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App to help women escape domestic violence through financial independence



Caitlin Fitzsimmons

Since time immemorial, women have stayed with violent partners because they can't afford to leave.

Clearly, there's been progress. In our society women have full economic rights, though we don't yet have full financial equality. We can hold a job, we can open a bank account, we can own property in our own right, and increasingly we do all of these things. We're also more likely to get a fair share of joint assets in the case of a break-up.



More than eight of 10 women in domestic violence situations also suffer financial abuse. Photo: Simone De Peak

Though women are arguably freer to leave a violent relationship than ever before, it remains challenging for anyone in that situation. And money remains a key factor .

Before we go on, I want to acknowledge that men and people who identify as non-binary can be victims of domestic violence. There are helplines at the bottom of the article for victims of any gender.

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Yet for many reasons, domestic violence is an issue that overwhelmingly affects women and children. I'm not going to pretend otherwise.

There's also [financial abuse](#)", by which another person controls your access to money or other property without your consent or by manipulating your decision-making. [Elderly people are often victims](#) of this, with "inheritance impatience" of adult children a key driver.

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Angela Lynch, the chief executive of the Women's Legal Service Queensland, says financial abuse is nearly always present in violent relationships.



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"Financial abuse is really quite common in domestic violence, some studies say 80–90 per cent of women who are victims of domestic violence are also subject to financial abuse," Lynch says.



Women's Legal Service Queensland CEO Angela Lynch says the Penda app will help women trying to leave violent relationships.

"It's getting increased attention because we know that if women are

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Executive:

Domestic violence is usually not about the perpetrator losing their temper, it's about their desire to control another person. So it makes sense that controlling the purse strings comes with the territory.



Rosie Batty, 2015 Australian of the Year, has raised awareness of the problem of domestic violence in Australia. Photo: AAP

This is why Lynch's organisation, with seed funding from Financial Literacy Australia, has developed an app for victims of domestic violence with the specific goal of helping them secure financial independence. The app, called Penda, will launch early next month.

The app prompts the user to complete steps to protect themselves financially that could ultimately help them if they want to move on from a violent relationship. Such steps include changing passwords, opening their own bank account for wages or social security to be paid into, and keeping an eye on their credit rating in case their abuser is increasing levels of debt in the family.

It also includes legal and general safety information, such as how to get an apprehended violence order.

Lynch says the most important financial advice for anyone leaving a violent relationship is to talk to a financial counsellor. An increasing number of financial institutions now have policies around domestic violence and a financial counsellor can help negotiate a payment plan.

Lynch says some women don't get a choice about when they leave, but others may be better off planning their escape so they have some financial resources and independence as soon as they walk out the door.

The target demographic is women living in Australia aged 18 to 55, those with low incomes post-separation, and also young women and those in rural, regional and remote areas who face higher barriers to getting help.

Bearing in mind that women may be using the app while still living under the same roof as their partner, discretion is the name of the game. The app will be advertised nationally on the doors of women's

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The developers have included many safety features such as the ability to return quickly to the lock screen and set a password to open the app. However, Lynch says some women still at risk may be safer getting a friend to download it and feed the information to them.

All this secrecy makes me slightly uncomfortable to be writing about it – but I checked with Lynch and she's keen for publicity in the launch phase.

This is the first app in Australia specifically focused on the financial side of domestic violence, though there are general domestic violence apps such as Daisy and ones with a specific focus such as Re-focus (legal) or iMatter (young women). There are also websites such as Girls Gotta Know or WIRE.

Within Penda's target demographic, 44 per cent would have a household income of \$40,000 after separation and one in five would earn less than \$20,000.

This makes it all the more disappointing that the [Fair Work Commission recently rejected a union bid](#) to include 10 days of paid domestic violence leave in all modern awards.

The ruling did make it explicit that unpaid leave should be on offer in this situation, but that doesn't really help women who are at risk of returning to violent partners because of financial stress.

Given the stigma still attached to domestic violence, it's hardly likely that anyone would be making a spurious claim for domestic violence leave. It's not like chucking a sickie.

To find a financial counsellor, call the National Debt Helpline on 1800 007 007. For anyone experiencing sexual assault or domestic and family violence, call 1800-RESPECT.

Caitlin Fitzsimmons is Fairfax's Money editor and a columnist. Find her on [Facebook](#) and [Twitter](#).

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