

Using your own money: Discussion guides for people with disability and their trusted service providers, support workers, family and friends

This tool is designed to facilitate conversations with people with disability about their money. It is designed for use by support workers and those providing informal supports such as friends or neighbours, as well as mainstream service providers and specialist disability and family violence service providers. This is a referral tool. Its intended purpose is to help identify the presence of financial abuse and if identified provide people with appropriate referral options. Financial abuse is a form of family violence (see definition below). If financial abuse is identified it is possible that other forms of family violence may also be occurring alongside it.

This tool provides an opportunity to engage with someone about a situation where financially abusive behaviours may not be apparent or have been normalised. People may think that these behaviours around money may be 'just the way things are'. Financial abuse is family violence and people should know that there are a range of things that can be done to make the behaviour stop.

The referral tool has two columns, 'Questions to identify financial abuse' and 'Additional prompts and related questions'. The additional prompts and related questions are designed to accompany the initial question and should be used where they seem relevant.

While this tool is not designed specifically for people who live in a group home it may be used in this context. Support workers and service providers who wish to use the tool in this context will need to adapt the questions.

The tool has two tiers. The first tier of questions may be asked by anyone; this includes non-family violence professionals, mainstream service providers and those providing informal supports. These questions will get a conversation started and may indicate the presence of financial abuse. There are referral suggestions at the end of the first tier of questions. If you think that financial abuse or other forms of family violence might be occurring you can suggest the person you are supporting seek advice and assistance using the suggested referral pathways.

The second tier of questions asks for more specific information about the nature of the behaviour the person is experiencing. Support workers and service providers, including mainstream services who are working with people with disability, can ask these questions. Those providing

informal supports may also wish to ask these questions if they suspect that there is financial abuse and feel comfortable and confident to continue. There is a comprehensive referral list at the end of the tool.

Definition of 'financial abuse' and 'family member'

The *Family Violence Protection Act 2008* (Vic) defines financial or economic abuse as any behaviour by a person towards a family member of that person that is coercive, deceptive or unreasonably controlling in a way that denies the financial autonomy the person would have had but for that behaviour.

Prohibited behaviour includes withholding or threatening to withhold the financial support necessary for meeting the reasonable living expenses of the person or their child, if the person is entirely or predominantly dependent on the first person for financial support to meet those living expenses.

'Family member' is defined broadly in the Act and includes a spouse or domestic partner; a person with whom the affected family member is involved in an intimate personal relationship (including any children of that person); a relative; or a child who currently or previously resides with the affected family member.

Family member also includes any other person whom the affected person regards or regarded as being like a family member.

Importantly for people with disability this can include carers, people they live with in a home environment, a person with whom they are financially dependent or interdependent and someone they are dependent on for any reason including the provision of sustenance (*Family Violence Protection Act 2008* s.5(1)(a)(iii); s.6(a)(b); s.8).

Tier one questions

Questions to identify financial abuse	Additional prompts and related questions
1. Do you get told what to do, or where to go, or when and how long you are allowed to stay out by someone you live with?	<p>Do they make you worried about what you are doing? Do they stop you from going out or seeing people? Do they check your phone, emails, Facebook or Instagram? Do you feel stuck where you live?</p>
2. Do you have your own bank card or bank account?	<p>Does someone know your PIN or passwords? Is it OK to ask or talk about money in your home? Are you able to buy what you want and need when you want to? Can you buy your own clothes and other things like shampoo and makeup? Do you get to make decisions about the household changes, buying wheelchairs or communication or memory aids like digital devices? Does anyone stop you from using your things? Does anyone make you think you don't know what you are doing - with your money or what you want to do?</p>
3. If you share your cards or accounts, is the money shared fairly?	<p>Can you buy what you need when you need it? Do you get to see what goes in and out of your bank account(s)? Does the person you share money with use more of the money than you? Do they buy very expensive clothing or other things, or take trips without you?</p>
4. Does someone who helps you have problems like debts, a gambling problem, money troubles or an alcohol and drug problem?	<p>Have you ever signed papers about money you didn't want to or didn't understand? Has the person ever made you give them money for alcohol or drugs or asked you to buy alcohol or drugs for them? Are the bills in your name? Does the person use your credit card? Or, do they have their own card that is part of your account?</p>

