

Domestic and Family Violence

Impact of the coronavirus



Coronavirus – Domestic and Family Violence

We know, that for many people home is not the safest place.

Data shows that domestic and family violence increases in times of disaster and the coronavirus pandemic has specific risks that could contribute to this escalation. This includes isolation with a violent partner, financial instability, stress and being cut-off from family or community support. Some services are already reporting an increase in calls for help as a result of coronavirus.

People who use violence against their partners and family members often use a pattern of abuse. This typically involves coercion, surveillance and cutting off their partner's relationships with co-workers, friends and family. Isolation due to coronavirus is likely to intensify this kind of coercive control by abusers.

Financial abuse – a form of domestic and family violence – is also likely to increase as people grapple with maintaining an income, managing their debts, unstable employment arrangements and working through new home arrangements.

It's important to know where to get appropriate help if you need it, and to understand how to maintain safe access to money during these times.

What is financial abuse?

Financial abuse (also called economic abuse) is a serious form of domestic violence that occurs when someone uses money as a means to gain power and to control their partner. Financial abuse is one of the most powerful ways to keep someone trapped in an abusive relationship, and may also impact on that person's ability to stay safe once the relationship is over. Financial abuse may continue even once the relationship has ended – withholding child support payments or refusing to pay for joint debts are both common ways to control an ex-partner.

Specific coronavirus risks

Accessing Superannuation

New rules allowing people to draw down up to \$20,000 of their superannuation over two years may allow an abusive person to coerce, or force their partner to access their funds when this is not in the partner's best interests.

This could significantly reduce retirement income, and it's important to be aware that accessing super early may have long term implications to financial wellbeing. Withdrawing super early may also affect income protection insurance and life and total permanent disability insurance so it is important to seek advice before doing so.

Business

Risks related to family businesses are likely to increase as businesses are under greater stress. One partner may be coerced into signing documents even though they have little involvement or understanding of the business finances. After a relationship breaks down, it's not uncommon for one partner to have responsibilities as a director, or to have large debts, which they have been unaware of.

Financial Control

The increase in online shopping, and a move away from accepting cash, may also allow an abuser to have tighter control over the other person's finances.

Financial stress may also see an increase in other forms of financial abuse, for example drawing down on mortgages without the other partner's knowledge, withholding money for necessary living expenses and coercing the partner to take out unsecured debt including payday loans.

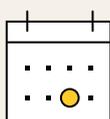
Identifying financial abuse

Despite its prevalence, financial abuse can be difficult to recognise and identify because it is often hidden or minimised. Many people find it difficult to see that they are in a financially abusive relationship, and as with other forms of abuse, financial abuse may begin subtly and get worse over time.

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Financial abuse may begin subtly and progress over time.



Sometimes, money is seen as a private matter that is not openly discussed.



In some cultures, it may be considered acceptable for one person to control all household finances.





Not sure whether you're in a financially abusive relationship or not? Ask yourself the following questions:

- Does your partner monitor what you spend or ask you to show receipts?
- Have you been pressured to take out a loan, credit card or other debt in your name?
- Have you been forced to re-draw on a joint home loan or are you being prevented from accessing financial support that is available?
- Are you being forced or pressured into withdrawing money from your superannuation?
- Are you being pressured to cut down on household spending – heating or cooling your home, food shopping, utility bills or essential family expenses?
- Is your partner refusing to share childcare responsibilities?
- Is your partner making it difficult for you to work from home? Are they making it difficult to access the things you need to work from home (phone, equipment, laptops, space etc)?
- Are they monitoring your phone or laptop use or preventing you from having access to support from friends or family?
- Are they coercing you to continue working even when you don't feel safe?
- Is your partner putting pressure on you to leave your job when you want to continue working?
- Is your partner using coronavirus as an excuse for controlling or abusive behaviour?

If you answered yes to any of these questions you may be in a financially abusive relationship. If you are concerned about your safety there are a number of things you can do.

Safety Planning

- It is important that you seek support from a service to assist with your safety planning. If you're not sure which service can help call **1800 RESPECT (1800 737 732)**. If you are in danger always call police on 000.
- Another option may be to let someone you trust in your community (such as a healthcare professional or pharmacist) know that you require assistance **1800RESPECT can give you some tips on doing this safely.**
- Have your phone charged and accessible, keep copies of important documents and save the contact details of your support people so that you can access them quickly. 1800RESPECT's escape bag checklist can help you think about what you might need if you have to leave home quickly www.1800respect.org.au/help-and-support/escape-bag-checklist/
- Be aware that abuse can happen using digital channels that you might not expect. This can include banking notifications from an abusive partner or via transaction descriptions.

