

Prevention of Financial Abuse Workshop



Workshop Summary Report

**Provided to the Office for Women,
11 August 2021**

TABLE OF CONTENTS

ABOUT THE WORKSHOP	3
PANEL 1: BEST PRACTICE AND CHALLENGES IN ADDRESSING FINANCIAL ABUSE IN SERVICE-CENTRED INDUSTRIES.....	3
PANEL 2: HOW CAN FINANCIAL ABUSE PREVENTION INITIATIVES BE BETTER INFORMED WITH INTERSECTIONAL PERSPECTIVES?	8
SAFETY BY DESIGN PRINCIPLES SESSION	12
RELEVANT RESOURCES	13
APPENDIX A: PANELLIST SHORT BIOGRAPHIES	13

Acknowledgement of Country: In the spirit of reconciliation we acknowledge the Traditional Owners of country throughout Australia upon which this workshop was held and their connections to land, sea and community. We pay our respects to Elders, past and present, and extend that respect to all Aboriginal and Torres Strait Islander people that attended this workshop.

Recommended citation: Fitz-Gibbon, K., McGowan, J. and Mead, J. (2021) *Prevention of Financial Abuse workshop: Workshop Summary Report*. Monash Gender and Family Violence Prevention Centre, Melbourne, Australia.

ABOUT THE WORKSHOP

On Wednesday 7th July 2021 the Office for Women held a virtual workshop on the 'Prevention of Financial Abuse'. The workshop was facilitated by Associate Professor Kate Fitz-Gibbon (Director, Monash Gender and Family Violence Prevention Centre) with support provided throughout the workshop by Centre members, Dr Jasmine McGowan and Jasmine Mead.



The workshop was an invite only event organised by the Office for Women and attended by a range of relevant stakeholders from across Australia. 50 individuals participated in the workshop over the course of the day. To gauge the composition of workshop participants two polls were taken during the workshop opening.

Poll question 1: What area do you work in?

- Government (23%)
- Financial sector (26%)
- Utilities sector (3%)
- Specialist FV sector (17%)
- Legal services (11%)
- Other (20%)

Poll question 2: In your role, to what extent is the prevention of financial abuse and women's economic security a focus?

- Is the core focus of my role (36%)
- It is an occasional focus of my role (39%)
- I haven't worked in this space but keen to learn more today (14%)
- It is a future focus of my role (11%)

A Welcome to Country was provided by Janet Galpin from the Boon Wurrung Foundation. Opening remarks were provided by Catherine Hawkins, Head of Office for Women, who contextualised that the workshop is part of a suite of projects funded under the Fourth Action Plan, under the current National Plan, to address and prevent financial abuse.

The Opening Remarks were followed by two Panel Discussions, each involving a panel of four panellists followed by Question and Answer, and a final afternoon session, focused on the Safety by Design Principles draft, which included breakout room discussions.

This Report has been produced by the Monash Facilitation Team with the aim of summarising the key points of discussion that emerged throughout the day. Where relevant, the Report highlights key themes relating to the development of the successor National Plan on violence against women and children.

PANEL 1: BEST PRACTICE AND CHALLENGES IN ADDRESSING FINANCIAL ABUSE IN SERVICE-CENTRED INDUSTRIES

Panel 1 featured four panellists:

1. Catherine Fitzpatrick, Westpac
2. Marcus Crudden, Essential Services Commission
3. Julie Kun, WIRE
4. Gulnara Abbasova, Harmony Alliance

PANELLIST ONE: CATHERINE FITZPATRICK

1

The first panellist, **Catherine Fitzpatrick**, presented on the role of financial institutions in preventing, identifying and responding to financial abuse, with a specific focus on the work being undertaken under her leadership at Westpac. Catherine's presentation begun by examining the ways in which perpetrators use banking systems to inflict financial abuse.

