August 2021 and provided a platform for WIFVC members to reflect on the progress that has been made on key priority areas identified within the [WIFVC Action Plan 2019-2020](#) and identify key focuses or ways of working that should inform our future plans. The [WIFVC Action Plan 2019-2020 Progress Report](#) provided a high-level summary of the work that has been undertaken against key priority areas was tabled for member’s reference. Meeting minutes are available on the WIFVC [website](#).

UPDATES

- The WIFVC Governance Group met on 9 September 2021 via Zoom and a quorum was present. A summary of the meeting can be found [here](#).
- Members were referred to the [October Member Update](#) report for sector updates. The following updates were provided by members in the meeting:
 - The Federal Government has established a new [Escaping Violence Payment \(EVP\)](#) program for people aged 18 years and over who have recently experienced family violence, have a changed living situation and are experiencing financial stress. Women and children leaving a violent relationship will have access to a one-off payment of up to \$5,000 under the new Scheme. The support will include up to \$1,500 in cash, with the remainder of the money available for goods and services or direct payments of bonds, school fees or other essential items to help establish a safe home. [Uniting VicTas](#) will manage the funding for the whole of Australia.

- The Salvation Army are delivering an assertive outreach program to support young people aged 12 – 25 years rough sleeping and displaying anti-social behaviour in the community. Contact Brett Ison E: brett.ison@salvationarmy.org.au for further information or visit the Salvation Army [website](#).
- The Centre4Change has opened a new housing support program in Werribee for women, with a focus on older women who are struggling to navigate the family violence support system. Click [here](#) for further information or call 9369 6873.
- IndianCare are offering free food vouchers for South Asians in Victoria from India, Pakistan, Sri Lanka, Bangladesh, Nepal and Myanmar experiencing financial hardship and distress. Call 1300 005 040 or visit the [IndianCare website](#) for further information.
- Elisa Buggy, previous Executive Officer at Flat Out, has been appointed to the role of Chief Executive Officer of [WestCASA](#) commencing on 29 November.
- Karen Fletcher has been appointed as the Executive Officer of [Flat Out](#) and commenced in the role on 18 October.

PRIMARY FOCUS OF MEETING

The October WIFVC meeting focused on a panel discussion on system responses to family violence that support financial safety. We were joined by the following guest speakers:

- **Dacia Abela**, Program Manager, Financial Services, WEStjustice
- **Julie Kun**, Chief Executive Officer, WIRE
- **Suzanne Panecki**, Senior Practitioner, Financial Coach, Good Shepherd

A recording of the panel discussion can be viewed [here](#).

KEY THEMES FROM THE PANEL DISCUSSION

A summary of the key themes from the panel discussion can be found below:

What is financial abuse?

- Financial/economic abuse is one of the most misunderstood forms of family violence.
- Economic abuse is a form of family violence and is included and defined in Victorian family violence legislation. The Family Violence Protection Act defines economic abuse as behaviour by a person that is coercive, deceptive or unreasonably controls another person without that second persons consent in a way that denies them the economic or financial autonomy that they would have had but for that person, or from withholding or threatening to withhold the financial support that's necessary for meeting their reasonable living expenses or that of their children.
- Economic abuse can present in a range of forms but some of the most common examples are:
 - Forcing someone to incur debt in their name when they don't receive any substantial benefit from that debt;
 - Accruing infringements or fines in someone's name;
 - Refusing to contribute to joint liabilities like a mortgage;
 - Exploiting a partner's wages or savings.
- Financial abuse is not about a lack of financial literacy but about the control and coercion that has been placed on a victim survivor.
- Financial abuse doesn't discriminate against age, income or location.
- No two experiences of financial abuse are alike.

How does financial abuse contribute to family violence risk?

