



Economic Harm Support Service Pilot Evaluation

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Good Shepherd New Zealand

Good Shepherd NZ is a charitable organisation established in 2012 to address the critical contemporary issues facing women and girls.

Good Shepherd NZ works in the areas of financial and economic security and inclusion, working with partners to drive positive change for those who need it most. We aim to:

- Build financial wellbeing for women, girls and their whānau.
- Advance social wellbeing by identifying issues where we can contribute our expertise, focusing on the intersection of financial and economic wellbeing with other social issues.
- Influence systems change by advocating for changes in policies and practices to reduce and remove barriers to financial inclusion and economic participation.

Good Shepherd NZ draws support from its international network, particularly our Good Shepherd colleagues based in Australia. Through our work we continue the mission of the Good Shepherd Sisters and envision a world that is just, equal, and upholds human rights for all.

Acknowledgments

This evaluation was possible due to support from a range of people and organisations. Our sincere thanks to:

- The interview participants who generously gave up their time and shared their expertise.
- BNZ for supporting GSNZ to pilot a specialist 'Family Violence No Interest Loan' as part of the support we can offer through the Economic Harm Support Service.
- BNZ, ASB and Westpac banks' customer vulnerability teams for collaborating with Good Shepherd NZ to conscientiously review the experiences of shared clients, so we can establish the respective roles we have to play in better responding to the financial needs of victims of family violence.

We also wish to acknowledge the clients who accessed support through this service, and all those people who have experienced the trauma of family violence. We hope this report contributes to the range of support people are offered in the future, to help them overcome the impact of harm and live violence free lives.

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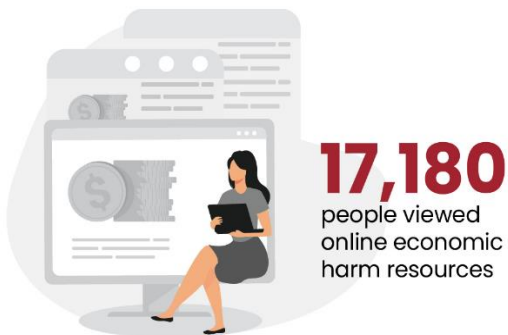
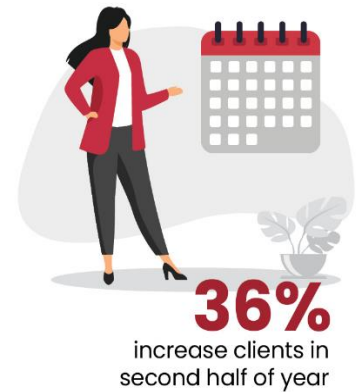
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Economic Harm Specialist

Open-minded Awesome
Open-hearted Great Advocate
Fantastic Pragmatic Approachable
Caring Amazing
Excellent Compassionate Clever
Personable Calm Empathetic
Brilliant Genuine



“ They have absolutely changed the way we work as an organisation. ”

“ It's so needed and I'm excited to see it grow. ”

“ I do look at everything in a different light now, and put myself in the customers shoes. ”

No interest loans up to \$5,000 for urgent costs including:

- legal fees
- insurance arrears
- rent arrears
- childcare fees



ALL respondents said they have changed the way they work with victims of economic harm



Executive summary

Good Shepherd NZ's specialist Economic Harm Support Service was developed and piloted for 12 months from November 2021, with the aim of:

- Identifying and providing the most appropriate support for people affected by economic harm
- Establishing whether there is a demand for such support
- Identifying improvements that could be made to financial, government and other services to reduce damage caused by economic harm
- Identifying actions that could prevent economic harm occurring in the first place

This evaluation of the first 12 months includes qualitative and quantitative data, including case file data, assessment notes, monthly reports on debt levels and types of support provided, and stakeholder interviews.