Catherine emphasised that financial abuse is viewed as one of the top financial vulnerabilities experienced by customers and that the biggest issue they see in this space is joint debt. Other financial abusive behaviours in this space include:

- Forcing an individual to apply for credit where they will receive no benefit,
- Sending abusive messages via payment descriptions,
- Restricting access or visibility to banking information,
- Misusing third party authority agreements (such as power of attorney orders),
- Applying for credit in another person's name without their knowledge, and
- Impairing a joint borrower's credit history by not making repayments.

Catherine acknowledged that while financial products are not designed to be abusive, there is recognition within the financial service sector that they are being used to inflict harms in the context of financially abusive relationships. This has occurred in the context of intimate partner abuse, elder abuse and cultural abuse. Financial institutions that host these platforms and products have a responsibility to address systems abuse.

Catherine outlined key challenges that service centred industries encounter in identifying and responding to financial abuse:

Transition to digital economy means banks cannot spot indicators of abuse as easily as in person.

Inconsistent State and Territory approaches make it unclear where bank staff can escalate financial abuse concerns to.

Distinguishing financial hardship from financial abuse is challenging given the customer data can look the same.

Privacy laws conflict with industry regulatory obligations to provide extra care to vulnerable customers.

Determining intervention strategies amongst different socio-cultural arrangements and customs.

The transition to the digital economy and Covid-19 has inhibited our ability to notice changes in customers' behaviour and ask probing questions

Specific to financial services, Catherine outlined additional challenges encountered when responding to financial abuse:

- **Credit reporting requirements** for banks to disclose when customers do not meet their obligations impacting the victim-survivor's financial future,
- **If one borrower doesn't pay** it can have hardship implications for both parties,
- **Victims are often bound to perpetrators** through joint debt, and

- **Family court processes do not always hold perpetrators to account**, for example if one person is ordered to pay and doesn't the victim may have to go back to court which is timely and costly. – if court orders are not enforced, they could escalate debt and make it more difficult for victims to get out of financial instability.

Catherine pointed to the opportunity for the Australian Securities and Investments Commission (ASIC) to provide guidance to financial services about how to consider the risks of products and services being misused for financial abuse in line with design and distribution obligations (see [Regulation Guide 274](#)). She indicated that the safety by design framework could potentially be part of this regulation guide at some point and that this may be similar to the way Austrac provided [guidance](#) for identifying customers who don't have traditional forms of identification, including those escaping domestic and family violence.

Catherine's presentation finished with a focus on the work that Westpac has undertaken to identify and respond to technology-facilitated abuse. This included a discussion of the key data-led learnings from the policies and practices that they have put in place as well as an overview of when and how they report abusive messages to authorities.

PANELLIST TWO: MARCUS CRUDDEN



Marcus Crudden, the second panellist, presented on the work that the Essential Services Commission (ESC) has progressed since the Victorian Royal Commission into Family Violence (RCFV). Since 2016, the ESC has sought to improve the way that energy and water retailers respond to customers experiencing family violence (FV). This program of work has included:

- Establishing guidelines to help identify customers experiencing FV and financial hardship,
- Developing guidance for better practice responses to customers experiencing FV,
- Examining ways to extend ESC's role into reviewing financial hardship assistance in the local government sector.

Marcus provided an overview of how financial abuse manifests in the utility sector. This includes:

- Control of finances, including withholding money and not making payments,
- Weaponising of debts, including where perpetrators have services cut off to victim-survivors,
- Breach of confidentiality and privacy where perpetrators request forwarding addresses of bills sent by mail,
- Allowing the processes of debt collection for non-payment of bills and associated legal costs to commence. Having a debt collector knock on the victim's door is known by the perpetrator as highly intimidating, especially if the victim is not living with the perpetrator. This represents a form of systems abuse.

