



Presentation to Women's Spirit, International Conference on Economic Abuse

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MISSION

We exist to support women experiencing economic abuse in the context of domestic and family violence and to reduce its impacts.



Australian women's experiences of economic abuse

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Australian women's experiences of economic abuse

He made me go on the single parent payment so that if he felt like not working, or if we had a fight or whatever, I'd have money. We'd often have a fight and he'd disappear for two days, go through his money and come back two days later and rely on my money. But I was being made to take the risk there; being with him and being on the single parenting pension and **he'd threaten me, "well I'm going to go and tell Centrelink."**

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Once the domestic violence order was in place, he just refused to pay any of the bills for our house.

The car rego was due, but **the registration was in his name, and he was refusing to register it.** We'd bought the car together but it was registered in his name and I was using it to get around with our baby. I tried to do the rego myself, but I needed his licence number.

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Economic abuse across the response continuum

Universal services: federal government agencies, utilities, banks

Employers, state governments, community, cultural and faith groups

Health, family and community services

Specialist domestic, family and sexual violence services

Statutory services: Police, Courts, Child Protection, Legal

Joint name on mortgage but only perps name on title

Forced to claim single rate of social security

Employment sabotage

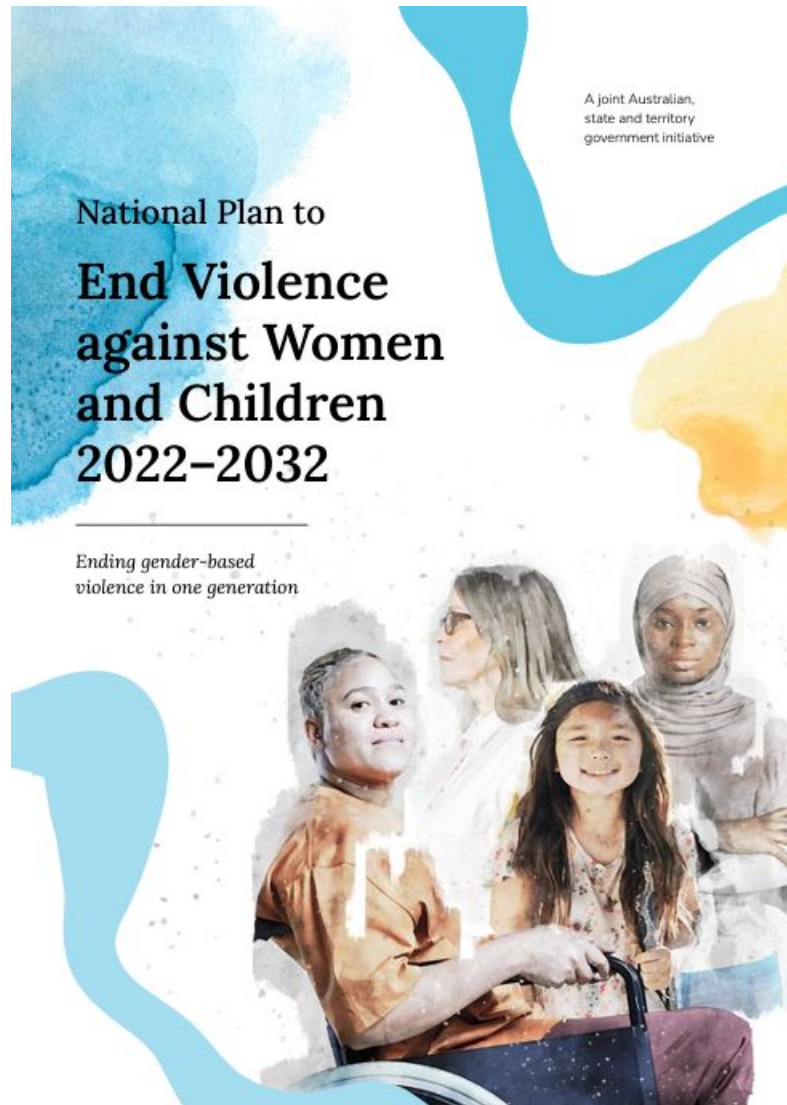
Withholding money for offering at Church or Temple

Withholding money for medical treatment, after refusing to get private health insurance

Forced to leave home (shelter) for safety with no money, possessions, paperwork

Joint accounts cleared as soon as domestic violence order in place

Use of lawyers to create costs (esp. Family Law)



Economic abuse: a key focus area of Australia's National Plan

- Address financial stress as a major priority for women leaving an abusive relationship
- Develop a nationally consistent definition of financial abuse
- Train more financial specialists about financial abuse and its effects
- Adopt a holistic approach to addressing financial abuse, including working with banks, credit, utility and housing providers and welfare services
- Build evidence on the types of financial abuse experienced by different women and children, including the intersections with forms of technology-facilitated abuse.

How Australian banks are responding to financial abuse



> 500,000

abusive transactions intercepted since real-time blocks of inappropriate language were introduced progressively since 2020



> 3,000

customers issued warning letter, had online banking suspended or were exited



> 300,000

customers or unique accounts



~90%

of customers at two banks discontinued abuse following a warning letter.

DESIGNED TO DISRUPT

Reimagining banking products
to improve financial safety

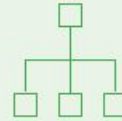
CWES DISCUSSION PAPER 1

By Catherine Fitzpatrick

The objectives of a tailored Financial Safety by Design approach for the finance sector are to:



Design products that are
flexible and safer from misuse



Provide customers with
information and choice



Be clear on the rules and
consequences for misuse.

I'm Worried About My Situation

I'm Worried About Someone Else

Directory of Services

Tools & Apps to Help

Directory of Services

I'm Worried About My Situation

I'm Worried About Someone Else

I Need Help Now

