

# Domestic Violence Cash Transfer Pilot

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Domestic Violence Cash Transfer Pilot  
November 2022





## Acknowledgement

Full Stop Australia acknowledges the Traditional Custodians of Country throughout Australia, and their continuing connection to land, sea, and community. We pay our respects to First Nations peoples and their cultures, and to Elders both past and present.

This project could not have been possible without the support from NRMA Insurance and IAG. NRMA Insurance has dedicated the necessary resources to support thousands of women and children right across Australia to achieve safety and recover from the impacts of violence and abuse they have experienced in their homes and communities.

Full Stop Australia would like to acknowledge all those who have advocated to drive change and ensure that victim-survivors of sexual, domestic and family violence are heard. It is only through listening to those with lived experience that we can hope to create meaningful change and put a **full stop to sexual, domestic and family violence.**



# A life free from violence is possible.

**Full Stop Australia** (formerly Rape & Domestic Violence Services Australia) provides Sexual Domestic and Family Violence (SDFV), specialist trauma recovery counselling and care coordination services nationally in Australia. The organisation supports people and families with lived experiences of SDFV, professionals working in these sectors and supporters of victim-survivors. The services include 24/7 confidential telephone, online, face-to-face and video trauma recovery specialist counselling and care navigation services to families and people of all genders. This includes culturally and linguistically diverse peoples, Aboriginal and Torres Strait Islander peoples, LGBTIQ+ people and people with disabilities.<sup>1</sup>

<sup>1</sup> Full Stop Australia offers the following services: NSW Sexual Violence Helpline, National Sexual Abuse and Redress Support Service, National Violence and Abuse Trauma Counselling and Recovery Service, Rainbow Sexual, Domestic and Family Violence Helpline. Full Stop Australia also provides Community Based Counselling Services at NSW Women's Health Centres which transited to telehealth and video conferencing during the pandemic lockdowns to maintain service continuity.

# Contents

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Document Details	5
Terminology, Key Definitions and Types of Violence and Introduction	5
Client Demographics	8
Agency Engagement	14
Client Pre-engagement with Pilot	16
Spending of DV Cash Transfer Project	19
Evaluation of Impact	23
Client Experience and Feedback	26
Agency Experience and Feedback	26
Key Outcomes	34
Recommendations	38
Conclusion	39
	40

# Document Details

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## Terminology & Key Definitions

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Gender-based violence refers to violence and abuse principally driven by gender inequalities and stereotyped constructions of masculinity and femininity. Whilst gender-based violence takes many forms, the central component of this report is sexual, domestic and family violence. Sexual, domestic and family violence (SDFV) is operationalised within this research to capture:

- **Sexual Violence:** Sexual assault, rape, sexual abuse, sexual harassment.
- **Child Sexual Abuse:** Child sexual assault, child sexual abuse.
- **Domestic Violence:** Intimate partner violence and abuse.
- **Family Violence:** Violence and abuse perpetrated by family members or kin other than intimate partners, such as parents, guardians, older children, or other family members.

Those who are or have experienced sexual, domestic and family violence are referenced as *victim-survivors* or *people with lived experiences of sexual, domestic and family violence*.



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**I felt cared for in a practical way without judgement because of experiencing domestic violence. This allowed me to take charge of my life.**

## Introduction: Project Overview

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The Domestic Violence Cash Transfer Project (DV Cash Transfer Project) stems from the belief that the safest place for the provision of financial support for victim-survivors experiencing sexual, domestic and family violence (SDFV) is the very organisation with which they have already established trust and safety. As such, Full Stop Australia with the support of NRMA Insurance, which is part of IAG, Australia's largest general insurance company, established the DV Cash Transfer Project which sought to address the financial constraints caused by the impacts of SDFV.

The DV Cash Transfer Project provided support to 483 victim-survivors by distributing \$750,000 to 30 domestic and family violence services nationally. These services then were able to provide their clients with the emergency resources they need to achieve safety and heal from the violence and trauma they experienced. With the support of NRMA Insurance, the DV Cash Transfer Project was able to facilitate victim-survivors economic independence. This financial assistance was able to not only relieve the financial pressure that comes with making the decision to leave a violent home, but also contributed to the safety and wellbeing of the victim-survivor and where relevant, their children. Victim-survivors had access to a lump sum payment between \$1,000 - \$5,000, in cash to ensure there was immediate relief of financial pressure and to further facilitate enhanced autonomy and independence.

The following Outcomes Report details an overview of the DV Cash Transfer Project and provides insight into the benefits of facilitating and empowering victim-survivors to make their own financial choices to achieve safety and recover from violence and trauma.

“

***It allowed me to acknowledge that there are people out there that genuinely care, which then in turn gives some purpose of getting through the struggles to move forward.***

# Report Methodology

Full Stop Australia designed and provided three types of surveys to identify and evaluate the impact, benefit and gaps in the DV Cash Transfer Project.

1. Pre-purchase Client Survey,
2. Post-Purchase Client Survey, and the
3. Agency Engagement Survey.

The qualitative and quantitative data from all three of these surveys have been examined to identify the outcomes, successes and key opportunities to take forward in the expansion and development of future cash transfer projects. One significant limitation emerged throughout this project. This limitation was the impact of COVID-19 on both services and their ability to administer the funds to victim-survivors within the project time frame. Owing to the impact of lockdowns and COVID-19 related changes, some services were not able to transfer all the funds to clients, and others were not able to support the administrative work of the project owing to staffing challenges. The challenges which are discussed by services are integrated through relevant sections of this report.

## Key Outcomes

*“I think it's a wonderful program and I hope it continues. It is so important to give back power and autonomy to those who feel they have lost it.”*

*“Please keep this program going as I know it can and will help so many victims of domestic violence in many different ways.”*

The following Key Outcomes emerged from the feedback and insights provided by both service providers and victim-survivors participating in the DV Cash Transfer Project. These Key Outcomes are informed by the resulting themes emerging across the survey results and are presented at the end of each subsection throughout the report.

### Service Engagement and Assessing Client Suitability

1. Most victim-survivors who engaged in the DV Cash Transfer Project identified as female, were between 26 and 45 years old, and had children.
2. Streamlining the administrative process for agencies delivering this service is important for the efficiency and effectiveness of the cash transfer delivery.
3. Most victim-survivors who participated received up to \$1,500 from the service.

### Client Pre-Purchase Planning and Assessment of Potential Impact

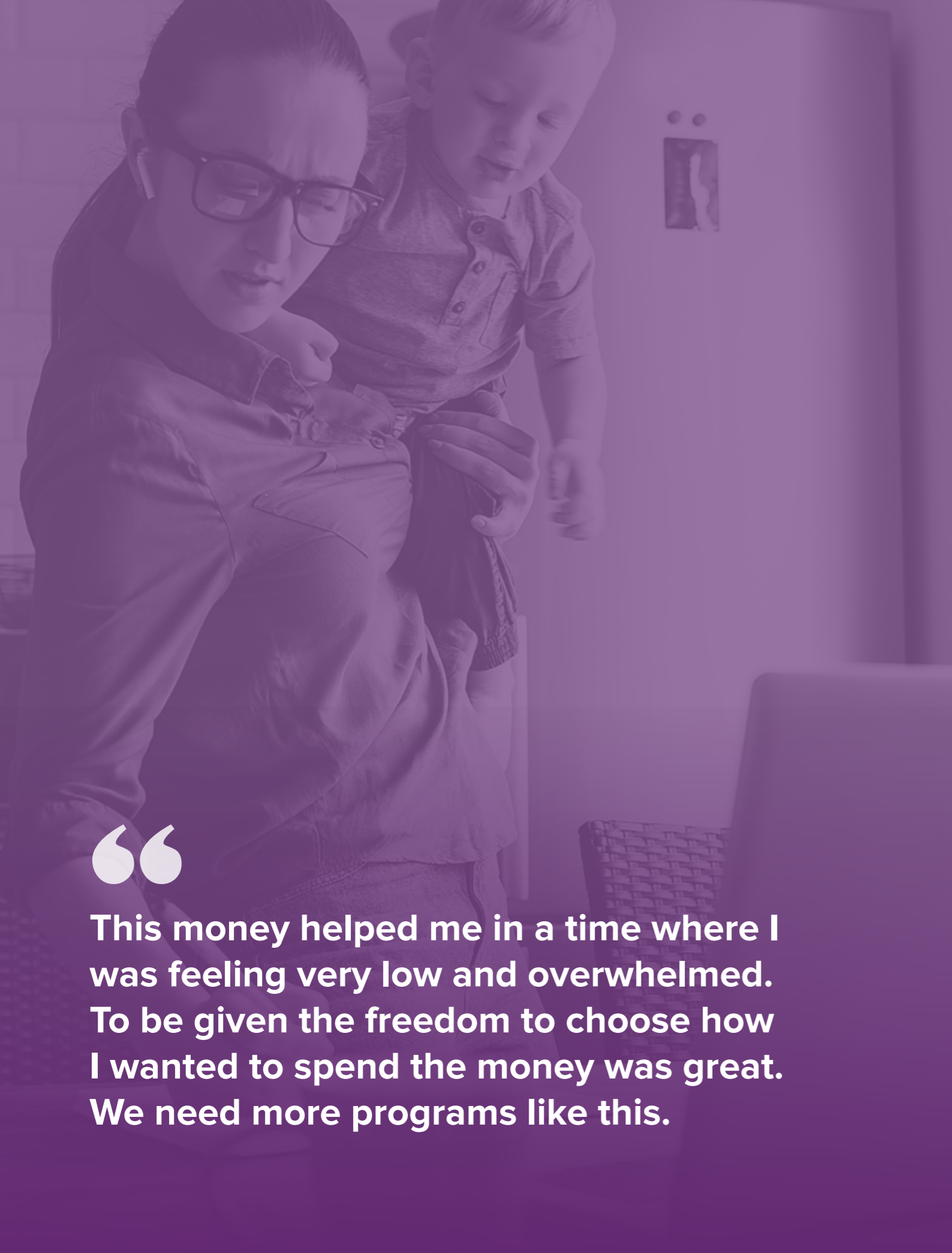
4. Prior to receiving the funds, most clients planned to spend the money on Household Items, Furniture and Utilities, stating that these purchases would improve their mental health and wellbeing and overall living conditions.
5. Clients' preferred method to receive the cash transfer is via direct bank transfer into their existing bank account.

### Client Post-Purchase Insight

6. Most clients spent the funds on household items, clothes and transport and travel related purchases.
7. Most clients received the DV Cash Transfer funds via direct bank transfer into their existing bank account.