In 2019 the ESC published [Better Practice Guidelines for Safe and Effective Responses in the Utilities Sector](#). The guidelines aim to prioritise victim-survivor safety, build cultural awareness, and increase access to support services. Marcus shared key learnings from the development of those guidelines, including the importance of:

- Adopting a safety-first approach which prioritises the safety of staff and customers, including protecting information of victim-survivors,
- Ensuring a whole of organisation strategy for FV,

- Buy-in from the top to ensure FV awareness and strategies are embedded across all aspects of the company (internally) and leading industries (externally),
- Boosting awareness across staff and customers of FV and FV related policies,
- Ensuring access to information for victim-survivors via interpreters and culturally appropriate resources,
- Regular reviews of FV policies.

Marcus also identified challenges and opportunities for improvement taken from ESC's experience in this area. These included:

- Legal barriers, confidentiality and privacy obligations,
- Consistency of providers,
- Lack of genuine commitment from some companies to provide effective family violence policies to customers,
- The challenge of cross-sector referrals, emphasis on the need for sectors to work together to assist customers experiencing family violence.

PANELLIST THREE: JULIE KUN

3

The third panellist, **Julie Kun**, emphasised the link between financial abuse and gender inequality. Julie pointed to feminised industries attracting lower than average pay, societal expectations of women holding unpaid care work, and the financial impacts on victim-survivors of family violence who often incur significant debt when leaving abusive relationships. In her presentation Julie reflected on the work of WIRE (Women's Information and Referral Exchange), which is involved in family violence prevention, response and recovery. WIRE examines levers for change, including policies and practices in all institutions such as community organisations, the service sector, and across government.

Julie identified a need for public education and awareness raising around what healthy financial relationships look like such that community members are enabled to have respectful financial relationships. There is a concern that without this understanding individuals do not see red flags within their own relationships. Service sectors need to model respectful financial conversations with customers and to help customer service staff to recognise and respond to financial abuse.

Julie also identified a need for prevention work and for collaboration on human centred designs whereby financial counsellors, government and family violence services collaborate in policy and product development in this area. This policy change must be informed by the voices and experiences of individuals with lived experience and individuals from marginalised and diverse community groups, including people living with a disability, migrant communities, and Aboriginal and Torres Strait Islander communities.

PANELLIST FOUR: GULNARA ABBASOVA

4

The fourth panellist, **Gulnara Abbasova**, focused on migrant women, including what makes migrant women vulnerable to financial abuse and how the service sector can address related cultural and gendered issues. Gulnara invited attendees to reflect on the complexity of the service system in Australia, and how challenging it is for women with migrant backgrounds to navigate.

Drawing on the findings of the recently published [Safety and Security Survey](#) by Segrave and others (2021) Gulnara reported:

- One in five migrant women in Australia experience FV.
- Of those migrant women 90 per cent experience controlling behaviour and more than half experience financial control, including controlled access to money, limited access to family business income, demanding money or assets as part of a cultural practice.

Migrant women encounter structural barriers when engaging with service systems in Australia. These occur from a range of factors, including:

- Precarious visa situations inhibiting access to systems,
- A lack of experience with the systems that differ from their home countries, and
- Language barriers.

In order to overcome these barriers, Gulnara emphasised that it is important to bridge system gaps. There is a need for:

- Investment to ensure migrant women understand their rights, obligations and options to engage with services,
- Cultural and gender critical responses to be incorporated into the design of services and products,
- Upskilling of industry to improve work with migrant women, including ensuring system understandings and responses are culturally specific and information is present in a range of languages,
- Culturally specific understandings of the migration experience, dowry abuse, gender-based violence, and financial abuse,
- Service responses to support the empowerment of migrant women to understand their financial situation and wellbeing.

As part of her presentation Gulnara presented on Harmony Alliance's work in this area, including the Office for Women funded program supporting improved financial literacy for women of migrant backgrounds. This program has been translated in 10 languages and allows women to be in control of their own finances, bank accounts, income and superannuation. The program provides a targeted intersectional approach that considers visa and language barriers.