Where you can get help

If you or someone you know are experiencing domestic and family violence or financial abuse, or remain unsure, there are free support services you can access. Please note that domestic & family violence support services and local police stations are still open and helping to provide support and assistance.

1800RESPECT is the national domestic and family violence counselling and support service **1800 737 732**. You can also contact them via www.1800respect.org.au for webchat options. This is a free and confidential service you can call 24/7 from anywhere in Australia.

If you need an interpreter or translator, you can use the telephone Translating and Interpreting Service (TIS National) on **131 450**, specify your required language and ask them to contact **1800RESPECT**. TIS National is available free of charge.

What you can do

Talk to your financial institution

Contact your bank and let them know what's going on. Most banks will have the ability for you to contact specialist teams to safely seek financial assistance.

Your bank may be able to help you:

- Secure your accounts and help you change passwords or access arrangements
- Open a new bank account if you don't have your own
- Provide you with specific financial support such as mortgage or repayment deferrals, and other financial advice and guidance.

If you're a CBA customer experiencing a domestic or family violence situation, you can speak to our specialist Community Wellbeing team about your financial needs. For more information visit www.commbank.com.au/dv

CBA also has a detailed list of coronavirus related support available in the financial support guide <https://www.commbank.com.au/content/dam/commbank-assets/latest/2020-03/coronavirus-financial-support-guide.pdf>

Employer as a place of help

Many workplaces have dedicated support services for staff experiencing domestic and family violence. Speak with your Human Resources department, and see if you have access to an employee assistance program, free counselling or referral pathways for expert help.

If it's unsafe to work from home, see if you can still work in the office. If you are an essential worker, and your employer is still open, ask if you may be able to work from your normal place of employment. **It's important you still adhere strictly to Government guidelines around social distancing.*

Keep a diary

In these unusual times, it's sometimes hard to know what day it is let alone recall details of what is happening at home. Get into the habit of keeping a diary if safe to do so – and record any details of abuse so you can refer to it later. Sometimes, an incident by itself may seem minor, but a series of incidences will show a pattern of behaviour that may be used to prove financial abuse, criminal stalking or harassment.

Stay connected

Staying connected is more important than ever, but in some instances your partner may be monitoring your computer or smartphone, your online accounts or gathering information about you or your location. This could put you at an increased risk of financial abuse. Where possible:

- **Use a safer computer/device.** If you suspect that someone is monitoring your computer activities, consider how you might get access to a different computer, tablet, or device to prevent the abusive person from seeing what you're doing.
- **Change passwords and usernames.** Change the usernames and passwords of your online accounts on the safe device. Don't use the new username and password on the computer that is likely being monitored.
- **Check your smartphone settings.** Go through your phone's settings to ensure that other devices aren't connected to the phone and that Bluetooth and location access is limited or turned off. *Please note:* The new COVIDSafe app from the Australian Government requires bluetooth to be activated to be effective. The app is voluntary and the more Australians who connect to the COVIDSafe app, the quicker we can find the virus in the community. More information can be found here: <https://www.health.gov.au/resources/apps-and-tools/covidsafe-app>
- **Get a new smartphone.** If you suspect that your smartphone is being monitored, the safest thing is to get a new phone with an account that the abusive person doesn't have access to. A pay-as-you-go phone is an inexpensive alternative. Put a passcode on your phone and set up the phone with an email address or account that the abuser doesn't know about. WESNET has tips for how to set up a new phone safely: <https://techsafety.org.au/newphone>
- **Get a P.O. Box.** If you're concerned about someone knowing your actual address, you can open a post office box so that you don't have to give out your physical address. Post offices are considered an essential service and most Australian post offices are still open during coronavirus.

If you're a victim of domestic violence or a natural disaster within Australia, you may be eligible for free mail redirection. <https://auspost.com.au/receiving/manage-your-mail/redirect-hold-mail/redirect-mail/free-mail-redirection-and-po-boxes>

Download the **Sunny** or **Daisy** apps for more information about safety planning and services in your area. <https://www.1800respect.org.au/sunny>
<https://www.1800respect.org.au/daisy>

Source

Wesnet Tech Safety Tip: <https://techsafety.org.au/resources/resources-women/>

EARG – Family violence, financial abuse and COVID-19 <https://earg.org.au/family-violence-financial-abuse-and-covid-19/>

Surviving Economic Abuse – How banks can help during the coronavirus (Covid-19) outbreak – <https://survivingeconomicabuse.org/wp-content/uploads/2020/04/How-banks-can-help-during-the-coronavirus-outbreak.pdf>