Overview of the Economic Harm Support Service

The service is free to anyone affected by economic harm and is provided over the phone by a dedicated full-time Economic Harm Specialist. The Specialist is a trained financial mentor with professional and lived experience in family harm. Support for the Specialist is provided by a management team that also has experience in financial capability and family harm.

Demand

Demand increased markedly over the course of the pilot due to increasing awareness of the service, and enquiries have surpassed the manageable workload of one person, with referrals tripling in the three months following the pilot period. Almost all of the clients (94%) were women, with the remaining 6% of clients either being men or non-binary clients.

Although the service was not widely promoted, demand has steadily grown, with a 36% increase in client numbers in the second half of its first year, and referrals tripling in the three months following the pilot period. The increases in referrals and client numbers indicate the service can expect continued growth, particularly as relationships with creditors, government agencies, and other social services develop, and as public awareness grows.

Alongside increasing client numbers, the service has received a growing number of requests for training, education, and professional support and advice, indicating a greater awareness of economic harm and a desire to ensure organisations are providing appropriate responses and support.

Respondents were unanimous there is a clear need for the specialist support provided by the Economic Harm Support Service, and all were eager to see the service continue and expand.

Our kaupapa

Helping people overcome the economic impact of family violence is a critical element of a successful family violence response.

"Experience of working in family violence – specialist knowledge in terms of coercive control. Understanding specific risks around family violence and why a purely financial or budget lens isn't enough, for example, spending on a phone is key to safety and psychological security. "

Needs and experiences of clients

Some assumptions had been made about the type of support clients would need based on previous professional experience in the family violence sector, and issues identified in the economic abuse literature. An important aspect of the service was to provide clients with the space to talk about their concerns, test these assumptions and gain a more comprehensive understanding of the issues.

Clients' needs are complex, interconnected and compounding, and the first interaction with the client provides an opportunity for the Specialist to ensure any safety concerns are addressed by supporting the client to engage with a family violence agency, before beginning to unravel the financial issues in a holistic way.

The experiences of clients were consistent with the literature and previous professional observations. The examples below describe 'the client' however they represent multiple clients.

The client had no money and/or had a poor credit rating, which meant she was unable to buy a car and/or phone, which limited her ability to develop a robust safety plan.

After separating from her partner due to violence, the client tried to remove her name from their joint account. When the bank notified her ex-partner of the intended change, he abused and harassed her.

The client had no car, and no money to purchase a car, and because she lived rurally was reliant on her ex-partner to drive her and the children to work and school. This meant her ex-partner could monitor and control her movements, which put her at significant risk and ultimately resulted in more physical violence.

The client was forced to provide sex in exchange for money to pay for children's basic needs.

The client's ex-partner ensured he had access to his own money so that when he froze the joint account, he intentionally excluded her from accessing her own wages, which went into that account. The client had to borrow money from her manager.

The client was pursued for joint debt because the ex-partner moved locations and was too difficult for banks/creditors to track down.

Ex-partner made false declarations to IRD about his income and also had hidden bank accounts. The client was forced to hire a forensic accountant, at significant expense, to prove his income so he would be required to pay child support.



Types of support provided

A large amount of the support clients needed was related to joint lending where the ex-partner had engaged in violent behaviour. Often a Protection Order was in place to prevent further contact between parties, to mitigate the risk of further violence, creating a layer of difficulty for clients needing to extricate themselves from financial contracts.

A range of support options were provided by the Economic Harm Specialist, and the importance of being able to access a range of supports was important for people with complex issues, who had often already sought help in several other places. For clients who needed help to reduce debt, the Specialist was able to work with clients and creditors to reduce this total debt by 38%.

Along with negotiating with creditors to reduce debt, the Specialist was able to access goodwill payments from creditors, small charitable grants, support KiwiSaver hardship applications and apply for interest free community microfinance loans.