POST-PANEL QUESTION AND ANSWER SESSION

Following the four panel presentations there was a question-and-answer session, which included a discussion on the differences between **financial independence** and **financial safety**. Julie explained that:



- When women get disconnected from workforce, when they are caring for dependents, and do not have the money to contribute to bills, their financial independence is limited.
- Financial safety is the preferred aspirational term as it acknowledges that a victim-survivor is not necessarily financially independent but may have safe access to finances and services.

Julie also explained that the end of Financial Year tax time was one of heightened risk for women in financially abusive relationships and that the tax process is an example of a policy where women's safety was not considered during the design phase.



As part of the post-panel discussion, the panellists and workshop attendees discussed the importance of engaging victim-survivors in the development and design of relevant policies and practices. Workshop attendees and panellists responded to the poll question: **Do you consult with and engage victim-survivors in the development of the family violence and financial abuse related policies and practices in your organisation?**

- **21%** - We are increasingly doing this
- **50%** - Yes, we have been doing this
- **12%** - No, but I am going to look for opportunities to do this
- **18%** - No relevant for our organisation

Panellists shared learnings from their experiences embedding experts with lived experience in the development of their workplace policies and practices. There was shared acknowledgement among panellists and attendees as to the importance of ensuring policies are informed by lived experience, that the contributions made by victim-survivors are valued and remunerated, and that diverse lived experiences of financial abuse are sought.

PANEL 2: HOW CAN FINANCIAL ABUSE PREVENTION INITIATIVES BE BETTER INFORMED WITH INTERSECTIONAL PERSPECTIVES?



At the outset of the second panel discussion all attendees responded to the poll question: **In your role do you approach responding to, and/or preventing financial abuse through an intersectional lens?**

- **40%** - Yes, always
- **51%** - I'd like to think so but keen to learn more
- **6%** - No, this hasn't come up in our work
- **3%** - No, but I want us to

Panel 2 featured four panellists:

1. Larisha V Jerome, First Nations Foundation (Vic)
2. Michal Morris, InTouch Multicultural Centre against Family Violence (Vic)
3. Heidi La Paglia Women with Disabilities Australia
4. Eloise Layard, ACON Health (NSW)

Panellists emphasised the importance of acknowledging different intersectionalities, noting that there is no single intersectional approach that will work across individuals and communities. An intersectional lens invites us to focus on multiplicities. System responses and interventions therefore need to be responsive and adaptive to diverse needs and experiences.

PANELLIST ONE: LARISHA V JEROME

1

The first panellist, **Larisha V Jerome**, began with a discussion of how economic injustice can be best addressed with a specific focus on Aboriginal and Torres Strait Islander communities. Larisha emphasised the importance of creating trauma informed practice to achieve overall economic empowerment, noting that this requires a commitment from and accountability among services that support Aboriginal and Torres Strait Islander peoples.

This is particularly important in remote locations, where access to services is limited.

Larisha discussed how financial abuse prevention initiatives can be better informed with intersectional perspectives. This requires initiatives (including service specific responses and programs) to:

- Be culturally appropriate,
- Empower the community through local men's and women's groups,
- Build on community strengths,
- Connect through culture,
- Ensure Aboriginal and Torres Strait Islanders and First Nations organisations are at the forefront, and
- Be supported by government and other organisations.

For initiatives to be effective there is a need to ensure a holistic approach which considers financial wellness alongside financial contentment and financial freedom. Creating intergenerational wealth is critical to the achievement of financial freedom.

PANELLIST TWO: MICHAL MORRIS

2

Michal Morris, the second panellist, explored how experiences of financial abuse differ across cultural contexts. Responding to financial abuse requires an intersectional response that:

1. Examines structural barriers and how they impact our work, and
2. Addresses structural barriers to facilitate more inclusive responses.

Focusing on the experiences of migrant women, Michal set out some of the ways financial abuse manifests in migrant communities. Michal noted that her examples were within the context of a heterosexual relationship, with a male perpetrator and female victim. Michal observed that:

- It is important to acknowledge that money is a sign of stability and security,
- Women lose agency when experiencing financial abuse and become dependent on their abusive partners for financial security,
- It is important to recognise that the more knowledge a person has the more power they hold, and that financial literacy is crucial to combatting financial abuse.