### Client and Service Evaluation of Impact, Process Feedback, and Gaps

8. The majority of clients reported that participating in the DV Cash Transfer Project improved their mental health and wellbeing, improved their living conditions, improved self-esteem and helped them to heal from trauma.
9. Clients overwhelmingly reported that participating in the DV Cash Transfer Project facilitated an environment where they felt 'Completely Empowered' in making decisions on how they spent the money, resulting in overwhelming sentiment of being 'Completely Satisfied' with the project.
10. Most clients spoke to the need to continue this program to support other victim-survivors impacted by sexual, domestic and family violence. However, this continuation should be considered alongside the above recommendation for financial literacy training for people participating in the cash transfer by the services to ensure victim-survivors have a clear understanding of how to make the best financial decisions for their individual circumstance.
11. There were some individual difficulties for clients navigating the program, primarily owing to concerns of eligibility, poor financial literacy, and language barriers. However, owing to pre-existing relationships between Services and victim-survivors and understanding best practice responses, Services then catered the delivering of funds to ensure that each client was supported throughout the process in a stress-free manner.
12. Services reported that the DV Cash Transfer Program was flexible and efficient. The simple means of engagement allowed the Services to personalise the program for each clients' ease of navigation and expand discussions beyond short-term crisis responses to helping plan their future possibilities overall.
13. Services spoke to expanding the duration of the program to allow for financial training and planning to be given to relevant victim-survivors, and to ensure all the funds are spent.



**This money helped me in a time where I was feeling very low and overwhelmed. To be given the freedom to choose how I wanted to spend the money was great. We need more programs like this.**

## Recommendations

### Recommendation 1

Continue and expand funding and offering the DV Cash Transfer Project to those who meet the selection criteria and are impacted by sexual, domestic and family violence nationally. The impacts of this project on clients' physical, emotional, and psychological wellbeing are immense. Victim-survivors expressed overwhelming gratitude and appreciation for being selected to participate in this project, repeatedly stating that they did not know this type of support existed and hoped it could continue in the future. Full Stop Australia understands the value of the DV Cash Transfer Program for both establishing short and long-term safety for the victim-survivor, but also for supporting their healing journey following experiences of gendered violence. As such, Full Stop Australia recommends the continuation of the DV Cash Transfer Program so that more people can be supported and empowered to establish safety following sexual, domestic and family violence.

### Recommendation 2

Offer financial literacy training to those participating in the DV Cash Transfer Project. Nearly 1 in 5 Australians do not believe financial control is a serious problem<sup>2</sup>. As some clients and Agencies raised throughout this Outcome Report, for some victim-survivors, this project was the first time they had financial control of any sum of money. Whilst this was an empowering situation for many who had experienced financial abuse and control, for some, not having basic financial literacy skills caused anxiety over managing the funds and their effective use. To resolve this and ensure that victim-survivors are positioned to get the best out of the cash transfer, Full Stop Australia recommends core financial literacy training to be given to those who need the extra support.

### Recommendation 3

Produce training materials for Services regarding financial literacy, budget planning, and goal setting for their clients to reduce administrative burden following the provision of funds. These materials must be relevant, useful, and deliver intended learning objectives for Services on behalf of clients. Additionally, the training materials must be contextualised in sexual, domestic and family violence matters, and reflect diverse cultural and linguistic communities.

### Recommendation 4

Create and implement an annual Monitoring and Evaluation Framework (MEF) for the DV Cash Transfer Project's future iterations. Further work is required in undertaking evaluation of future iterations of the DV Cash Transfer Project to ensure clients are receiving trauma-specialist support and Services can continue building their practice in assisting victim-survivors in establishing safety. This evaluation should be independently undertaken annually to improve the offering of funds to those in crisis and be extended to victim-survivors participating in the program.

<sup>2</sup>Australia's National Research Organisation for Women's Safety, *Are we there yet? Australians' attitudes towards violence against women & gender equality: Summary findings from the 2017 National Community Attitudes towards Violence Against Women survey (Research Report, March 2018)*, ANROWS, Sydney.



***I was put into a position to evaluate and consider my own safety and was really empowered by that. It was very validating to put my own concerns at the forefront. It was incredible – it has been life changing to be honest***

# Project Methodology

The project is the second phase of the \$2 million NRMA Insurance donation with to Full Stop Australia, following the 2020 launch of Rape & Domestic Violence Services Australia's Domestic Violence Impact Line, a free, confidential, 24/7 trauma specialist telephone and online counselling service available to both victim-survivors of violence and abuse, and their supporters. The DV Cash Transfer Project supported 30 agencies across Australia to distribute \$25,000 each to 483 people experiencing SDFV. The services which engaged in this cash transfer project were:

Brokerage Agency	State
Central Australian Women's Legal Service Inc	NT
Coast Shelter	NSW
Cultural Diversity Network Inc	NSW
Cumberland Women's Health Centre	NSW
Dawn House	NT
DV West	NSW
Engender Equality	TAS
Fairfield Women's Health Service	NSW
Gold Coast Centre Against Sexual Violence Inc.	QLD
Gunnedah Family Support	NSW
Lou's Place	NSW
Micah Projects, BDVS	QLD
Mudgin-gal Aboriginal Corporation	NSW
National Council of Single Mothers and their Children Inc	SA
Port Stephens Family and Neighbourhood Services	NSW
Safe Woman Safe Family WA	WA
Starick Services Inc	WA
Sydney Womens Counselling Centre	NSW
Tamworth Family Support Service PTY LTD	NSW
Thorne Harbour Health	VIC
Waminda - South Coast Womens Health & Welfare Aboriginal Corporation	NSW
Weave Youth and Community Services	NSW
Windana Support Centre Inc	QLD
Women's Activities and Self-Help House Inc (WASH House)	NSW
Women's Community Shelters	NSW
Women's Health and Family Services	WA
Women's Health Queensland	QLD
Women's Legal Centre ACT	ACT
Women's Legal Service Queensland	QLD
Zonta House Refuge Association	WA

The services were responsible for recruiting the individual recipients of the cash transfer and determining if they were eligible. By streamlining the DV Cash Transfer through services with existing relationships with victim-survivors, the project was able to operate in a trauma-specialist manner through recognising that the safest place for provision of integrated services is the organisation where the victim-survivor has already developed trust and safety.

The eligibility criteria to participate in the DV Cash Transfer was:

1. The participant must be over 18 years of age.
2. The participant must have an existing engagement with the service.
3. The participant must have an established safety plan.
4. The participant must be in 'Establishing Safety' stage of support.

This criterion was to ensure that services would identify individuals which would gain the most out of the transfer. Requirements 2, 3 and 4 were considered particularly important to ensure that individuals would not encounter additional risks when receiving cash transfers. As whilst cash transfers represent a promising approach to reducing the impacts of gendered violence, through empowerment, fostering independence and financial literacy, they also have the potential of increasing gendered violence by bolstering perpetrators' efforts to regain financial decision-making, authority, and control. Given this risk, Full Stop Australia designed this project with specific criteria to not only achieve maximum impact but also reduce the risk for potential adverse effects.

Once services identified a potential participant, the Clients undertook a short pre-purchase goal setting survey as well as a one-hour session with the Service's counsellor or social worker to set financial goals. The aim of both the survey and session was to allow the Client to establish a sense of safety and empowerment through planning how the funds would help them achieve their next step in establishing safety. Further, the session facilitated conversations and reflection on how they wished to use the funds, why they wanted to use them for this purpose, in an established safe and trusted environment with no judgment or repercussions for their decisions.

Following the Clients expenditure of the funds, participants were invited to take part in a post-purchase evaluation survey. This survey focused on capturing how the participants spent the funds, their feedback on the administrative process of the DV Cash Transfer Project, and overall experiences of engaging in the project. The data from both the pre-purchase and post-purchase survey, as well as the agencies feedback has been de-identified and forms the basis of this evaluation report.



*I was able to identify what my own financial priorities were during discussions about the Cash Transfer and was not told how I should use the funds but encouraged to consider my options and what I thought was most important to me.*

# Client Demographics

The following section details the demographics of the clients who engaged in the DV Cash Transfer Project.

Whilst 483 clients received funds through the DV Cash transfer Project, the majority (69%, n=257/372) of victim-survivors were between 26 and 45 years old and 95% (n=352/370) identify as Female. 24% of victim-survivors (n=88/368) identified as Aboriginal and/or Torres Strait Islander, 30% (n=111/367) come from a Culturally and Linguistically Diverse (CALD) community, with 29% (n=104/362) speaking a language other than English at home. Additionally, 17% (n=61/369) of clients identified that they have a disability which impacts their ability to access support.

## Age of Participating Client

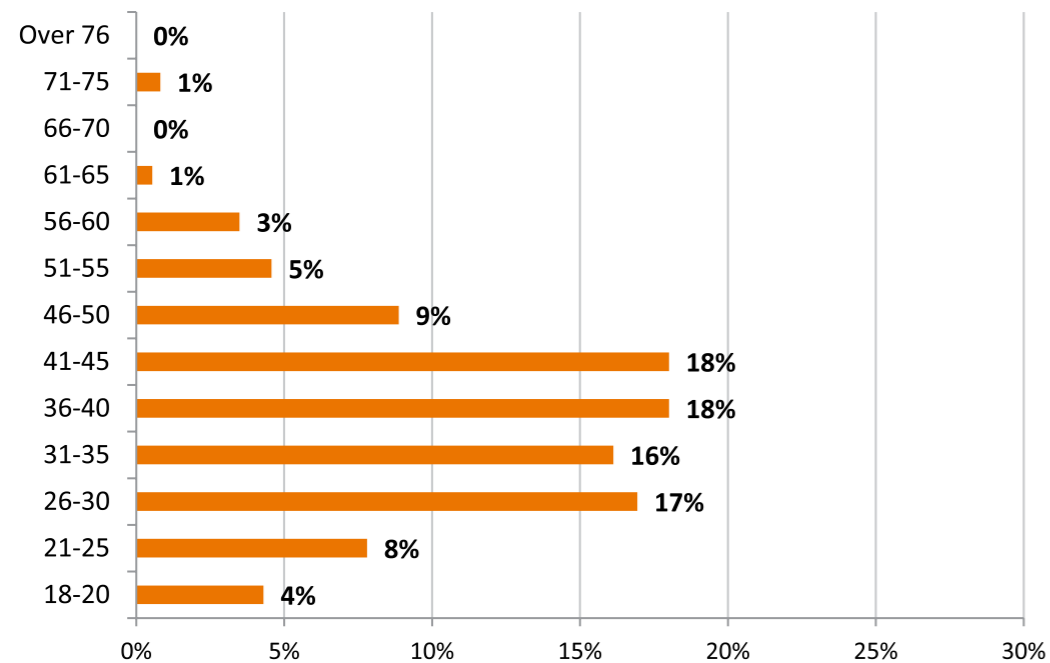


Figure 1.0: Responses to survey question: "Can you tell us what age bracket you fit into?", n = 372 total respondents.

When asked about their employment status, 50% (n=184/369) of clients were unemployed, with 21% (n=77/369) engaged with Home or Carer Duties. Moreover, of the survey respondents, 73% (n=269/369) stated they had children under 18 years of age with 37% (n=138/369) currently renting.