- Economic abuse constrains a victim survivors' independence and limits their ability to escape a violent relationship. It is cited as one of the main reasons that a woman remains in, or returns to, a violent relationship.
- Economic abuse often leads to other risk factors such as poverty, poor health, insecure housing and mental illness.
- Research conducted in developing [Good Shepherd's Financial Independence Hub](#) suggests that up to 90% of people who seek help for domestic and family violence are also affected by financial abuse.
- Financial abuse can often be overlooked when the victim survivor is facing multiple forms of violence, particularly when children are involved. Often their immediate physical needs are prioritised over discussions around financial abuse.
- The [ANROWS National Community Attitudes towards Violence against Women Survey](#) lists financial abuse as the most accepted form of family violence in Australia.
- The impact of financial abuse on a victim survivor can be long term and have an ongoing impact on a victim survivor's confidence in making financial decisions, even when the violent relationship has ended. However, with the right support, knowledge and skills around financial decision making, this situation can be reversed.

What does supporting financial safety for victim survivors of family violence look like in crisis and in recovery?

In crisis:

- Research undertaken by WIRE in 2018, ['When is the right time to talk about money?'](#), highlighted a myth in the family violence sector that when someone is in crisis you need to focus on the crisis and talk about their financial abuse at a later stage. The research highlighted the long-term impacts of this approach and reported a high percentage of women who responded that they wished they had received support around their financial abuse at a much earlier stage.
- Early intervention is vital. Ensuring a victim survivor has the right resources and support at the earliest stage reduces the escalation of financial or Court matters that can often result in the loss of their home, or the victim survivor feeling that the only option for them is to return to an unsafe relationship because of the lack of financial safety.
- The model that WEstjustice provide is an integrated services partnership with McAuley Community Services for Women. The service embeds a lawyer and a financial counsellor within McAuley to provide holistic legal assistance and financial counselling to victim survivors of family violence. While this is being provided, this person is simultaneously being supported by a family violence case worker at McAuley. The financial counsellor will work with them around their debts and credit reports and the lawyer will work with them on other ancillary matters such as fines, victims of crime compensation, intervention orders, tenancy, triaging referrals to other legal experts etc. Having an integrated approach within the family violence service reduces the need for a victim survivor to repeat their story, avoids referral fatigue and gets most of the victim survivors' needs met in the one place.
- Good Shepherd implement a 'no wrong door' approach when victim survivors call through in crisis, linking them into crisis support and undertaking a follow up service to evaluate system effectiveness.
- When a victim survivor is in crisis, their 'bandwidth' for taking on and absorbing information is often reduced. It is important for practitioners to repeat information around financial support early, often, and in a variety of ways.

In recovery:

- Financial abuse can continue well beyond the end of a violent relationship.
- Clients are often not aware of what services are available to them.
- Use a strengths-based approach to collaborate with victim survivors to build their confidence and capabilities in managing their own finances and setting financial goals and savings plans.
- Early intervention and prevention work is so important.
- Important for family violence practitioners to have confidence around financial management, economic gender equity, how to recognize and have respectful money conversations in order to provide relevant support to their clients.

How can services in the western metropolitan region contribute/collaborate to support victim survivors' financial safety?

- Practitioners should get to know their local financial/legal services to understand what supports are available for victim survivors in crisis and in recovery.
- Consider the intersectionality barriers for victim survivors in accessing financial information and how you can provide resources to meet their specific needs.
- Build up secondary referral consultations and make warm referrals where possible.
- Organise a free [WIRE community education session](#) for your staff. These 45-minute sessions provide an overview of the 'When is the right time to talk about money' research and resource kit.
- Familiarise yourself with what financial abuse is, what it looks like, what the warning signs are, and what supports you can provide to your client.
- Make talking about financial abuse a priority in discussions with your client.
- Utilise the experiences of victim survivors to advocate and influence system change within industry and government systems where systems are not meeting the needs of victim survivors.

What systems are in place for victim survivors seeking hardship support?