Michal discussed the specific impacts experienced by temporary visa holders and individuals on partner visas, including notably, the fact that most temporary visa holders are ineligible for Centrelink benefits. This creates significant additional barriers to leaving a dependant abusive relationship.

Dowry abuse occurs where a perpetrator exerts pressure or unreasonable expectation and demands on a woman and her family relating to the dowry. This can include physical, sexual and financial abuse. While dowry abuse is recognised as a form of family violence in Australian laws, it is not as easily identified and

responded to as a form of family violence. Michal emphasised that dowry abuse rarely occurs in isolation of other forms of family violence.

Reflecting on the help seeking challenges arising in contexts of temporary visas and dowry abuse, Michal emphasised the need for increasing training for frontline staff to recognise and identify different forms of financial abuse and to be equipped with the knowledge of how to respond in a variety of situations. Higher levels of community awareness and training of service providers across all industries would increase the overall support received by migrant victims of family violence, including in instances of financial abuse.

PANELLIST THREE: HEIDI LA PAGLIA

3

The third panellist, **Heidi La Paglia**, focused on the experiences of people with disability experiencing financial abuse. Heidi spoke about how responses to financial abuse across mainstream sectors do not presently include women living with a disability and that embedding women with disability into policy and practice is crucial. Heidi observed that this is reflective of the wider lack of inclusion of individuals living with a disability in local and state policies.

Forms of financial abuse experienced by women living with a disability include:

- An abuser controlling their access to their income,
- Service providers misusing NDIS funds or excessively charging individuals,
- Online scammers perpetrating fraudulent payment schemes,
- Imposters posing as friends or intimate partners to deceptively gain money, and
- Carers taking advantage of clients' money under the pretence of care and "doing what is best".

Heidi explained that women living with a disability are more susceptible to experiencing financial abuse in the workforce. There is need for:

- Paid domestic violence services and leave for women living with a disability,
- Information to be produced in acceptable and accessible formats including Auslan and Easy read,
- Policies that provide women living with a disability the ability to make decisions free of guardians and family members, and
- Increased recognition of financial abuse across the disability sector and financial institutions.

PANELLIST FOUR: ELOISE LAYARD

4

The fourth panellist for this session, **Eloise Layard**, focused on experiences of financial abuse among LGBTQ populations. There is limited research specifically examining financial abuse within the LGBTQ community generally, and particularly on transgender people's experiences of financial abuse. Transgender people experience transphobic discrimination which can leave them economically vulnerable (for example, unable to secure paid employment or paid less than the minimum wage in paid roles) making this population more vulnerable to financial abuse. Women with a disability in the LGBTQ community are also at heightened risk of experiencing financial abuse.

Within the LGBTQ community, there are unique forms of family violence, including identity-based abuse where someone's sexuality and gender identity is used to cause harm, this includes:

- Disclosure (without permission) of HIV status,

- Taking advantage of institutional and societal homophobic and transphobic attitudes to silence and undermine a person’s agency and help-seeking.
- Threatening a person’s employment by revealing their sexuality or gender identity,
- Impersonating a partner, and
- Accusing a person of homophobia or transphobia in instances where they call out financial abuse in a relationship.

Eloise spoke to the need to further the evidence base when it comes to LGBTQ people’s experiences of intimate partner violence and financial abuse through undertaking more research specifically targeted to LGBTQ communities, improving data collection, and engaging with LGBTQ communities and organisations when undertaking projects in the financial abuse space.

Eloise set out what is needed to improve responses to experiences of financial abuse among members of the LGBTQ community, including:

- Ensuring that all workplaces have active and inclusive FV LGBTQ policies and practices,
- Better understanding of the drivers of abuse, including acknowledging that rigid norms and gendered expectations contributes to the perpetration of violence against LGBTQ communities and populations,
- To ensure the LGBTQ community are involved in primary prevention, and drive improved understandings of the impacts of homophobia, biphobia and transphobia, and
- To deliver healthy relationship education with an intersectional approach.