## Client Employment Status

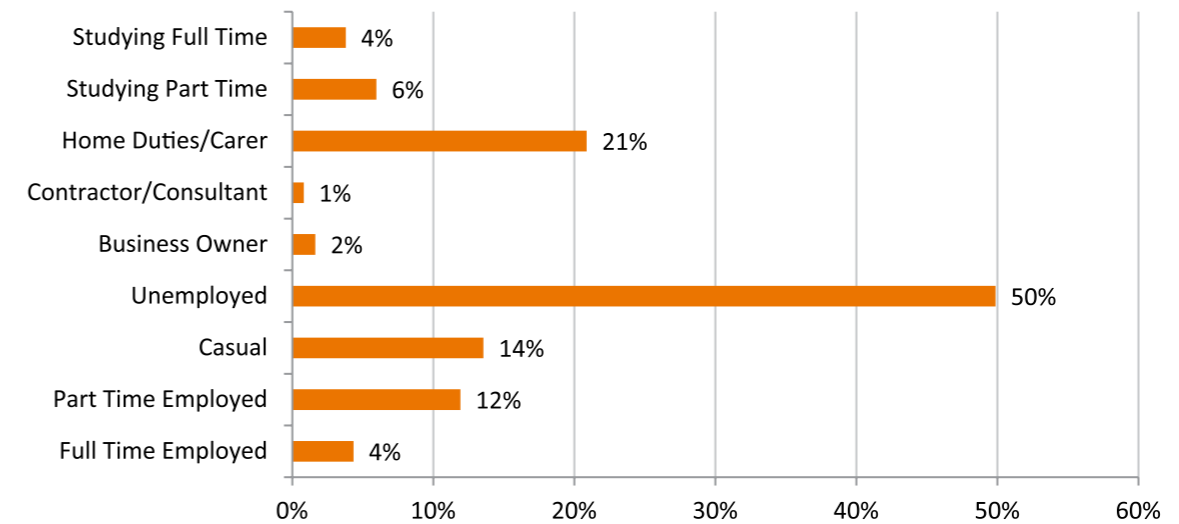


Figure 2.0: Responses to survey question: "Can you tell us if you are? (Select any that may apply)", n = 369 total

## Clients' Current Residency

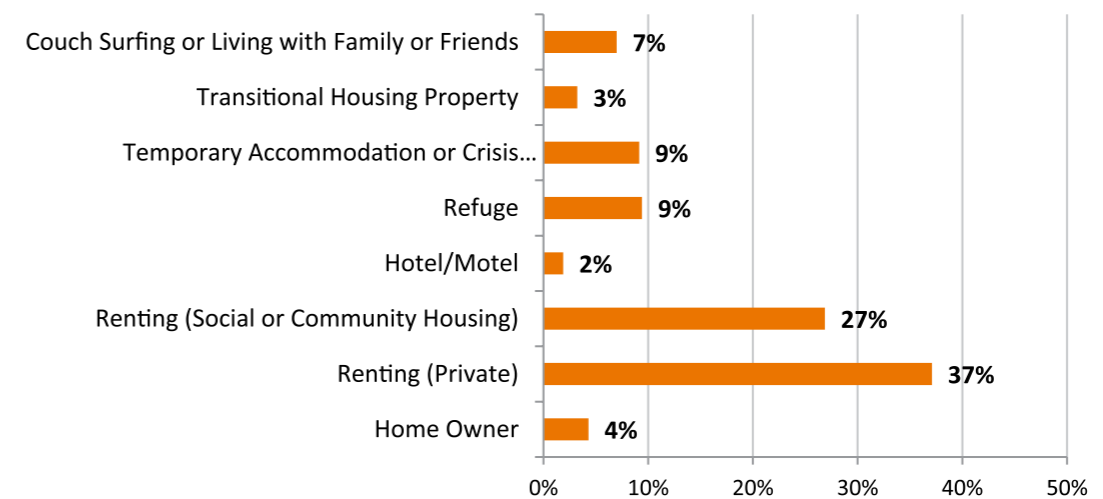


Figure 3.0: Responses to survey question: "What type of place are you living in?", n = 372 total respondents.

**Key Outcome 1:** The majority of the clients engaging in the DV Cash Transfer Project identify as female, are between 26 and 45 years old, and have children. The demographics of the victim-survivors participating in the cash transfer emphasise the gendered nature of domestic and family violence and highlight the frequency to which children are involved and implicated by these occurrences of gendered violence.



# Agency Engagement

The DV Cash Transfer Project contacted and engaged 30 specialist domestic and family violence agencies to participate in the project. The agencies varied from Women's Community Shelters, Health Services, Legal Services and NGO organisations who support women and children impacted by domestic and family violence. The average number of clients supported by each service was 15, with most victim-survivors (n= 168/479) receiving between \$1,000-\$1,500 from the agency.

## Amount of Financial Assistance Received by Clients

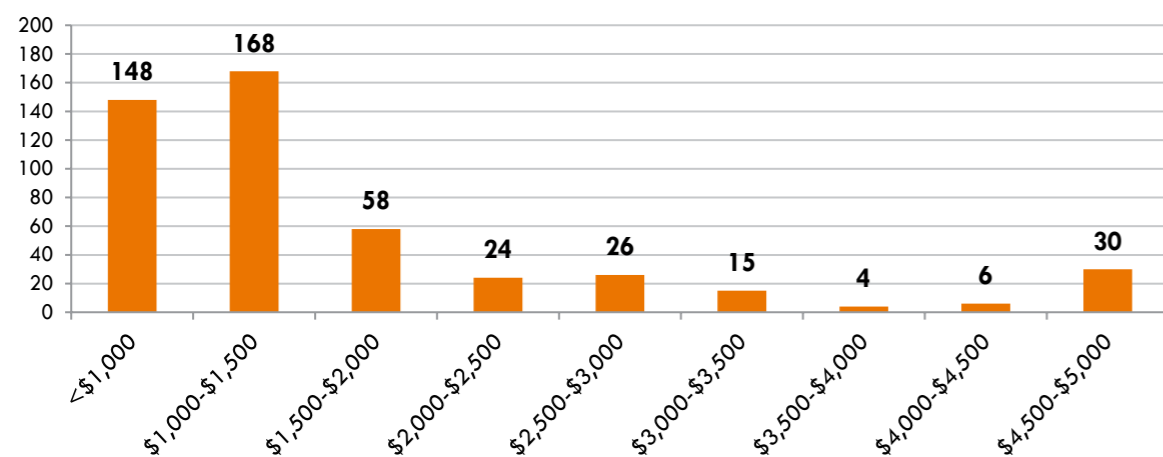


Figure 4.0: Responses to survey question: "How many clients received the following amounts?", n = 33 total respondents.

The process used by agencies to select the clients who received the funds varied, however most organisations decided on an individual needs' basis. As the agencies already had the context, trust, and relationship with the clients, the services were able to ensure that victim-survivors who were most vulnerable were considered for the program.



***We allocated funding based on both immediate need of the individual and the scope of our pre-existing brokerage allowables (sic). Where there was a need however the expenditure was outside of our general brokerage scope, then we were able to utilise the extra fundings to meet the clients' needs where we would have previously been unable to assist."***



**Caseworkers would put the application through after discussing the needs of the client... during team meetings**

**We have a small team (4 social workers). We rely on existing procedures around client brokerage and approval processes. We discussed the scope of this grant at team meetings and agreed gender principles, e.g. dv risk or ongoing recovery needs, needs that are outside of usual brokerage or eligibility, or timeliness of the client's needs.**

One service detailed the creation of an internal process to determine client's eligibility:

*We developed an internal process that would be streamlined and transparent.*

1. *This included a form that ensured we were covering off on all the funding requirements and ensured there was a 2 senior staff approval process.*
2. *We informed all our client facing staff about the DV Cash Transfer pilot via all staff emails and staff meetings. We explained the aims the of the project and eligibility criteria and invited referrals*
3. *Each referral was considered and approved by 2 senior staff members.*
  - a. *Do they meet eligibility criteria? (Over 18, ongoing client, financially vulnerable,ready to establish safety)*
  - b. *Will this funding have the potential to change the trajectory of their current direction and make a lasting difference in their life?*
  - c. *Will the funding have an impact on our client's safety?*
  - d. *Is the client eligible for any other funding?*

Multiple agencies spoke to the creation of a form or template to assess a client's applicability, allowing for a smoother administration process and swifter injection of the support fundings. This form was useful for many agencies' fund approval processes, as it was described they were able to "assess needs and risk factors before selecting the client/s to receive the funds" and "guided shelters through the process to ensure grant/funder requirements were met". Given agencies approached the approval process for the DV Cash Transfer Program differently, the hours spent administrating the funds vary greatly. Whilst some services reported spending 60 to 80 hours on managing the project, other services reported spending 1 to 3 hours per client, dependent upon each client's case plan and contact needs.

**Key Outcome 2:** Streamlining the administrative process for agencies delivering this service is important for the efficiency and effectiveness of the cash transfer delivery. The feedback and insight provided by the agencies clearly emphasises the importance of having a clear and streamlined approval process. Agencies spoke to developing their own internal process to assist with selecting potential participants.

**Key Outcome 3:** Most clients received up to \$1,500 from the agencies. Across the DV Cash Transfer Project the majority of clients (66% n=316/479) received \$1,500 and under from the service. By providing smaller financial support, agencies were able to support more victim-survivors, resulting in one service supporting an average of 15 clients.

# Client Pre-engagement with Pilot

Prior to receiving financial support through the DV Cash Transfer Program, clients were surveyed on their initial perception of how the program would benefit them. When asked what items or services were needed to be purchased, the majority (26%, n=94/364) answered Household Items. This is followed by 17% (n=63/364) stating Furniture, and 16% responding Utilities (n=58/364), Transport and Travel Costs (n=60/364), and Clothes (n=59/364).