- Most companies now have a corporate hardship program and family violence policies or codes that they must adhere to when considering waivers or hardship variations based on family violence grounds.
- Lending providers must comply with responsible lending laws which determine that a responsible loan is one that meets that person's objectives. A debt waiver can be sought in circumstances of economic abuse where the victim survivor has not received any benefit from the loan.
- When advocating for a client seeking debt waivers, ask for the 'vulnerability team' or the 'hardship team' rather than speaking at a branch level.
- If a client is making contact with a provider, they should identify themselves as a victim survivor who is experiencing financial abuse and ask to speak to someone within the 'vulnerability team' or the 'hardship team'. This ensures they speak to the right person and avoids them having to retell their story to multiple people.
- Victoria's tenancy laws have recently been reviewed to incorporate a raft of family violence provisions in the Residential Tenancy Act. A [Family Violence Protection Kit](#) has been developed with options and alternatives for a range of situations.

SECONDARY CONSULTATION CONTACT DETAILS

- Good Shepherd P: 1300 050 150 Email: FIH@goodshep.org.au
- WIRE P: 1300 134 130

RESOURCES AND TRAINING

WIRE

- WIRE website www.wire.org.au
- [‘How to have respectful conversations about money’](#) - Conversation tool kit and video
- [My money conversation kit](#) – A how-to booklet to help organize your financial life.
- [Gender equity & you](#) – Conversation kit designed to support persuasive conversations about gender equity.
- [When is the right time to talk about money?](#) – Financial teachable moments for women affected by family violence.
- Research Report [‘Too visible, yet not fully seen’](#) – Financial Capability and Intersectionality Project (‘The Project’) aimed to make visible the discrimination some groups of women, non-binary and gender diverse people faced, and to design, in collaboration with these groups, resources that support their financial capacity in their own terms. The report documents the main lessons gained from the project implementation.
- [WIRE deliver professional development training](#) modules which includes:
 - Dealing with difficult calls
 - Understanding and responding to family violence
 - Financial abuse in the context of family violence.
 - Free community education: A service delivery support staff member can deliver a 45-minute session around ‘How to have respectful conversations about money’.
- WIRE is currently taking referrals for the [‘Sustainable and Transformative Employment Pathways \(STEP\) Program’](#) for victim survivors of family violence

GOOD SHEPHERD

- [Good Shepherd Financial Independence Hub](#)
- Website and webform submission option - [Financial Independence Hub – Good Shepherd](#)
- Translated program brochures - [Financial Independence Hub Translated Information – Good Shepherd](#)

WESTJUSTICE

- WEstjustice website www.wesjustice.org.au
- [Restoring Financial Safety: The Transforming Financial Security Project - A partnership between WEstjustice and McAuley Community Services for Women.](#)
- [YouthLaw](#) programs specifically focused on working with young people.
- [WEstjustice](#) support for young people.

FURTHER RESOURCES

- Tenants Victoria - Family Violence Protection Tenancy Kit
https://tenantsvic.org.au/articles/files/resources/Family_violence_protection-tenancy_kit.pdf
- [Redfern Legal Centre Financial Abuse resources](#)
- [MoneySmart](#) - Resources on banking, budgeting, loans, credit and debt, tools and referral pathways.
- [National Debt Advice Line – Australian Debt Assistance](#)
- [Financial Counselling Australia](#) – Peak body for financial counsellors in Australia.
- [ANROWS](#) provides a range of research reports on financial abuse including:
 - [Domestic violence and women’s economic security’](#)
 - [Financial abuse and immigrant women](#)
 - [Exploring how economic abuse manifests in young adult relationships](#)
- [Domestic and family violence assistance](#) – Commonwealth Bank Australia
- [‘Exploring how economic abuse manifests in young adult relationships’](#), Dr Jozica Kutin.

NEXT WIFVC MEETING The next WIFVC meeting is scheduled for **Thursday, 9 December**. The WIFVC will provide members with an Eventbrite invitation to this meeting closer to the date.