POST-PANEL QUESTION AND ANSWER SESSION



Following the four panel presentations there was a question-and-answer session in which many of the key issues raised by panellists in this session and the previous session were explored in further detail. The question of how services can improve responses to financial abuse was explored, with panellists and attendees emphasising that there is a need to:

- Increase resources and investment to support this work, and in particular to fund community organisations to inform improved responses.
- Embed an approach of Recognise, Respond and Refer – across services, including in particular banks that have a unique opportunity to speak directly to customers on financial matters.
- Train staff across services to recognise financial abuse and other forms of family violence and to know what responses are available, culturally safe and appropriate,
- Support Aboriginal Community Controlled Organisations (ACCOs) to lead in this space with an emphasis on amplifying the work of organisations that are already operating,
- Embed frequent reviews of strategies, policies and practices to ensure they prioritise the safety needs of clients accessing services, and
- Recognise the importance of co-designing processes with individuals with lived experience.

OTHER KEY POINTS TO EMERGE DURING THE POST-PANEL DISCUSSION:

- There was a shared agreement that co-design with lived experience advocates and the specialist service sector is essential but also recognition that the section needs to be appropriately resourced to contribute to this work. It is also important to ensure that co-design informs a localised response.

- The **Next Chapter Program** led by the Commonwealth Bank of Australia was discussed. This Program aims to increase community understanding of financial abuse by exploring the current knowledge of financial abuse in Australia and highlighting the gaps in current policies and practices across financial institutions. This program is being conducted in partnership with Good Shepherd and researchers from UNSW.
- There was shared recognition among the workshop attendees that there is limited understanding of how companies and services should respond to perpetrators in the workplace. There was an appetite for building work in this space and recognition of the need for further research and best practice case study examples.

SAFETY BY DESIGN PRINCIPLES SESSION

This session was focused on the Government funded **Safety by Design project**, which is being led by **Professor Kay Cook**, Swinburne University. This project is in its design and delivery stage, where the team are developing Safety by Design Principles and a self-assessment tool. Kay described the aims of the project, stating that it intends to integrate the insights of leading front-line service providers and industry advocates in the fields of family and domestic violence and financial abuse to ensure the principles are both fit for purpose and can be easily accessed by end users. The project approach is participatory, ensuring co-design and delivery of the principles.

Julie Fossi from the **eSafety Commission** also joined to shared learnings from their work on [Safety by Design](#) in the online space. The two projects are intended to be complementary. The eSafety Commission begun its work in this space in 2018 recognising that the burden of safety should not be on the individual themselves but on industry. The Commission's project focused specifically on children, parents and carers.

The eSafety Commission's Safety by Design principles are:

1. **Service provider responsibility.** The burden of safety should never fall solely upon the user.
2. **User empowerment and autonomy.** The dignity of users is of central importance.
3. **Transparency and accountability.** Transparency and accountability are hallmarks of a robust approach to safety.

The assessment tools within the Safety by Design project are interactive and dynamic online safety tools that put safety front and centre for product design. There is a focus on online platforms and services that have user interactions, including social media, gaming platforms and the internet.



Small group discussion key points: The need for a cross sectoral approach that allows for a range of voices to contribute was emphasised. Julie reflected that for the eSafety Commission stakeholders have felt ownership of the principles because industry was involved in every step of their development. Workshop attendees reflected on the desire for consultation to occur broadly, within and beyond the financial sector.

There is a need to examining perpetrator behaviours, including how perpetrators weaponise different financial platforms and online spaces. There is an opportunity to inform how industry and relevant services should mitigate systems abuse and respond to perpetration in these settings.

RELEVANT RESOURCES

During the workshop several panellists and participants recommended relevant resources and research in the area of financial abuse, prevention and workplace interventions.