## Clients' Initial Thoughts on what would be Purchased with the Funds

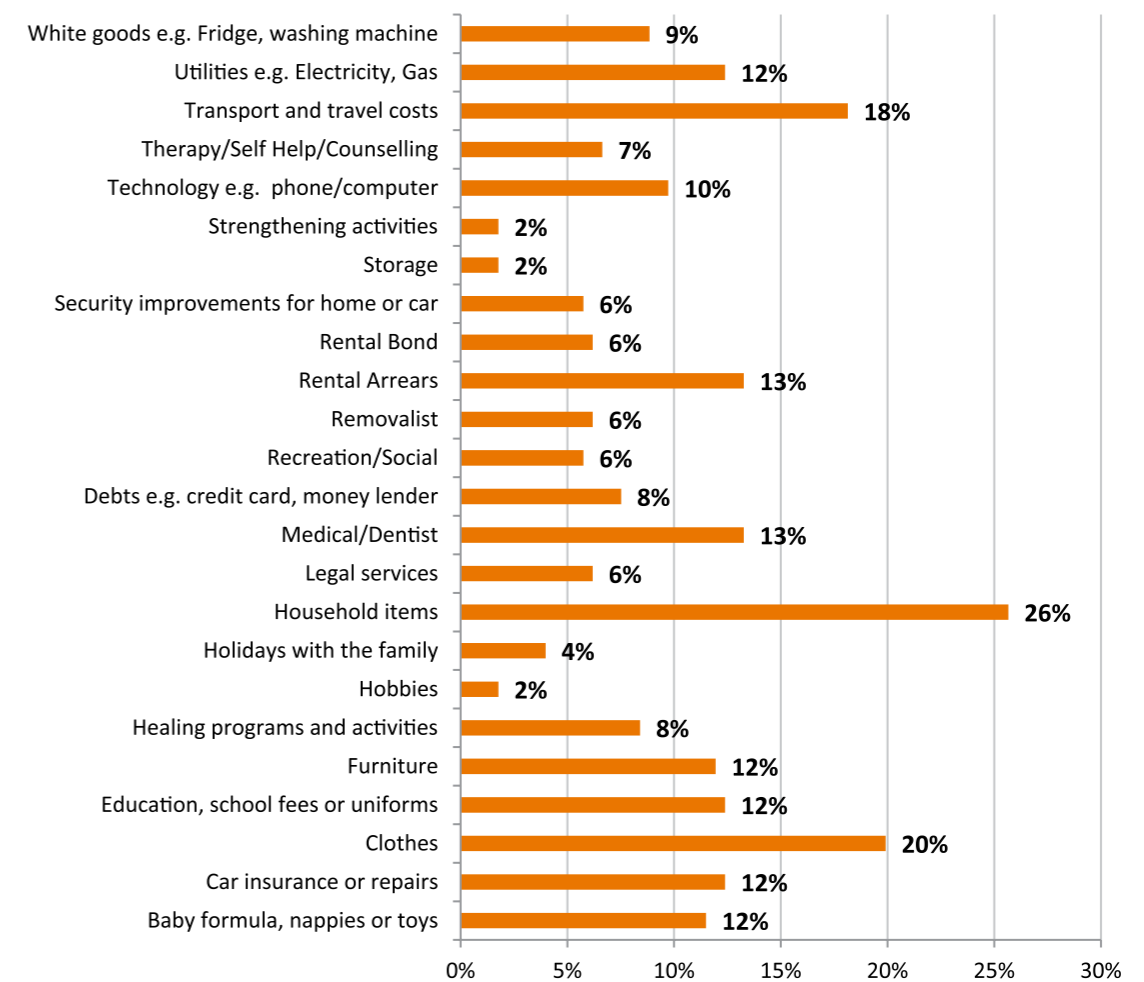


Figure 5.0: Responses to survey question: "What items or services do you need to purchase? (Items listed are a guide only)?", n = 364 total respondents.

When considering the potential benefits of receiving support through the DV Cash Transfer Program, clients overwhelmingly spoke to the improvement on mental health and wellbeing.

*“The funds will fix my car and give me the space to partly clear my debts and will take such a huge burden from my shoulders. This will help to de-stress me and will help my mental health so much! It will make 2022 so different for my daughter and I”*

*“I have been immobile for the [past] 8 months since leaving DV, I want to drive my kids back home so we can heal. There’s been so much sorry business too and I’ve been stuck – I can’t travel on trains due to my injuries”*

*“[The funds will] bridge the gap until I can get a job or a payment from Centrelink”*

Other responses spoke to the impact of the funds on debt relief, financial stability, and helping those who are “falling behind on all bills”. Participants also spoke to the emotional impact of “replacing items damaged by perpetrator” and the “relief at not having to sleep in the bed I was raped in”. Being able to decide where the funds were spent gave clients the power and autonomy to decide how best to spend the money for their specific and individual situation, enabling them to take control and make informed decisions which best suited them.

**Key Outcome 4:** Prior to receiving the funds, the majority of clients planned to spend the money on Household Items, Furniture and Utilities, stating that these purchases would improve their mental health and wellbeing and overall living conditions. Not only does this reinforce the value and importance of victim-survivors’ living in and having access to a safe and functional home as a process of establishing long-term safety. But also, by facilitating the clients to make their own decisions and plan for what that safety means for them, they are able to reflect and consider how they can invest and utilise the financial support to best suit their own individual needs. These initial perceived benefits, alongside the identified purchases reinforce that for the clients engaging in the DV Cash Transfer, investing in establishing a safe, secure and functional home was a key priority, directly impacting not only their mental health and wellbeing, but also assisting them in establishing safety as a part of their healing journey.

## Clients' Perception on Benefit of Funds

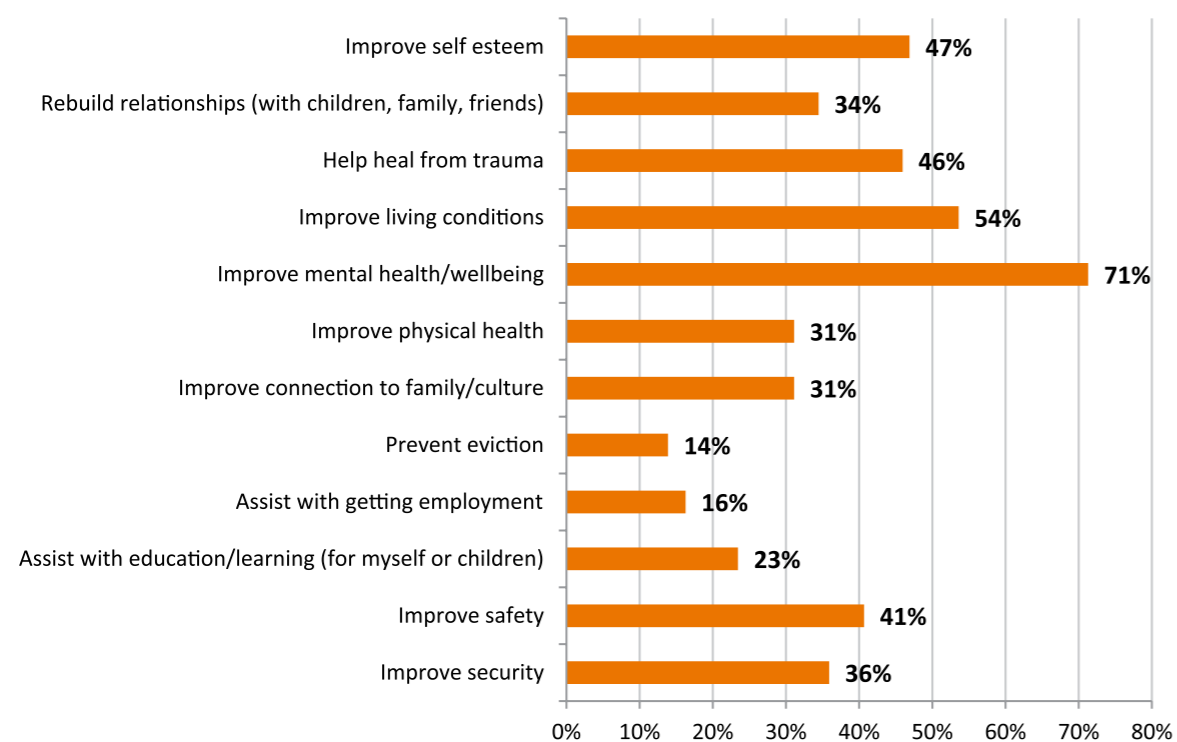


Figure 6.0: Responses to survey question: “How do you think the funds will benefit you? (Select all that may apply)”, n = 253 total respondents.

Additionally, clients were asked how they would prefer to receive the funds with over half (55%, n=192/354) responding that a cash transfer into a bank account is the most preferred option.

*“I think putting cash into people’s banks is empowering to us as women. somebody else is being generous not taking the power away from us.”*

*“I really like the autonomy given to me for my family’s needs. I felt empowered to have the money transferred to me so I could decide what my needs were.”*

However, several clients spoke to their preference of having the money directly transferred to real estate agencies, psychology practitioners, utility companies, and to various organisations which there was existing debt.

## Clients' Preferred Method to Recieve Funds

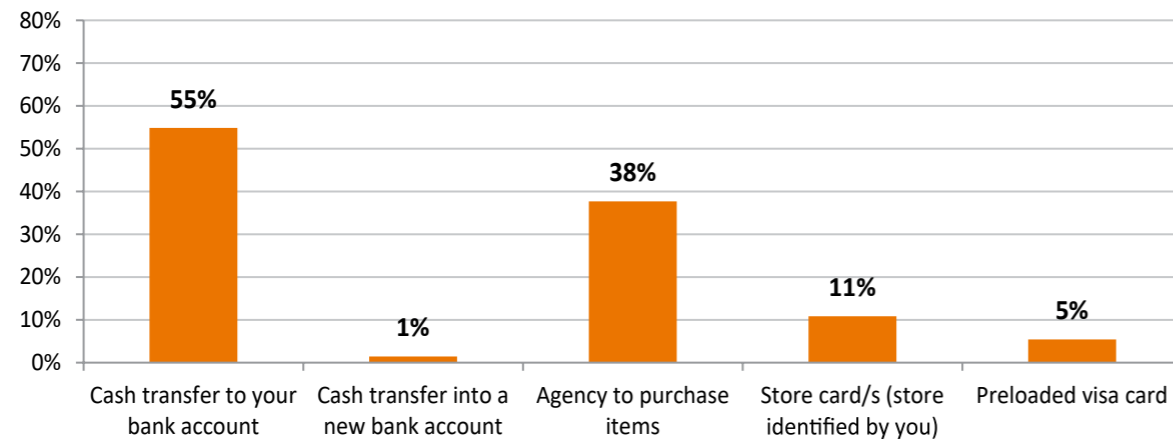


Figure 7.0: Responses to survey question: "How would you like to receive the funds?", n = 350 total respondents.

**Key Outcome 5:** Clients preferred method to receive the cash transfer is via direct bank transfer into their existing bank account. By directly transferring the funds to the client's chosen account, access is immediate and victim-survivors' are able to spend the funds efficiently and directly.



Once I got the money I was like "oh my god, I couldn't believe it" and then getting to choose what to spend it on made me feel like I had control and my power back. I had felt powerless and useless and that I had let my children down. I have never been in this situation (facing homelessness) and my boys could see that I was so stressed. Now I can have some furniture instead of using camp chairs. The boys are less stressed now that I am less stressed.

## Spending of DV Cash Transfer

Following the distribution of the funds from the services to the clients, participants engaged in a post-purchase survey to inform Full Stop on the experience and reality of engaging with the DV Cash Transfer Project.