	<p>Have you got a loan in your name for this person, or have you paid any of their bills? Has the person ever got a traffic or parking fine while using your car and not paid it?</p>
<p>5. Do you know how to get help if you feel stuck or like you cannot get away?</p>	<p>Have you tried to get help before? Are you worried what will happen if you try to get help? Are you worried about someone finding out?</p> <p>If you wanted to leave where you are living what would stop you?</p> <p>There are ways to get help where neither you nor the person has to leave. You are also entitled to keep it private.</p> <p>Do you know about what supports and benefits are available to you?</p>

End tier one questions

If you suspect financial abuse might be occurring you can suggest the person you are supporting seek advice and assistance from the referral contact below. If you feel comfortable and confident to continue you can ask the second set of questions below which ask for more specific information about the abusive behaviour. There is a comprehensive referral list at the end of the tool for people with disability.

Where to get help

Women's Information and Referral Exchange (WIRE)

Phone:

1300 134 130 (9am to 5pm, Monday to Friday)

Email and online support:

www.wire.org.au and support@wire.org.au (9am to 5pm, Monday to Friday)

Walk-in Centre:

372 Spencer Street West Melbourne (9.30am to 4.30pm, Monday to Friday). WIRE has an accessible toilet facility and an accessible entrance at the side of the building.

Tier two questions

<p>6. Can you do the work you want to do, for pay or volunteering?</p>	<p>If you work, do you get to keep the money? If you work, does anyone try to make it hard for you or make trouble for you at your work? Does someone try to prevent you from working because of your disability? Does anyone make you work when you are not well?</p> <p>Are you happy with how much housework and/or childcare you do? Do you have other responsibilities such as children or looking after older people? Does anyone who lives with you or helps you ever ask you to do work for them? Do they pay you for this work?</p>
<p>7. Have you got any court or government issues?</p>	<p>Do you have any legal things with someone you currently live with, or used to live with, or are currently with or used to be with? Legal things can include separation decisions about children and/or property. It can also include guardianship and trustees.</p> <p>Has anyone ever accused you of being violent or controlling? Have you ever been told you are the person who is the troublemaker when you are not?</p> <p>Are you a permanent resident of Australia? Is your partner or someone you live with and share money with, a permanent resident of Australia? Does anyone tell you that you might lose your visa or have to leave Australia?</p> <p>Do you use an interpreter, including an Auslan interpreter? Do you have access to an interpreter who isn't a family member or partner?</p>
<p>8. If you have children, do you get to see them?</p>	<p>Do you have to give money for your children to other people? Does anybody tell you what to do with your children? Does anybody do things for your children instead of you doing them?</p>

	<p>Does anybody ever tell you that you might lose your children?</p> <p>Do you know about what help you can get as a parent/carer?</p>
<p>9. Has anyone ever told lies about your disability?</p>	<p>Have they stopped you getting help or to appointments?</p> <p>Have they taken away equipment or medication?</p> <p>Do you know how much medication you take?</p> <p>Do they ever tell you that you might lose your help or your equipment?</p> <p>Does someone who helps you ever stop helping you on purpose?</p> <p>Has anyone reported or threatened to report you to Centrelink?</p> <p>Does anybody tell you that you are OK to work when you are not?</p> <p>Has anybody made you pay for any tests to prove you have a disability?</p>
<p>10. Does anyone ever damage your things or home or tell you won't have somewhere to live unless you do what they say?</p>	<p>Has anybody broken or stolen your things?</p> <p>Has anybody told you that they paid for your things and that they own them, such as your wheelchair or communication devices?</p> <p>Has anybody damaged your things?</p> <p>Has anyone taken your keys?</p> <p>Has anybody done damage to your house?</p> <p>Has anybody tried to cancel or make you lose your lease?</p> <p>Has anybody tried to get you evicted?</p> <p>Has anybody ever stopped (or told you they would stop) paying his or her share of the rent or mortgage?</p> <p>Has anybody ever told you they would try to sell your house without your permission?</p>