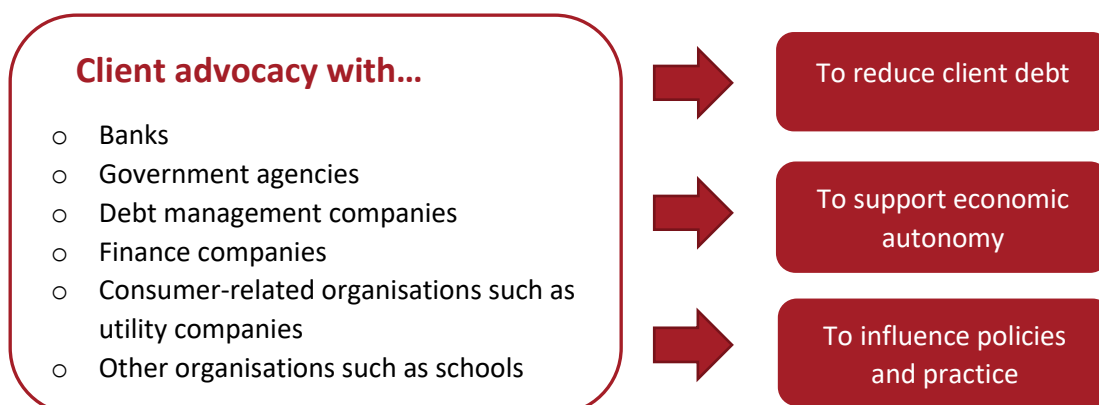
One of the support options Good Shepherd developed with BNZ in response to clients' needs was a specialist no interest 'Family Violence Response Loan' of up to \$5,000, for clients whose circumstances meant they were ineligible for one of Good Shepherd's standard Good Loans. Loans were used to pay for lawyers' fees, dental care, insurance arrears, rent arrears, vet bills, childcare, and to purchase a second-hand car.

Advocacy and collaboration for outcomes

Clients come to the Economic Harm Support Service with debt to a range of organisations (and often multiple organisations), so the Specialist needs to be a 'client advocate.' Clients don't often have direct access to specialist customer vulnerability teams, and for those who have experienced family harm and the associated trauma, the energy or resources required to deal with multiple agencies and organisations to access help becomes overwhelming.

In addition, negotiating with financial services is especially challenging as people often have shame or stigma associated with money, or lack confidence in their own financial capability.

The ability for the Economic Harm Specialist to 'get cut through' and reach the right person at the right time is critical for positive client outcomes, and creating reciprocal pathways with stakeholders through collaboration has been identified as a key part of the service.



Reducing client debt

The Specialist has worked with stakeholders to negotiate the following outcomes:

- Interest free overdrafts or loans from banks
- Fees or penalties removed
- Goodwill payments from creditors
- Reduced repayment arrangements
- Liability on joint debt restricted to a half share rather than the total amount
- Debt consolidation
- Debt write-offs

Supporting economic autonomy

Importantly, the Specialist supports clients to engage with these processes as much as possible, ensuring they understand what to expect and what rights they may have. Clients then begin to develop the confidence to have independent financial discussions with their banks and other creditors, which in turn has helped them build financial autonomy and regain control over their lives and their future.

“People have had experiences they wouldn’t have otherwise had, like building relationships with their bank or going back to WINZ and saying something isn’t working for them. They get faith in humanity and the system back when they have a win.”

Influencing policies and practices

All respondents said that working with the Economic Harm Support Service, or Good Shepherd NZ more broadly, had changed the way they work in this area. Evaluation participants reported that working with the service helped them develop their understanding of the complexity of economic harm and the differences between ‘hardship’ and economic harm, along with an understanding of the distinct roles that organisations can and should play, in order to provide a holistic response to clients experiencing economic harm.

“We came into this thinking about it as family violence, so thinking about the full experience of somebody who was in an intimate partner relationship, but any kind of family violence relationship, and we’ve understood over time the place where we can provide the most benefit in service to people in that situation is through their money and appreciating that our role is that we’re the bank and that we’re not a counsellor or we’re not a social worker.”