### Items or Services Purchased by Clients

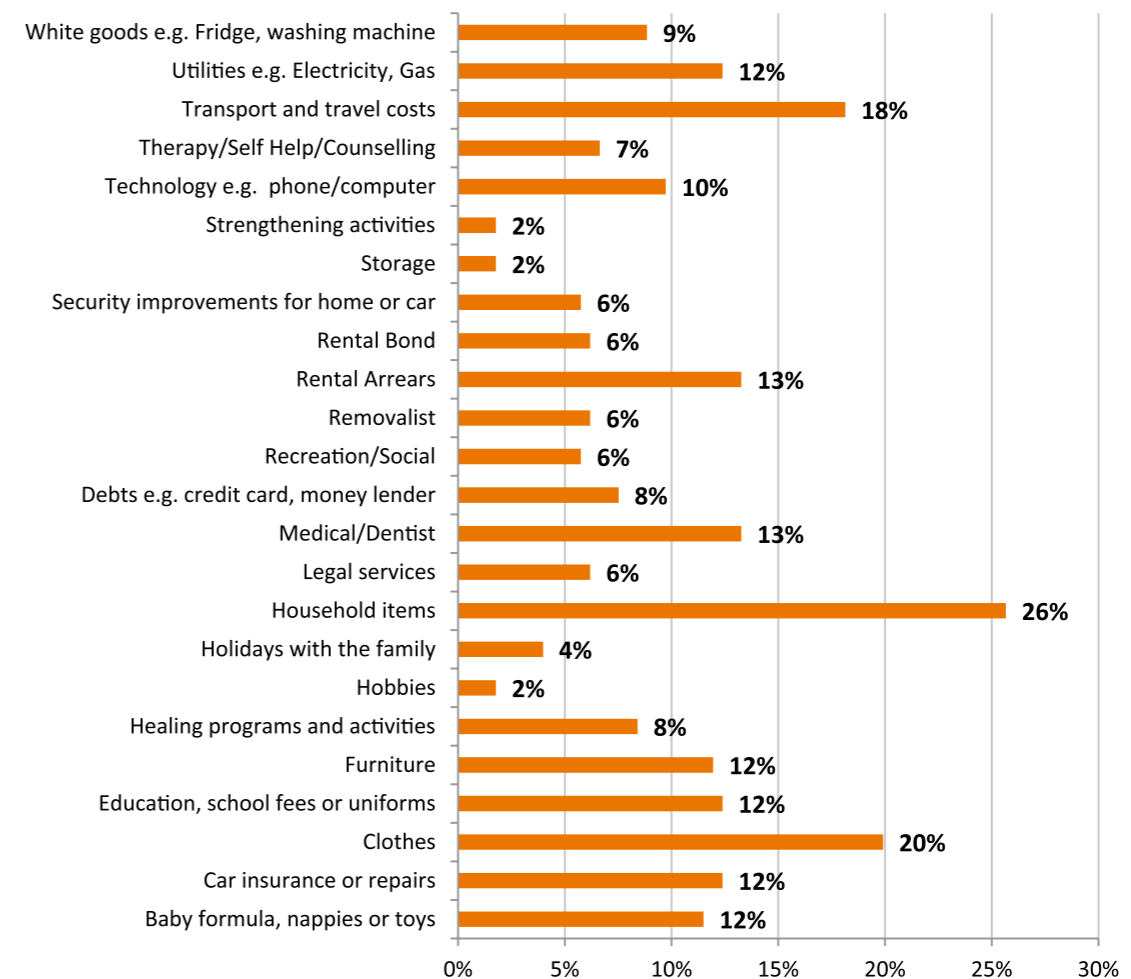


Figure 8.0: Responses to survey question: "What items or services did you purchase?", n = 226 total respondents.

The majority (26%, n=58/226) of clients purchased Household Items. This number is similar to the percentage of clients who identified Household Items as the main item in the pre-purchase survey. Additionally, Transport and car related costs were discussed numerous times with the purchasing of: "car rego", "car purchase", and "driving lessons" being mentioned the most by victim-survivors. Speaking to their purchases, clients also responded specifying that they spent the funds on utility bills, medical and dental work and, "Applying for a divorce and using it for fees", "Safe phone including ongoing monthly fee" and the "Costs associated with specialist visa application".

When providing insight into the cost of their first purchase, 221 clients spent on average \$767. Only 26 clients (12%) spent over \$2,500 in their first purchase with the vast majority (88%, n=209/221) utilising the DV Cash Transfer Project for smaller purchases.

## Cost of Clients' First Purchase

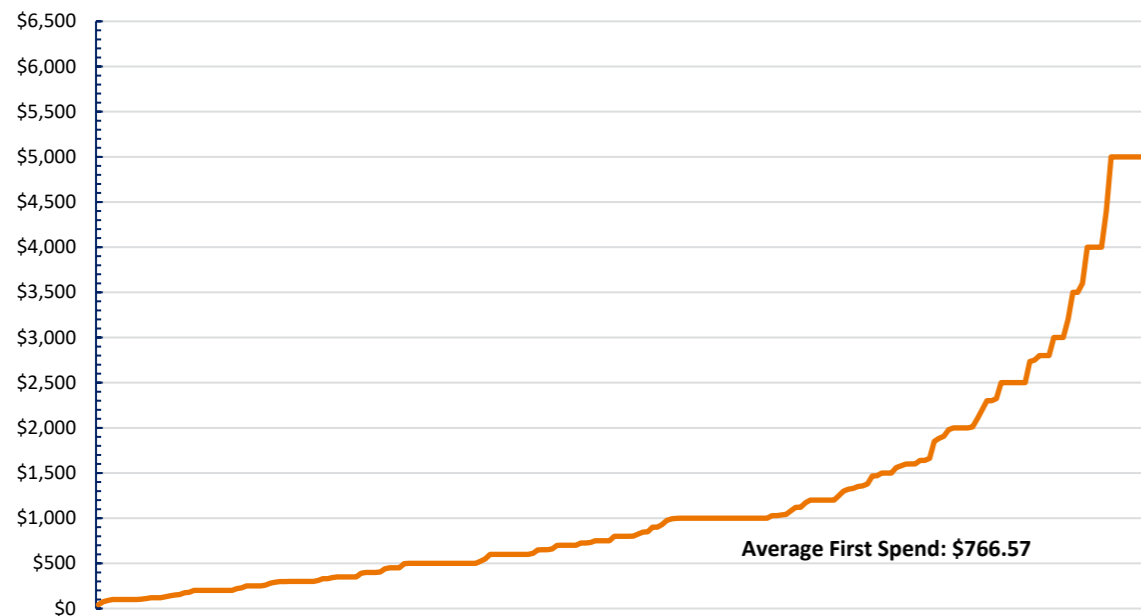


Figure 9.0: Responses to survey question: "Can you tell us how much did the goods or services cost (approximately)?", n = 223 total respondents.

**Key Outcome 6:** The majority of clients spent the funds on Household items, Clothes and Transport and Travel related purchases. There was an increase in Transport and Travel related costs between the pre-purchase survey and post-purchase survey, with many participants detailing how in securing their own transport related independence, this boosted confidence and helped to establish connections with children, family, friends and other support networks. This outcome reinforces the importance of support networks and communities for victim-survivors seeking to empower themselves through independence and establishing their own safety, security and autonomy.

Most clients (62%, n=135/217) received the funds directly into an existing bank account. This facilitated clients feeling empowered and in charge of their finances. One client highlighted this stating as there was, "no huge interrogation to go through, which can make one feel less than and hyper aware of one own poverty etc. It was empowering to be respected well and not interrogated about spending etc. or patronised like other services may have done."

## Method which Clients' Received the Funds

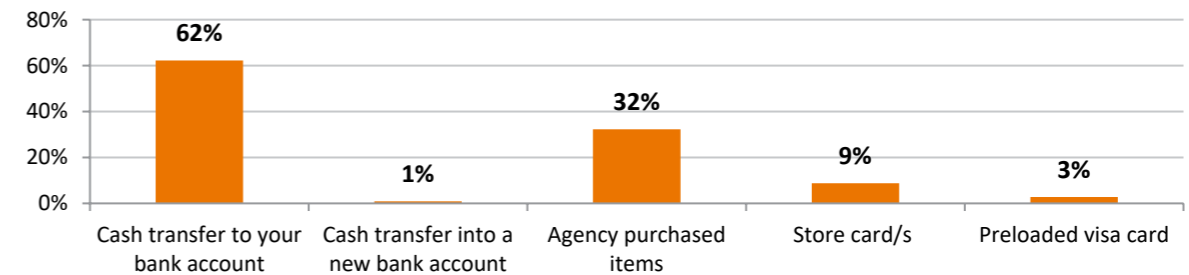


Figure 10.0: Responses to survey question: "How did you receive the funds?", n = 217 total respondents.

**Key Outcome 7:** The majority of clients received the funds via direct bank transfer into their existing bank account. Victim-survivors mentioned how the ease and efficiency of this bank transfer increased their feelings of empowerment and trust with the service. Enabling them to make swift purchases that they felt were important and facilitating them to be in charge of their own finances without judgement or extensive paperwork.



**It was very easy and direct. If there were lots of forms to fill in and questions, it would have not had the same impact. The ease of money made the whole experience better.**

# Evaluation of Impact

## Client Experience and Feedback

Clients were asked how they thought the DV Cash Transfer would benefit them both before (see Figure 6.0) and after receiving the funds. Prior to receiving the funds, clients expressed they expected to experience improved mental health and wellbeing, and self-esteem. The results of the post purchase survey reinforce this expectation with 71% (n=149/209) reporting improved mental health and wellbeing, and 47% (n=98/209) experiencing improved self-esteem.



**Definitely helped me with the stress of not being able to provide for family**

## Benefit of Funds Experienced by Clients

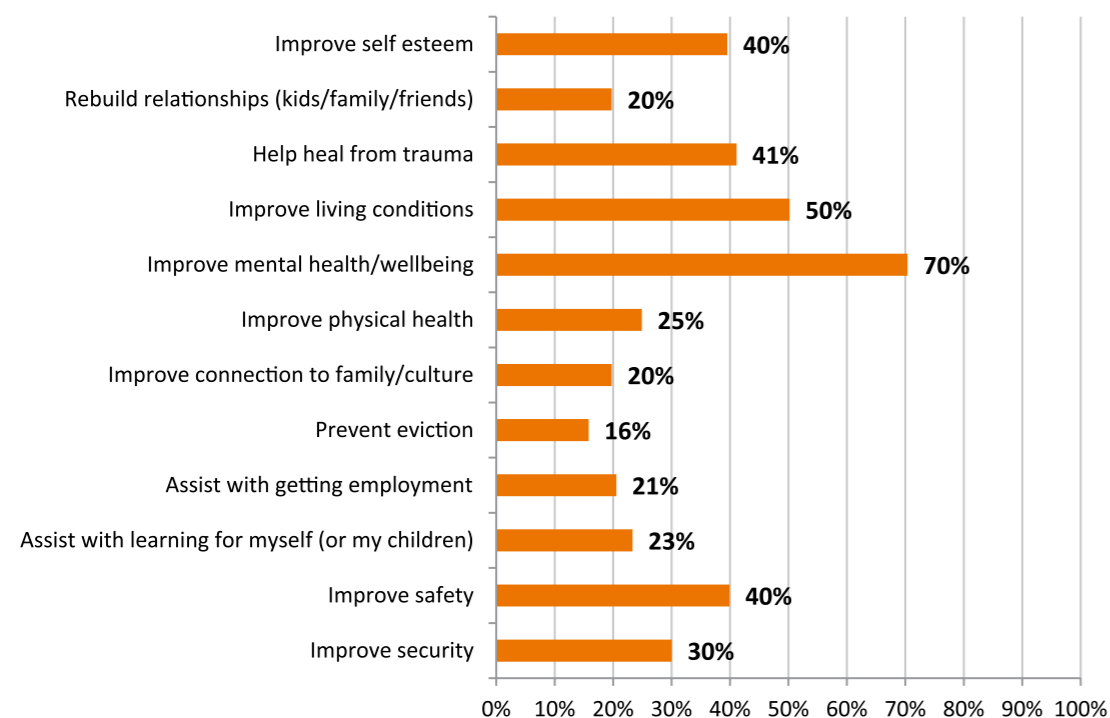


Figure 11.0: Responses to survey question: "How did the funds benefit you?", n = 209 total respondents.