End tier two questions

If you suspect financial abuse might be occurring you can suggest the person you are supporting seek advice and assistance from one or some of the referral contacts below.

Where to get help

If someone is not using your money in the right way and you think financial abuse is happening, you can get help from these people.

Emergency

If someone is in immediate danger phone 000

Relay service

The National Relay Service (NRS) is a government initiative that allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls. You can use the NRS numbers below to help you to contact other supports and services.

Speak and Listen number:

1300 555 727

Teletypewriter (TTY) number:

133 677

SMS Relay number:

0423 677 767

Website:

<https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>

Disability and family violence support

Safe Steps The people who answer the phone can help you find help near to you	
Phone:	1800 015 188 (24 hours, 7 days a week)
Email:	safesteps@safesteps.org.au
Website:	https://www.safesteps.org.au/
More information:	<p>There is money called the 'Disability and Family Violence Crisis Response Initiative' which can provide immediate support for people with disability and children with disability to help them to access the supports required to be independent, either in their own home or in crisis accommodation if they don't have money for that from the NDIS. Women with disability can also get money to help them find somewhere to live for a short time to help them leave violence. Some money can be used to help them work with a family violence case manager to develop a longer-term plan.</p> <p>As of 1 July 2019, Safe Steps are the State Wide Service Provider of the Disability Family Violence Crises Response Initiative. You can discuss this initiative with Safe Steps via the contact information above.</p>
Legal Aid	
Victorian Legal Aid Victorian Legal Aid has lawyers who can talk to you about how the law applies to your legal problem	
Phone:	1300 792 387 (8am to 6pm, Monday to Friday)
Website:	https://www.legalaid.vic.gov.au
Location:	VLA has 15 offices in Victoria. You can find where they are by going to their website:

	https://www.legalaid.vic.gov.au/contact-us/our-offices
More information:	<p>There are other ways to contact them for people with hearing or speech difficulties, including National Relay Service, instant messaging or mobile phone or tablet if you have an internet connection: https://www.legalaid.vic.gov.au/contact-us/help-for-people-with-hearing-or-speech-difficulties</p> <p>People who don't speak English can get help using this website: https://www.legalaid.vic.gov.au/contact-us/speak-to-us-in-your-language</p>
Women's Legal Service Victoria	
The Women's Legal Service works with women who need help because they are poor or have a disability. They can help women with legal issues because of divorce, separation or violence.	
Phone:	<p>03 8622 0600 (for city callers) (5:30pm to 7:30pm, Tuesday and Thursday) 1800 133 302 (for country callers) (5:30pm to 7:30pm, Tuesday and Thursday) <i>Interpreter services are available</i></p>
Location:	<p>Level 6, Melbourne Magistrates' Court 233 William Street (which is on the corner of Lonsdale St) Melbourne 3000</p>
Website:	https://www.womenslegal.org.au/
Multicultural Centre Against Family Violence	
InTouch	
InTouch is a family violence service that is good at working with women who don't speak English, their families and the people in their communities. They provide case management, training, and they conduct research, and run community-based projects in order to stop	