Factors that added to clients’ challenges

Several systemic factors exacerbate the impact of economic harm for clients, including the unintended consequences of legislation and the inconsistent interpretation and application of policies in both the financial sector and at government agencies. In many instances, systems are purposefully manipulated by perpetrators to cause further harm.

Government agencies contribute to the debt burden of family violence victims by requiring repayment of financial support to extract themselves from violent relationships, for example:

It is usually the women who go in for advances, so they are the ones who are left responsible for the debt. In the case of safety due to family violence, some clients have to move and restart life somewhere new. MSD will loan money, but it is almost always recoverable.

The lack of awareness and understanding of how these systems cause further harm and create barriers for victims is one of the consequences of unclear legislation. In contrast to comparable jurisdictions, including Australia, the Family Violence Act does not explicitly recognise economic abuse as a standalone form of abuse and government agencies and financial organisations are not obliged to develop specific and appropriate responses.

Respondents identified several factors that exacerbated clients' experiences and contributed to poorer outcomes, some of which were systemic and others that were at a frontline engagement level. In some cases, legislation hampered organisations' ability to respond or restricted the type of support that could be provided; and in other cases, clients' problems were worsened by the inconsistent interpretation and application of policies.

Recommendations

- Continue to offer the service

There is a high demand for the service from family violence agencies, financial mentors, and creditors, who have identified the value of the specialist support provided by the service for their clients and customers.

- Invest in the service

The level of demand has outstripped the capacity of one fulltime specialist and requires investment in workers and technological capability. This investment will in turn magnify impact across the sector, as financial security can increase the success of other family violence interventions.

- Build capability

The specialist skills and knowledge required to support clients through these complex and multifaceted issues are specific, and the pool of workers with this experience is limited. A training and development process is required to build a team of people to work in this area.

- Continue to build relationships

Collaboration is a significant factor in achieving success for clients, leveraging resources across a range of support services, and working towards systems change as raising awareness of issues begins to inform policy and practice. This is critical for reaching as many people as possible, and creating impact directly for clients and those who may be indirectly affected by systemic improvements.

- Continue to advocate for improvements to policy and practice

Continue to advocate for improvements to policies and practices to ensure fair outcomes for victims of family harm, and to ensure Aotearoa New Zealand does not fall further behind international best practice.



Part 1: Introduction

In November 2021, Good Shepherd NZ (GSNZ) began a pilot 'Economic Harm Support Service' to support people affected by family violence to address historic, current, or ongoing impacts of economic harm.¹ The pilot was developed in response to recommendations in its 2018 report, 'Economic Abuse in New Zealand; towards an understanding and response'² that identified a gap in support for people affected by the often-lifelong financial impacts of family harm.

What is economic harm?

Economic harm (also known as economic or financial abuse) is a form of family violence that uses coercive, threatening, and sometimes violent behaviour to control, restrict, or remove a person's access to money and resources, participation in financial decision-making, and economic autonomy and independence. It includes a wide spectrum of behaviours within relationships that have been broadly categorised as economic control, economic exploitation, and economic sabotage.³ Some examples are listed below.

Economic control

- Controlling or restricting access to financial resources, such as bank accounts, credit cards, or income, thereby preventing the victim from making independent financial decisions.
- Isolating the victim financially by preventing them from pursuing education or employment, which makes them reliant on the person inflicting the harm for financial stability.
- Withholding or restricting resources and or funds necessary for basic needs, creating financial insecurity and dependence.

Economic exploitation

- Exploiting the victim's financial resources for personal gain, such as using their income, savings, or property without permission or knowledge.
- Manipulating or coercing the victim into taking on debt or using credit in their name, leaving the victim responsible for the financial consequences, and potentially damaging their credit rating.

Economic sabotage

- Undermining the victim's efforts to maintain stable employment or pursue education by causing disruptions, removing access to resources, making unreasonable demands, or creating hostile environments.