**Having a car assists me in living day to day - without it, my quality of life would have been destroyed I live with a disability and without a car we would have been stuck at home! It also took the noose of debt from around my neck, as I would have had eventually to borrow and beg the money without knowing how I could afford to pay it back or take out a Centrelink loan which would eat up 100% of our discretionary income every week!**

**"Definitely helped me with the stress of not being able to provide for family."**

**"Provide us the opportunity to sustain a live free from violence and abuse"**

**"Helped to put in place permanent orders for my children which in turn will improve all of our general wellbeing and safety."**

**"Gives me my independence in making my life 100% better in all areas."**

**Key Outcome 8:** The majority of clients reported that participating in the DV Cash Transfer Project improved their mental health and wellbeing, improved their living conditions, improved self-esteem and helped them to heal from trauma.

Continuing, clients were asked to rate how empowered they felt by being able to choose how the DV Cash Transfer money was spent. 80% (n=187/234) described feeling Completely Empowered by the process.

## Clients' Rating of Empowerment Post Purchase

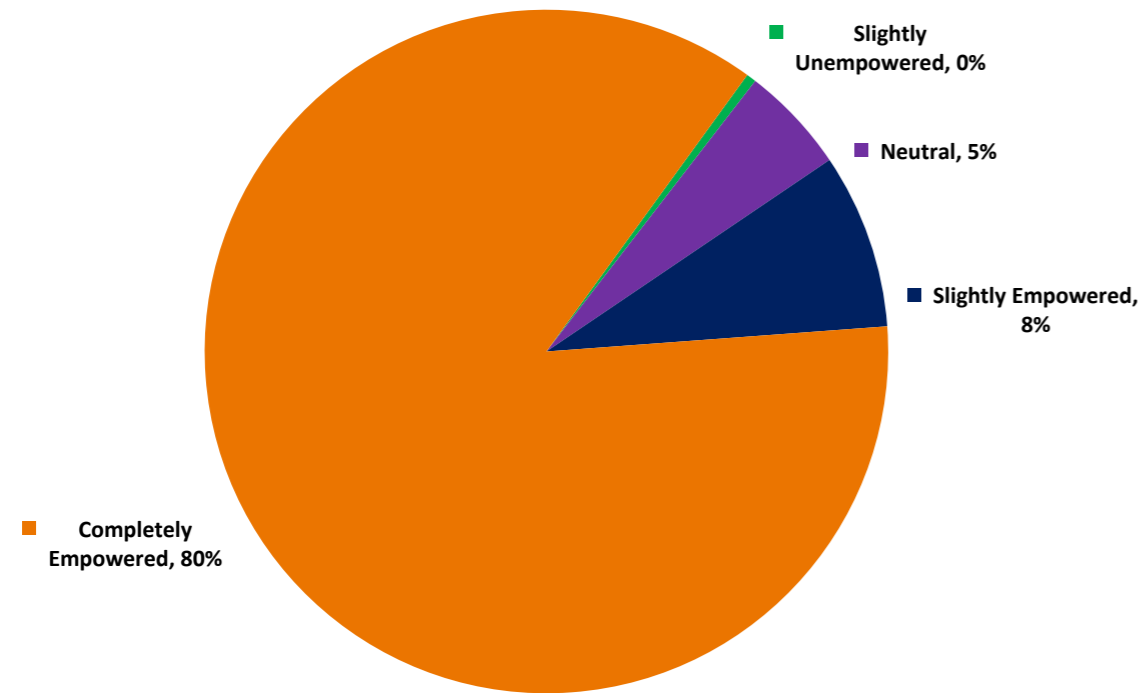
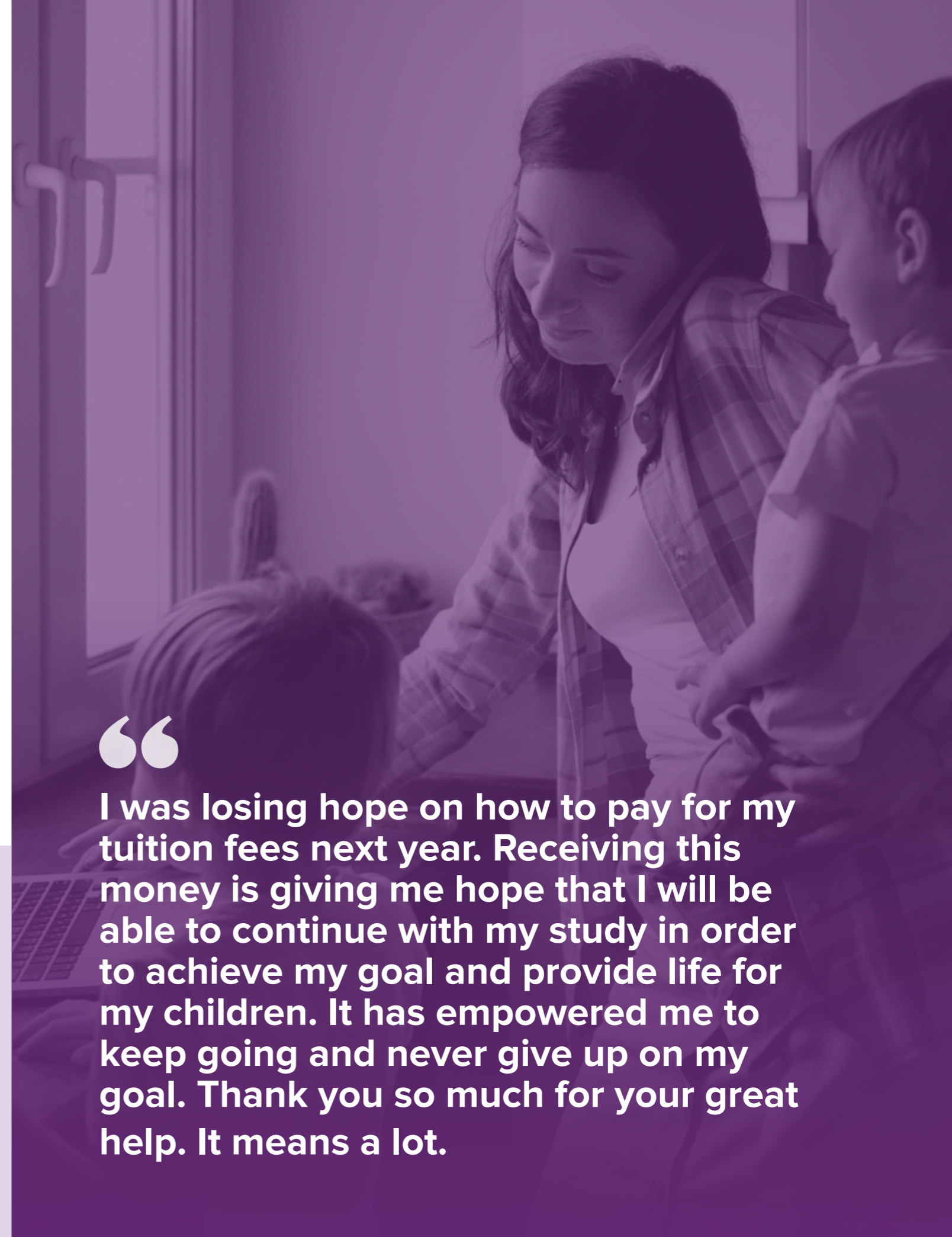


Figure 12.0: Responses to survey question: "On a scale of one to 5, how empowered did you feel to choose how you spent the money?", n = 234 total respondents.

By facilitating participants to decide how they spent their money, one client reported how for victim-survivors

*"being able to choose how to spend the money for your household gives you financial independence to make your house a home. It made you feel like your choice/selection mattered. Your home is a safe place with items carefully selected by yourself to make your life easier. It gives you a sense of freedom, validation that your choice matters, joy and a sense of accomplishment of creating a home again, a fresh start."*

Another client confirmed that the financial support *"has made me feel safe and in control."*



“

**I was losing hope on how to pay for my tuition fees next year. Receiving this money is giving me hope that I will be able to continue with my study in order to achieve my goal and provide life for my children. It has empowered me to keep going and never give up on my goal. Thank you so much for your great help. It means a lot.**



**Other clients spoke to the impact on them, illuminating:**

*“I just want to say a big thank you, this money helped me tremendously it gave my kids a Christmas and a new home and helped not having our bills disconnected. I'm forever grateful for the help I have received.”*

*“Without this support I would not have been able to access private immigration lawyer to assist me and would have probably been made to leave country, Community legal would not assist due to legal complexities of my case.”*

*“This funding enabled me to pay for a temporary visa so that I could stay in Australia and fight for custody of my daughter. I am not entitled to any payments and have had to rely on the support from the refuge to live. It has also given me the funds to fly back to my home with my daughter.”*

*“I feel empowered, alive, energized, and free from the negativity of the past. Driving and having a car has changed my life. I have reconnected with family, and it is giving me great joy and a sense of worthiness. It is giving me the power to choose where and when I go out, and with who I am mixing. I now do grocery and pharmacy shopping, and attend medical appointments, without relying on other people who can be very controlling and negative.”*

Additionally, one client spoke to their experience of receiving the funds,

*“I felt incredibly grateful to have an unexpected reprieve from extreme stress - it allowed me to help feed my daughter and myself while she was in an emergency and gave me some headspace to keep focusing on my daughter and my own mental health. I guess 'the way I spent it' wasn't super empowering since we were crumbling and I was essentially buying meals to save time and stress which I feel 'guilty' about cos it could count for more, but I have issues with money management. So, my answer is 'neutral' about how I spent it, but certainly positive about having a bit of breathing space financially to be able to make other areas of our life a little easier.”*

Clients were asked how satisfied they were the process and method of receiving the DV Transfer Funds. The vast majority (93%, n= 215/231) of clients stated they felt “Completely Satisfied” with how they received the funds.