family violence in the community.	
Phone:	1800 755 988 (toll free number) (9:00am to 5:00pm, Monday to Friday) 03 9413 6500 (9:00am to 5:00pm, Monday to Friday)
Email:	https://intouch.org.au/contact-us/
Website:	https://intouch.org.au/
Counselling	
1800RESPECT 1800RESPECT is the National Sexual Assault, Domestic Family Violence Counselling Service. They offer confidential information, counselling and support. 1800RESPECT is open 24 hours to support people impacted by sexual assault, domestic or family violence and abuse.	
Phone:	1800 737 732 (24 hours, 7 days a week)
Online chat:	https://chat.1800respect.org.au/#/welcome
Website:	https://www.1800respect.org.au/
More information:	Smartphone app 1800RESPECT also has a smartphone app called Sunny. Sunny helps women with disability learn about violence, learn about rights, and helps women with disability find the right support. The Sunny app is free and available now for iPhone. Download the Sunny App on the Apple App Store or visit https://www.1800respect.org.au/sunny
Help with money	
National Disability Insurance Scheme – or NDIS	

Phone:	1800 800 110
Location:	Find an office location on this website: https://www.ndis.gov.au/contact/locations
Website:	https://www.ndis.gov.au/applying-access-ndis/how-apply
More information:	<p>The NDIS can give special money if you have a disability or your child has a disability to buy the supports you need like wheelchairs, or someone to help you get out of bed, or to have a shower, or help to get into the community. You have to be 65 years or younger, and have a disability which is going to always be there, and you have to be allowed to live in Australia forever, and you can't get the money from somewhere else, like insurance money if you have had an accident.</p> <p>If you are already in the NDIS, you can get extra money if you need it because of domestic or family violence. You can do this by asking for a Change of Circumstance Form.</p> <p>If you are not already in the NDIS, you have to phone the NDIS to ask for an Access Request. Once they say you can be in the NDIS, they will invite you to come to their office to talk about what you need. You can phone 1800 800 110 to make an Access Request or you can ask for a form to fill out or if you need a Change of Circumstances form.</p> <p>If you need help filling it out the form or making the call, you can contact your Local Area Coordinator, Early Childhood Early Intervention partner or your contact your local NDIA office.</p>
National Debt Helpline	
You can get help with your money or if you owe money by ringing the National Debt Helpline.	
Phone:	1800 007 007 (9:30 am to 4:30 pm, Monday to Friday)
Website:	http://www.ndh.org.au/
Crisis payment - Extreme circumstances or domestic violence (Department of Human Services)	
A one off payment if you're in severe financial hardship and extreme circumstances.	

Phone:	132 850 (8:00 am to 5:00 pm, Monday to Friday)
Location:	Find a service centre on this website: https://findus.humanservices.gov.au/findnearest.asp
Website:	https://www.humanservices.gov.au/individuals/services/centrelink/crisis-payment
More information:	To apply download this form - https://www.humanservices.gov.au/sites/default/files/documents/su510-1512en.pdf
Money Smart (ASIC)	
Phone:	1300 300 630
Website:	https://www.moneysmart.gov.au/managing-your-money/managing-debts/trouble-with-debt/urgent-money-help
More information:	<p>Urgent money help If you are don't have enough money to pay your bills or your rent or afford food, there are people who can help you. This includes emergency money, income support like a pension or the dole and even support if you are sad and practical advice; help with finding somewhere to live and help to pay loans or bills. To find out more go to https://www.moneysmart.gov.au/managing-your-money/managing-debts/trouble-with-debt/urgent-money-help</p> <p>Divorce and separation When you split up with your partner or husband, it can be very hard. You might feel sad, angry or hurt. You may feel worried or that it is very hard about such a big change in your life. Ask for help if you need it. Start by thinking about what is most important , like having your own bank account, then think about other things you might need You can visit https://www.moneysmart.gov.au/life-events-and-you/life-events/divorce-and-separation</p>
Payments for people who have an illness, injury or disability (Australian Government Department of Human Services) The Department of Human Services provides money and help to help you if you have an illness, injury or disability that means you can't work, or can only do a little bit of work.	
Phone:	132 717 (8:00am to 5:00pm, Monday to Friday)