These resources included:

Arashiro, Z. (2021) Too visible, yet not fully seen: Insights from the COVID-19, Financial Capability, and Intersectionality Project. Final Report. Melbourne: WIRE. Accessible at: <https://www.wire.org.au/wp-content/uploads/2021/05/Too-visible-yet-not-fully-seen-final-report.pdf>

Electrical Services Commission. (2019) *Better practice in responding to family violence*. Best Practice Guidance. Accessible at: <https://www.esc.vic.gov.au/better-practice-responding-family-violence>

Fernando, N. (2018) When's the right time to talk about money? Financial Teachable Moments for women affected by Family Violence, Melbourne: WIRE. Accessible at: <https://www.wire.org.au/teachable-moments/>

McGowan, J., Maher, J.M., Malowney, T., & Thomas, K. (2019). Identifying economic abuse amongst women with disability in Victoria: A toolkit for service providers and people affected by family violence: Final Report. Melbourne: Monash Gender and Family Violence Prevention Centre. Accessible at: https://bridges.monash.edu/articles/report/Identifying_economic_abuse_amongst_women_with_disability_in_Victoria_A_toolkit_for_service_providers_and_people_affected_by_family_violence_Final_Report_Pdf_/7992815

Segrave, M. Wickes, R., and Keel, C. (2021) Migrant and Refugee Women in Australia: The Safety and Security Survey. Monash University. Accessible at: https://mcusercontent.com/cf3d702640e25493b600dfcd2/files/8adb9d5d-0882-9bb2-177a-596c7761c57f/HA_MRW_in_Aus_The_Safety_and_Security_Study_Digital_Report.pdf

Webster, K., Diemer, K., Honey, N., Mannix, S., Mickle, J., Morgan, J., Parkes, A., Politoff, V., Powell, A., Stubbs, J., & Ward, A. (2018). Australians' attitudes to violence against women and gender equality. Findings from the 2017 National Community Attitudes towards Violence against Women Survey (NCAS) (Research report, 03/2018). Sydney, NSW: ANROWS. Accessible at: <https://20ian81kynqg38bl3l3eh8bf-wpengine.netdna-ssl.com/wp-content/uploads/2019/10/anr001-NCAS-report-WEB-1019.pdf>

APPENDIX A: PANELLIST SHORT BIOGRAPHIES

Catherine Fitzpatrick, Director of Customer Vulnerability & Financial Resilience at Westpac. Prior to joining Westpac, Catherine spent seven years at Commonwealth Bank in various positions leading the community and customer vulnerability, complaints and government and industry affairs teams. Catherine has a passion for giving a voice to the voiceless, taking action and catalysing systemic change to improve customer and community outcomes. She is a current member of the NSW Attorney-General's Domestic and Family Violence and Sexual Assault Corporate Leadership Group. She has previously held roles as Member of the NSW Advisory Committee of CEDA, Deputy Chair of

the NSW Ministerial Council for Women's Economic Opportunity and Director, Diversity Council of Australia. In 2018 she was recognised as an AFR Qantas 100 Women of Influence for leadership of Commonwealth Bank's domestic violence program. In 2020 she received her fourth CBA CEO award, this time for discovering and leading the industry response to abuse in banking transactions.

Marcus Crudden, Executive Director, Price Monitoring and Regulation, Essential Services Commission. Marcus is responsible for leading the commission's pricing and regulatory work program across local government, transport and water sectors, and retail energy pricing. Marcus was responsible for leading the commission's response to the Victorian Royal Commission into Family Violence.

Julie Kun, CEO, WIRE and a white settler of migrant refugee parentage. Julie lives on the unceded land of the Kulin Nation is a feminist, social worker and social justice campaigner. Julie has over twenty years of leadership experience working in a diverse ranging of settings within the not-for-profit sector. Being able to lead an organisation like WIRE is a privilege that enables Julie to live out her values and aspirations for the community she lives in, in her daily work.