**Clients' Rating of Satisfaction Post-Purchase**

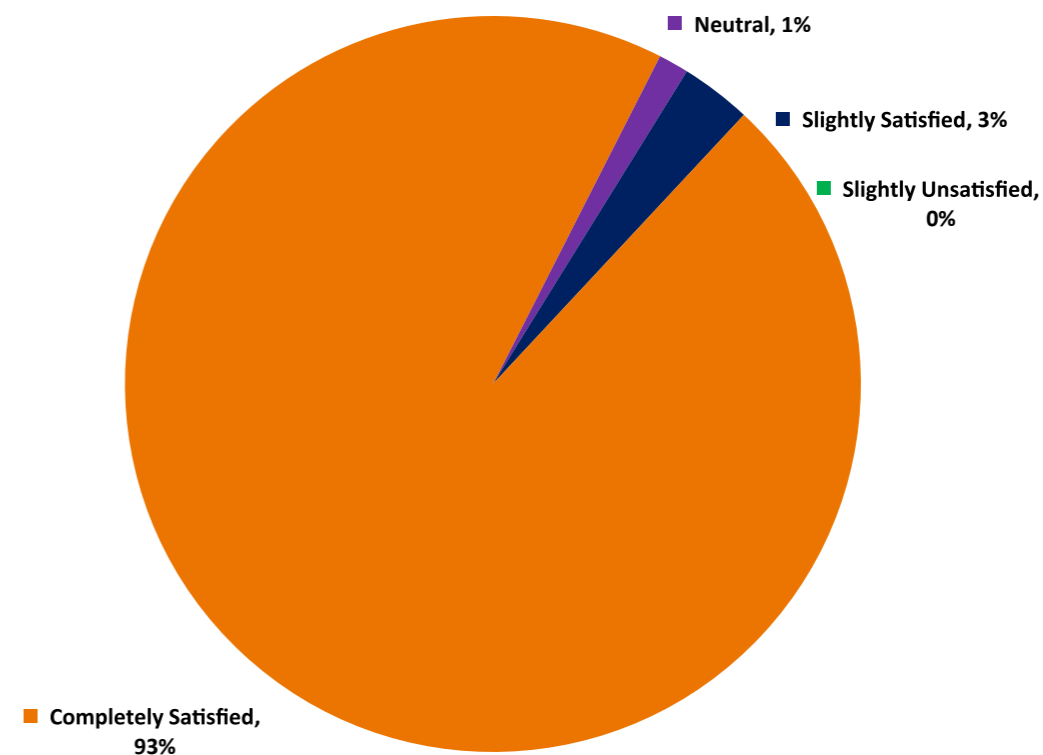


Figure 13.0: Responses to survey question: “On a scale of one to 5, how satisfied are you with how you received the funds?” n = 231 total respondents.

Of particular note, clients appreciated the flexibility, efficiency and swiftness of receiving the financial support. Speaking to this, one client stated how,

*“it was so incredible to receive the cash transfer, no questions asked. I can't even explain how different I feel. I have come into 2022 with no major financial problems, and a way forward out of the debt I already have. That's the weird thing about taking the weight off financially- it's like a traffic jam or something, once you start to get things moving again it all starts to work out.”*





**Other clients' spoke to the ease of the DV cash Transfer, stating that:**

*"I honestly thought it would take much longer to receive the funds and when it arrived in my account on the same day this was really surprising and overwhelming – I was so happy and relieved I cried."*

*"Very satisfied. My initial feeling was absolute relief, and gratefulness. I don't think there is any other way to describe how I felt that sums it up."*

*"Receiving money directly from my bank account gives me the power to buy the items that I need the most. For example, I used the money to buy medication, to buy computer to study English, to pay for phone bills. This bank transfer method is more flexible and more tailored to my needs."*

*"Herculean size satisfaction level. I have my degree and work part time being a single mother with limited family and unfortunately father not contributing. I would not have been able to help my son who was diagnosed with auditory processing disorder effecting every single aspect of his developmental level. This is truly life changing for him in his ability to understand and process information as well as his connection with friends and community. The importance of this and the self confidence level already I can see... Wow the relief, I am breathing as well and will retain my sanity like seriously so thank you."*

*"I felt incredibly grateful to receive this money. It has been a tough couple of years, and it felt good to be on the receiving end of a random act of kindness like this. It was an unexpected windfall. I had started to feel a bit hopeless and despairing in general due to the lockdown and the enforced separation from friends and loved ones and the increased sense of isolation."*

*"I liked that there were no conditions on what I could purchase, and the money was there to help me."*

Following the spending of the DV Cash Transfer funds, clients asked for feedback and suggestions on how the project could be improved in the future. Responding to this, clients stated:

*"None on how it can be improved but to have it continue would be such a positive in peoples lives that come forward for help in such a traumatic situation."*

*"This is a great initiative, please continue the programme and make a difference to women impacted by DV."*

*"Am so happy that I have received DV impact fund and was so helpful for me especially when I was financially struggling. Thank you so much for supporting me."*

*"This was so efficient; I couldn't think of any ways to improve. Was fast and didn't take long to process."*

*"I think the program was really well done. The last time I went through a DV situation there was no support like this available to me. I experienced ongoing financial abuse from my ex-partner. The financial abuse made it difficult to have freedom and pay for things that made me safer. I owed some money to my family because of the DV and I could not afford cameras or new locks. Having the choice about how I spent the money was helpful for me to break the cycle and not to return to the relationship. This is the first time I have been able to do this. It felt like I had options. I am a carer for another family member and I have pets. Going to a women's refuge to be safe would have been very difficult and disruptive to my life. Having access to this money has been a great experience because it has meant that I could stay in my own home safely with limited impact to our daily routines."*

Of the 138 clients who offered feedback to the project, the majority appreciated the swiftness and flexibility of the project, with many also addressing the need for the financial support to continue with **"more to spread around the many deserving women"**. One client stated how, **"this program should continue for those who are really in need - particularly for women who feel unable to 'speak up'."**

A potential avenue for improvement was raised, with one client stating that:

**"People might require support over making the right decisions and choices when spending the money. Because if they have the right financial support, they might not blow it and it might be their only chance."**

**Key Outcome 9:** Clients overwhelmingly reported that participating in the DV Cash Transfer Project facilitated an environment where they felt 'Completely Empowered' in making decisions on how they spent the money, resulting in overwhelming sentiment of being 'Completely Satisfied' with the project. By engaging with services who already had established trust with each victim-survivor and allowing the clients to spend the money however they felt they needed, control, autonomy and independence is given back to the victim-survivor. Ultimately empowering each participant to make decisions and trust their own judgement on what they need to help establish safety and heal from trauma. Further, by offering financial support in a flexible, efficient, and non-judgemental manner, clients experienced a boost in self-confidence and relief over how the project navigated transferring the funds swiftly, without conditions.

**Key Outcome 10:** Most clients spoke to the need to continue this program to support other victim-survivors impacted by sexual, domestic and family violence. However, this continuation should be considered alongside the above recommendation for financial literacy training for people participating in the cash transfer by the services to ensure victim-survivors have a clear understanding of how to make the best financial decisions for their individual circumstance. As coercive and controlling behaviours are the foundation of gendered violence, many clients expressed that they had not been in charge of finances before, let alone a lump sum. Whilst for some having control over the money increased feelings of empowerment and determination to establish safety, for others it caused some feelings of stress in how best to manage and spend the funds.

## Agency Experience and Feedback

Full Stop Australia sought feedback on how the agencies felt clients accessed the DV Cash Transfer process and if there were any difficulties experienced throughout the program. Overwhelmingly, service providers stated that as they already knew best practice approaches, they were able to cater the delivering of the funds and ensure their clients were supported and guided through the process in a way that was “stress free for our families”.

*“The process was very simple with individuals as we followed our normal internal assessment/approval processes. Once it was identified that there was a need for expenditure that was not within the scope of our existing brokerage, we introduced the projects to participants. We introduced the surveys to be completed and our staff completed these with the participants. They were simple, quick and easy to use.”*

*“We did not identify any difficulties with the process. We made the decision to assist clients with the process by completing a hard copy of the pre and post survey with them, which our Administrative Assistant then uploaded”*

*“I liked that there were no conditions on what I could purchase, and the money was there to help me.”*

The effect of having specialist case workers administrating these funds ensured clients experienced “the process as empowering and non judgmental”.

One service raised concern over the depositing of funds into clients’ accounts, stating:

*“There was some concern with Legal Aid eligibility (the savings threshold is only \$3k and Legal Aid look at 3 months of bank statements). Also, clients may be obliged to report to Centrelink which could impact their payments – we are a confidential service and of course wouldn’t advise Centrelink, this is the client’s decision and if they comply with the Centrelink rules their payments are temporarily reduced... when trying to provide pre-loaded visa cards, there was an upper limit of \$500. For another client, we used a money order which she cashed (to avoid it appearing in her bank statement). This client was in refuge, and she felt very anxious about having so much cash in a communal living environment.”*

The issue regarding preloaded visa or credit cards were discussed by several agencies, as some reported that they had “great difficulty in trying to find a pre-loaded credit card that would be accepted at appropriate locations”. To navigate this, this service instead “focused on direct transfers into client’s bank accounts and supported some clients to open a new and secret bank account so she could receive the funds safely. In this way, we used the process to support clients to establish bank accounts and speak to them about ongoing financial safety, which was better for clients in the long term”.

Additional challenges experienced by clients, and how they were addressed by services were:

1. **“Clients whose English is not their first language made it impossible to complete the survey on their own, so the staff provided assistance (bilingual staff were able to help clients who spoke the same language; an NSW Health interpreter was used to interpret at one-on-one sessions and completing the surveys).**
2. **Some clients had poor financial literacy and needed basic skills in budgeting (staff suggested to refer them to financial management services, some clients did not give consent for a variety of reasons). Our team has partnered with Sydney Multicultural Community Services in 2022 to run the New Beginnings Group which includes a budgeting session. Both our services will facilitate interactive, informal, specialised group sessions.**
3. **Client disengagement – a handful of clients who were on the original approval list had to be removed, or their approved amounts had to be adjusted because they stopped engaging with the services after several phone calls and emails (as per service policy on client disengagement, funds had to be reallocated to other eligible clients).**
4. **CALD clients needed a lot of help with navigating the system, understanding their rights and responsibilities as consumers and service users so the staff spent a substantial amount of time building their capacity to fully utilise this project.**
5. **Clients, particularly those who had children, were very busy and found it challenging to meet deadlines on following up rental arrears’ statements and payment receipts, which delayed the process and may impact whether they get to use the allocated funds in due time, the staff asked their consent to help out in any way.**
6. **At [this service], we do not have our own corporate credit card so it means our processes are affected by: sending a staff to our auspicing body to use their credit card to purchase gift cards, corporate credit card has a monthly limit and had to be shared between both services, [one staff member would] purchase gift cards with her own personal credit card which may not get paid until the part-time finance officer processes the completed reimbursement form.**
7. **Administration time spent on monitoring the approved list of eligible clients, funds used up, and amending the list when needed and following up that all surveys have been completed really needed a separate admin worker wage to be factored into any similar future grant.”**

**Key Outcome 11:** There were some individual difficulties for clients navigating the program, primarily owing to concerns of eligibility, poor financial literacy, and language barriers. However, owing to pre-existing relationships between Services and victim-survivors and understanding best practice responses, Services then catered the delivering of funds to ensure that each client was supported throughout the process in a stress-free manner. This reinforces that given the specialisation of the service in supporting people impacted by sexual, domestic and family violence, and the trauma-informed approach, clients are able to experience and navigate the program with support catered to their unique individual needs.