Location:	Find a Centrelink office on this website https://findus.humanservices.gov.au/findnearest.asp
Website:	https://www.humanservices.gov.au/individuals/subjects/payments-people-living-illness-injury-or-disability
More information:	<p>Disability Support Pension You can get money and help if you have a physical, intellectual or psychiatric disability that will last forever, and that stops you from working. Get more information from https://www.humanservices.gov.au/individuals/services/centrelink/disability-support-pension</p> <p>Mobility Allowance You can get money to help pay for travelling to work, to school or to help you look for work if you have a disability, illness or injury that means you can't use public transport. Get more information from https://www.humanservices.gov.au/individuals/services/centrelink/mobility-allowance</p> <p>Sickness allowance You can get some money if you can't work for a little while or an income support payment if you can't work or study for a while because of illness, injury or disability. https://www.humanservices.gov.au/individuals/services/centrelink/sickness-allowance</p> <p>If you can't fill in the form on the website, you can call the people with disability phone number 132 717, Monday to Friday, 8:00am - 5:00pm. You can also visit a CentreLink Office. To find one go to this website https://findus.humanservices.gov.au/findnearest.asp</p> <p>Financial support if your child or children have disability</p> <p>Child Disability Assistance Payment An automatic yearly payment if you get Carer Allowance from 1 July and are looking after a child with a disability or serious illness. https://www.humanservices.gov.au/individuals/services/centrelink/child-disability-assistance-payment</p>

	<p>Youth Disability Supplement An extra payment if you're a young person with disability and on an income support payment. https://www.humanservices.gov.au/individuals/services/centrelink/youth-disability-supplement</p>
Concessions	
Companion Card	<p>The Companion Card helps the rights of people with a disability, by paying for tickets for a person to go with you to show or concert, if you have to have someone with you. You can find out more if you go to this website. http://www.vic.companioncard.org.au/</p>
Other concessions	<p>In Victoria there is help to pay bills like your gas or electricity bill if you have a low income or have no money. To find out more go to this website: https://services.dhhs.vic.gov.au/concessions-and-benefits</p>
<p>Carer and family support payments (Victorian Department of Health and Human Services) The Victorian Department of Health and Human Services Disability Intake and Response Service provides money and help to families of children with a disability and carers of adults with a disability.</p>	
Phone:	<p>1800 783 783 (9:00am to 5:00pm, Monday to Friday) TTY 1800 008 149 (9:00am to 5:00pm, Monday to Friday)</p>
Website:	<p>https://services.dhhs.vic.gov.au/carers-and-family-support</p>
Accommodation	
<p>1800RESPECT 1800RESPECT is the National Sexual Assault, Domestic Family Violence Counselling Service. They can help you find support and give you advice about where to live.</p>	

Phone:	1800 737 732 (24 hours, 7 days a week)
Online chat:	https://chat.1800respect.org.au/#/welcome
Website:	https://www.1800respect.org.au/
More information:	<p>Smartphone app</p> <p>1800RESPECT also has a smartphone app called Sunny. Sunny helps women with disability learn about violence, learn about rights, and helps women with disability find the right support. The Sunny app is free and available now for iPhone. Download the Sunny App on the Apple App Store or visit https://www.1800respect.org.au/sunny</p>
<p>Women With Disabilities Victoria WDV can give you advice about who to ask about where to live.</p>	
Phone:	(03) 9286 7800 (9:00am to 5:00pm, Monday to Thursday)
Website:	https://www.wdv.org.au/contact-us/
<p>Summer Foundation and The Housing Hub The Summer Foundation have a lot of help about where to live including The Housing Hub which helps people with disability find housing vacancies as well as a tool to help people decide where they want to live.</p>	
Phone:	1300 626 560
Email:	info@summerfoundation.org.au
Website:	https://www.summerfoundation.org.au/project/thehousinghub/
More information:	To help make decisions about where to live, go to Housing Preferences here - https://www.summerfoundation.org.au/resources/my-housing-preferences/