Gulnara Abbasova, Executive Officer, Harmony Alliance—the national migrant and refugee women's alliance—and head of strategy at Migration Council Australia. Gulnara has a significant track record in civil society leadership across social policy, gender equality and human rights nationally and internationally. Previously, Gulnara was Executive Director of the national peak body representing Australia's multicultural communities and led programs at two UN agencies on the rights and issues of Indigenous Peoples and ethnic minorities. Gulnara serves on a number of boards and committees focusing on women's leadership and safety, and public health.

Larisha V Jerome, a Jarowair, Wakka Wakka & Wulli Wulli woman with strong family ties to South East Queensland who grew up on Dharug Country in Western Sydney. Larisha currently works at First Nations Foundation as the project lead for the Indigenous Women's Financial Wellness Project. Her aim to redress the economic injustice that First Nations people face and to empower women to achieve Financial Wellness and Economic Independence. Larisha has an extensive background working in Banking, Health and Government (Indigenous Affairs) and Non-for-Profit sector (Women's Health & Women's Community Legal Service in the Financial Abuse Prevention Unit).

Michal Morris, CEO of InTouch Multicultural Centre Against Family Violence (Vic). Michal is on the Board of Domestic Violence Victoria and is a Council Member of the Harmony Alliance. Michal is also on the Advisory Group of The Australian Women Against Violence Alliance, and the governance group of the Western Integrated Family Violence Committee. Michal has worked for over 20 years advocating for and supporting diverse communities across government and the third sector. She has developed innovation and service responses for multicultural communities since the late 1990s.

Heidi la Paglia, Director of Policy and Programs at Women with Disabilities Australia. Heidi is a woman with disability who has worked at Women With Disabilities Australia (WWDA) for a number of years. In this time Heidi has worked on various initiatives, including developing WWDA's Our Site website in collaboration with over 100 women and girls with disability and coordinating WWDA's Youth Network. Heidi currently manages WWDA's policy and project work, and represents WWDA on a number of advisory groups with sector stakeholders. Heidi has a strong interest in ensuring that efforts to support the safety and reproductive rights of women are inclusive of people with disability. During her studies, Heidi became connected with the feminist and disability rights movements through a number of roles and initiatives. In 2016, Heidi held the role of National Women's Officer

for the National Union of Students (NUS) and worked with the Australian Human Rights Commission to implement the first ever national survey into sexual violence on university campuses.

Eloise Layard, ACON Program Coordinator for Sexual, Domestic and Family Violence. Eloise leads ACON's NSW based Sexual Domestic and Family Violence work. Eloise works with community, researchers, and other domestic and family violence organisations to increase community knowledge and awareness of SDFV in LGBTQ communities and to support inclusive practice and access to services. In her role at ACON, Eloise undertakes research looking at sexual, domestic and family violence in LGBTQ communities, and delivers training, programs and campaigns in the space. Eloise is also the co-convenor of the NSW LGBTQ Domestic and Family Violence Interagency.

Professor Kay Cook, Research Director in the School of Arts, Social Sciences and Humanities at Swinburne University (Victoria). Kay has extensive experience conducting large scale projects that begin from and respond to the financial needs of and the experiences of women who have fled domestic violence. She has significant expertise in conducting quantitative research projects and working in cross-disciplinary teams. Kay is a member of the Treating Families Fairly Committee of the Centre for Excellence in Child and Family Welfare, alongside Good Shepherd ANZ and the peak body for Financial Counsellors Victoria. Kay will manage the overall Safety by Design Principles and self-assessment tool project, liaising with the Office for Women and working alongside the Design Team and managing the Content team.

Further information

Associate Professor Kate Fitz-Gibbon

Director, Monash Gender and Family Violence Prevention Centre

T:+61 3 990 52616

E: kate.fitzgibbon@monash.edu

Monash University

Wellington Road, Clayton, Victoria 3800 Australia

CRICOS provider: Monash University 00008C