When asked how the DV Cash Transfer Program could be improved for services moving forward, 37% (n =11/30) mentioned longer time periods, or no time restraints to spend the money. Other services elaborated on how they would use the extra time if there were longer time periods, stating:

**“3 months was not long enough to spend the funds. Given at least 12 months we would have asked our women to access professional financial counsellors that were available to assist them with long-term financial planning.”**

**“We would partner with a local service and offer training on important skills such as accessing and navigating the health and community care system (rights and responsibilities) and financial literacy or budgeting skills sessions.”**

Of all the services engaged in the DV Cash Transfer Project, 85% (n =28/33) spent all of the funds. Of the services who had funds remaining, the common theme was lack of time, and staff/administrative restrictions owing to COVID-19.

**Key Outcome 12:** Services spoke to expanding the duration of the program to allow for financial training and planning to be given to relevant victim-survivors, and to ensure all the funds are spent. By expanding the time frame of the DV Cash Transfer Project, Services would have more time to offer specialist financial training to clients’ and assist their planning for how to best spend the funds and set their goals.

When asked what worked well for both the client and the agency, services responded stating that the flexible and immediate nature of the financial support from the DV Cash Transfer Project made the assistance quick and effective. One service stated,

**“it was important to us as an NGO to have immediate funding available to women in crisis without any governed restrictions”.**

Continuing, a Women’s Community Shelter spoke to how

**“the pilot has supported some wonderful outcomes for clients, reflected in testimonials received. The pilot’s flexibility, in terms of how funds could be distributed and what clients could spend them on, supported choice and empowerment for clients avoided putting strain on organisations to do strenuous tracking and reporting.”** Other services reported how:

**“Overall, clients were overwhelmed and grateful for the flexibility that this funding provided. It allowed us to support our clients to creatively and meaningfully explore options that would make significant positive impacts on their situation”**

**“The process really supported our principles of trauma-informed care and allowed our services and processes to be part of recovery from DFV by demonstrating high levels of trust by allowing women to take back control and make decisions to support the future they wanted.”**

**“The empowerment principles embedded in the distribution was very respectful of clients and acknowledged their ability to know what they most need.”**

Speaking to the positive impact the flexibility of the program offered, a service for Mothers and Children reported how the program gave an opportunity to talk about clients’ future possibilities,

**“One woman sought assistance to establish her own business... One woman could pay the majority of her academic debt due to the program, and on the basis of a letter of support from [the service] the institution waived the remaining debt.”**

These experiences and examples of the various ways in which clients personalised the funds, reinforces the importance of empowering the clients’ options through immediate financial flexibility. All services unanimously agreed that

**“this was a very easy grant to access, [staff] highlighted how fantastic it was to have the option to transfer cash brokerage to women which allows women to be independent and make decisions in their own lives, which they may previously not have been able/allowed to do. This is the first-time staff have ever had a grant experience as successful as this pilot, where women were in control of deciding what was best for them and their children. Often brokerage programs make woman jump through many hoops which can be a humiliating experience, this was the opposite experience for all women who received this grant money as it placed autonomy back into the hands of women. The process was non-invasive and nonjudgmental which many women appreciated.”**

**Key Outcome 13:** Overall, Services reported that the DV Cash Transfer Program was flexible and efficient. The simple means of engagement allowed the Services to personalise the program for each clients’ ease of navigation and expand discussions beyond short-term crisis responses to helping plan their future possibilities. By offering a simple program with minimal administrative burden, Services were able to support and reinforce the importance of clients’ using the funds independently without judgement to take control and decide what was best for them.

“

**Giving clients choice was empowering for clients and felt radical for workers. It strengthened the broader message that DV services are always telling their clients – you are the expert in your own life and we trust you to make your own decisions**

# Key Outcomes

## Service Engagement and Assessing Client Suitability

1. The majority of victim-survivors who engaged in the DV Cash Transfer Project identified as female, were between 26 and 45 years old, and had children.
2. Streamlining the administrative process for agencies delivering this service is important for the efficiency and effectiveness of the cash transfer delivery.
3. Most victim-survivors who participated received \$1,500 and under from the service.

## Client Pre-Purchase Planning and Assessment of Potential Impact

4. Prior to receiving the funds, the majority of clients planned to spend the money on Household Items, Furniture and Utilities, stating that these purchases would improve their mental health and wellbeing and overall living conditions.
5. Clients' preferred method to receive the cash transfer is via direct bank transfer into their existing bank account.

## Client Post-Purchase Insight

6. Prior to receiving the funds, the majority of clients planned to spend the money on Household Items, Furniture and Utilities, stating that these purchases would improve their mental health and wellbeing and overall living conditions.
7. Clients' preferred method to receive the cash transfer is via direct bank transfer into their existing bank account.

## Client and Service Evaluation of Impact, Process Feedback, and Gaps

8. The majority of clients reported that participating in the DV Cash Transfer Project Improved their mental health and wellbeing, improved their living conditions, improved self-esteem, and helped them to heal from trauma.
9. Clients overwhelmingly reported that participating in the DV Cash Transfer Project facilitated an environment where they felt 'Completely Empowered' in making decisions on how they spent the money, resulting in overwhelming sentiment of being 'Completely Satisfied' with the project.
10. Most clients spoke to the need to continue this program to support other victim-survivors impacted by sexual, domestic and family violence. However, this continuation should be considered alongside the above recommendation for financial literacy training for people participating in the cash transfer by the services to ensure victim-survivors have a clear understanding of how to make the best financial decisions for their individual circumstance.
11. There were some individual difficulties for clients navigating the program, primarily owing to concerns of eligibility, poor financial literacy, and language barriers. However, owing to pre-existing relationships between Services and victim-survivors and understanding best practice responses, Services then catered the delivering of funds to ensure that each client was supported throughout the process in a stress-free manner.
12. Overall, Services reported that the DV Cash Transfer Program was flexible and efficient. The simple means of engagement allowed the Services to personalise the program for each clients' ease of navigation and expand discussions beyond short-term crisis responses to helping plan their future possibilities.
13. Services spoke to expanding the duration of the program to allow for financial training and planning to be given to relevant victim-survivors, and to ensure all the funds are spent.

# Recommendations

## Recommendation 1

**Continue and expand funding and offering the DV Cash Transfer Project to those who meet the selection criteria and are impacted by sexual, domestic and family violence nationally.** The impacts of this project on clients' physical, emotional, and psychological wellbeing are immense. Victim-survivors expressed overwhelming gratitude and appreciation for being selected to participate in this project, repeatedly stating that they did not know this type of support existed and hoped it could continue in the future. Full Stop Australia understands the value of the DV Cash Transfer Program for both establishing short and long-term safety for the victim-survivor, but also for supporting their healing journey following experiences of gendered violence. As such, Full Stop Australia recommends the continuation of the DV Cash Transfer Program so that more people can be supported and empowered to establishing safety following sexual, domestic and family violence.

## Recommendation 2

**Offer financial literacy training to those participating in the DV Cash Transfer Project.** Nearly 1 in 5 Australians do not believe financial control is a serious problem.<sup>4</sup> As some clients and Agencies raised throughout this Outcome Report, for some victim-survivors, this project was the first time they had financial control of any sum of money. Whilst this was an empowering situation to be for many who had experienced financial abuse and control, for some, not having basic financial literacy skills caused anxiety over managing the funds and their effective use. To resolve this and ensure that victim-survivors are positioned to get the best out of the cash transfer, Full Stop Australia recommends core financial literacy training to be given to those who need the extra support.

## Recommendation 3

**Produce training materials for Services regarding financial literacy, budget planning, and goal setting for their clients to reduce administrative burden following the provision of funds.** These materials must be relevant, useful, and deliver intended learning objectives for Services on behalf of clients. Additionally, the training materials must be contextualised in sexual, domestic and family violence matters, and reflect diverse cultural and linguistic communities.

## Recommendation 4

**Create and implement an annual Monitoring and Evaluation Framework (MEF) for the DV Cash Transfer Project's future iterations.** Further work is required in undertaking evaluation of future iterations of the DV Cash Transfer Project to ensure clients are receiving trauma-specialist support and Services can continue building their practice in assisting victim-survivors in establishing safety. This evaluation should be independently undertaken annually to improve the offering of funds to those in crisis and be extended to victim-survivors participating in the program.

<sup>4</sup> Australia's National Research Organisation for Women's Safety, Are we there yet? Australians' attitudes towards violence against women & gender equality: Summary findings from the 2017 National Community Attitudes towards Violence Against Women survey (Research Report, March 2018), ANROWS, Sydney.

# Conclusion

The Domestic Violence Cash Transfer Project (DV Cash Transfer Project), supported by NRMA Insurance, helped 483 victim-survivors of domestic, family and sexual violence right Across Australia, along with their children, other family members and pets, to escape violence and abuse they were experiencing in their homes, and to recover and rebuild their lives free from violence.

The impact of this Project can be seen from the testimonies of the real people that were helped, and those of the frontline domestic, family and sexual violence professionals who support them day-in-day-out who were hamstrung with the resources they were able to provide to support victim-survivors to escape their abusers and rebuild their lives.

However, in some ways, the impact of this Project is immeasurable, in that the interventions were of the order that truly saved lives, and what is the worth of a person's life?

Much of the success of this program stemmed from the fact that it was designed and implemented in a way that afforded agency to victim-survivors of domestic, family and sexual violence to use the funds in the way that they felt best met the needs of their families, and that it leveraged off the high-level expertise of specialist domestic, family and sexual violence services, which meant that the support provided to victim-survivors was person-centred, trauma-informed, culturally safe and sensitive.

NRMA Insurance should be commended for the enormous contribution it has made to safer, more resilient communities across Australia, and for highlighting a truly innovative, best practice initiative which can act as a blueprint for government interventions aimed at supporting victim-survivors of domestic, family and sexual violence to escape their abusers, now, and into the future.

In the words of one of the hundreds of victim-survivors supported by this initiative:

“

**Thank you for helping change my future. I am crying as I type [this] as I feel totally empowered and my life is enriched. Again, thank you.**



**A life free from violence is possible.**



1800 FULLSTOP (1800 385 578)



[fullstop.org.au](https://fullstop.org.au)