The Office of Housing Victoria	
The Office of Housing Victoria can provide people to help find money or help if you are in danger now or escaping family violence or at risk of homelessness.	
Phone:	1800 825 955 (24 hours a day, 7 days a week)
Website:	https://www.housing.vic.gov.au/contacts
Advice and advocacy	
Department of Social Services – National Disability Advocacy Program	
Website:	https://www.dss.gov.au/our-responsibilities/disability-and-carers/program-services/for-people-with-disability/national-disability-advocacy-program-ndap
Email:	disabilityadvocacy@dss.gov.au
Further information:	<p>The National Disability Advocacy Program (NDAP) provides people with disability with access to someone who can help with their advocacy to help them get equal enjoyment of all human rights and community participation. Advocacy for people with disability can be speaking, acting or writing for the person with a disability or a group of people with disability. about justice for the person or group by:</p> <ul style="list-style-type: none"> • being on their side and no one else's; • Talking about their needs; • Remaining loyal to the person with a disability and speaking for and to them in a way which shows they understand (while understanding the rights of others); and • Making sure that they put the person in no danger <p>Watch the information video – https://www.dss.gov.au/our-responsibilities/disability-and-carers/publications-articles/national-disability-advocacy-program-advocacy-for-people-with-disability-dvd</p>
The Office of the Public Advocate (OPA) Advice Service	

Phone:	1300 309 337 (9:00am to 4:45pm, Monday to Friday) TTY: 1300 305 612 If the Advice Service telephone line is busy, you can leave your details and someone will ring you back as soon as they can. Mostly they ring back within an hour.
Email:	OPA_Advice@justice.vic.gov.au
Location:	Level 1, 204 Lygon Street, Carlton Victoria 3053
Website:	https://www.publicadvocate.vic.gov.au/about-us/contact-us
More information:	OPA's team of highly trained staff can provide advice on a big range of things that worry people with disability, including: <ul style="list-style-type: none"> • Someone to look after you and your things • Enduring powers of attorney, someone to help make decisions • Medical treatment decision-making, someone to make sure you get the right help when you are sick. • Help you with the OPA's Community Visitors Program.
Disability Services Commissioner (Victoria)	
Phone:	1800 677 342 TTY: 1300 726 563
Email:	complaints@odsc.vic.gov.au
Website:	https://www.odsc.vic.gov.au/about-us/contact-us/
More information:	If you are experiencing a problem with someone who is supposed to work for you, like a service provider you can phone the Disability Services Commissioner and they will tell you how to get help. If it is violence or someone misusing your money they will do an investigation. If you need help now they will help you contact the right people.



**VICTORIAN
WOMEN'S TRUST**

VICTORIAN WOMEN'S BENEVOLENT TRUST



Identifying economic abuse amongst women with disability in Victoria: A toolkit for service providers and people experiencing family violence

The Monash Gender and Family Violence Prevention Centre in partnership with Tricia Malowney OAM. Supported by the Victorian Women's Benevolent Trust.

Acknowledgments

The research team would like to thank the women who participated in the focus groups and final consultation as well as those who shared their stories with us for the original ANROWS-funded research upon which this project is based. We would also like to extend our thanks to the numerous stakeholders and experts who contributed so generously during the focus groups and afterwards.

We thank the Victorian Women's Benevolent Trust for funding this project as part of their small grants program in 2018-2019. We would also like to acknowledge the ANROWS funding for *Women Disability and Violence: Creating Access to Justice* that began this work and we would like to thank members of the research team with whom we worked on this project, Dr Claire Spivakovsky and Professor Jude McCulloch from Monash University, Kara Beavis from Queensland University of Technology, and Dr Jessica Cadwallader, Meredith Lea and Therese Sands from People with Disability Australia.