



Supporting women facing domestic violence and financial abuse on their journey to an independent, confident and safe life
<https://www.yourtoolkit.com.au>

What is Your Toolkit?

Your Toolkit is a comprehensive resource containing information to assist women and children facing domestic violence and financial abuse transition to becoming independent, empowered and financially resilient. Your Toolkit is specifically tailored for their circumstance and provides crucial information in relation to personal finances as well as other relevant, practical information that will assist them on their journey to independence.

Your Toolkit has a menu-based approach that makes information easy to access, not overwhelming and available when it's needed. Information is provided for different stages of the women's journey:

- Preparing to Leave or "Prepare";
- Time to Go or "Launch";
- Things to do when you leave home – Early Days or "Nourish"; and
- Moving Forward – Longer Term or "Flourish".

The Need

Domestic and financial abuse occurs across all ages, socio-economic and demographic groups but mainly affects women and children. Disabled women and indigenous women are particularly at risk. It has been reported that:

- One in 4 Australian women above the age of 15 has been subjected to physical and/or sexual violence by a current or previous cohabiting partner¹. In Western Australia alone that translates to roughly 250,000 women²;
- Western Australia has the second highest rate of family and domestic violence in Australia. In 2016, 64% of reported assaults in WA were related to family and domestic violence³;
- Among women who have sought help from domestic violence services, the prevalence of economic abuse ranges from 78% to 99%⁴;
- Lack of economic security and financial resources has been cited as the primary reason women return to abusive relationships⁵.

There is widely understood to be a culture of under-reporting and therefore the statistics are above are likely to under-represent the number of women facing domestic violence and financial abuse.⁶

1 Australian Bureau of Statistics (2017). Personal Safety Australia 2016, Catalogue no, 4906.0. ABS, Canberra

2 ABS 2016 census: 1,997,728 people 15 years or older in WA, 50.0% of overall population women; $1,997,728 * 50\% * 1/4 = 249,716$

3 Family, domestic and sexual violence in Australia 2018, Australian Institute of Health and Welfare

4 Economic abuse between intimate partners in Australia, prevalence, health status, disability and financial stress, Jozica Kutin, Roslyn Russell, Mike Reid 2017

5 Ibid.

6 Economic abuse: searching for solutions, 2013 – Corrie and McGuire

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Financial abuse is malicious as it deliberately strips women of their independence, confidence and ability to manage their personal financial situation. Freely and easily available information about personal finances, and other relevant information including safety and support services that are available, is key to increasing women's financial resilience and ability to leave abusive relationships. Traditional financial literacy education is not appropriate for many women who find themselves in situations of abuse and Your Toolkit is an important tool for these women and their children.

We conducted original research which showed that while there is a great deal of information available on the internet for women managing abuse and financial hardship, it is not centralised or easy to find, nor is it specifically tailored for women facing domestic violence and financial abuse. We also identified that this information needs to be available in one easily accessible place, and presented in "bite sized" chunks. In times of crisis, it is very important that information resources are easy to find, simple to understand and menu-driven according to what and when the information is likely to be needed.

During our research we identified a clear need for tailored financial education, integrated with other information that provides guidance and support for women to help them transition from being victims of domestic violence and financial abuse to being independent, empowered and financially resilient. Free and relevant education about personal finances and available support services is vital to increase women's financial resilience and provide women and children with the ability and feeling of confidence to leave abusive relationships.

This provided the impetus to create Your Toolkit in consultation with the industry and FDV victims themselves. Since the launch of Your Toolkit in March 2019, feedback has been very positive and discussions with a range of organisations working in this sector have confirmed that Your Toolkit is a valuable and welcome resource for both the women, and the organisations in their work to support victims of domestic violence and financial abuse.

Early Impact of Your Toolkit

Since its launch on 1 March 2019, Your Toolkit has had significant positive endorsement from industry including being adopted as a resource and/or promoted by:

- 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 (including National Family Law Help);
- Shelter WA;
- WA Council of Social Service;
- Lifeline;
- Financial Counselling Network;
- Financial Counsellors Association of WA;
- Curtin University;
- Consumer Credit Legal Service;
- Women's Health and Family Services;
- WA Police;
- Law Society of WA;
- Headspace.

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Website analytics for Your Toolkit from 1st March (launch) to 21st September 2019 show that:

- **Unique users:** the total number of unique users in that period was 4,800;
- **Visits:** of the total number of visits to the site, 12.6% were returning and 87.4% were new users. This implies that over 600 users to date have returned to the website more than once;
- **Page views:** the total number of page views was 32,796, and on average each visitor is viewing 5.34 pages.

The Your Toolkit website provides visitors the opportunity to indicate whether or not they found the information useful; to date approximately 90% of this direct feedback is positive.

The statistics above speak to the effectiveness of the website.

Financial Toolbox

Your Toolkit has been developed by the Women at Risk Committee of Financial Toolbox, Inc. Financial Toolbox is a not for profit organisation founded in 2017 dedicated to empowering women through financial education. We are guided by an active voluntary Board, including our Ambassador former WA Australian of the Year and former WA Chief Scientist Professor, Lyn Beazley AO. We work in close partnership through a Memorandum of Understanding with Chartered Accountants Australia and New Zealand (CAANZ), ensuring our financial education is backed by professional financial expertise.

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