Economic harm creates barriers that prevent people from leaving emotionally abusive, or physically and sexually violent relationships by reducing their options due to forced economic dependence or damaged credit. Recent Australian research⁴ found that nearly a quarter of victims return to abusive

¹ Good Shepherd NZ uses the term 'economic harm' to describe financial and economic abuse as it is defined in the Family Violence Act (2018) as a subset of psychological abuse. The terms economic harm and economic abuse are used interchangeably throughout this report.

² Milne, Maury, Gulliver & Eccleton (2018).

³ Adams et al (2008)

⁴ Summers (2022).

relationships due to a lack of economic security, effectively meaning victims are forced to choose between violence and poverty.

The consequences of economic harm are often severe and long-lasting, with victims experiencing financial instability, poverty, and an inability to meet basic needs. Economic harm can have far-reaching impacts on a person's overall wellbeing and their ability to thrive.

For more detailed descriptions of economic harm refer to the Good Shepherd NZ website⁵ and our 2018 report.⁶

Overview of the Economic Harm Support Service

The Economic Harm Support Service is a free nationwide service open to anyone who has experienced economic harm. It is available five days a week and is staffed by a full-time Economic Harm Specialist who provides individually tailored support to clients, primarily over the phone. The Specialist receives guidance and support from Good Shepherd NZ's Economic Resilience Manager who has a background in crisis intervention, safety planning, and peer mentoring in the family violence sector. The Good Shepherd NZ management team oversees the implementation and direction of the service. ([Part 2](#) of this report provides a detailed description of the service).

Aims of the service

The service is based on the premise that helping people overcome the economic impact of family violence is a critical element of a successful family violence response.

When the Economic Harm Support Service was established, the breadth of challenges that clients were facing were unknown, so the intention was to remain open-minded about the range of support people might need and develop appropriate, client-led solutions as the pilot progressed.

Some assumptions were made about the type of support clients would need based on previous professional experience in the family violence sector, and issues identified in the economic abuse literature. An important aspect of the service was to provide clients with the space to talk about their concerns, test these assumptions and gain a more comprehensive understanding of the issues.

The pilot aims were to:

- Identify and provide the most appropriate support for people affected by economic harm
- Establish whether there is a demand for such support
- Identify improvements that could be made to financial, government and other services to reduce damage caused by economic harm
- Identify actions that could prevent economic harm occurring in the first place

⁵ Access at: <https://goodshepherd.org.nz/economic-harm/economic-harm-explained/>

⁶ Milne, Maury, Gulliver & Eccleton (2018) pp7-8 and 52-76.

Evaluation approach and methodology

The purpose of the evaluation was to assess the implementation of the Economic Harm Support Service in its first year of operation (1 November 2021 to 31 October 2022) and identify lessons to inform ongoing implementation and potential expansion of the service.

A developmental evaluation approach, with a focus on the implementation and process, was adopted due to the innovative and evolving nature of the service and the emphasis on reflective practice and continuous improvement.^{7 8 9 10 11}

Evaluation aims

The main aims of the evaluation were to:

- Describe the service implementation, including the range of support requested and provided; the relationships with other organisations and agencies; changes made during the first year; whether there are gaps in the service; and achievements and early outcomes.
- Identify potential improvements to service delivery and implementation.
- Identify areas where financial, government, and other services could reduce the impact of economic harm.
- Determine whether there is a need for this kind of support service for people who experience economic harm.

Data

The evaluation included qualitative and quantitative data, discussed below.

Administrative, monitoring, and client case file data

The following administrative, client case file, and monitoring data were reviewed and analysed:

- Assessment notes taken by the Economic Harm Specialist during the initial call with the client, and subsequent contact notes.
- The Economic Harm Support Service database that collected data about clients' involvement in the service, including basic demographic information, whether they have dependents, where they are based, agencies they are involved with, debt levels and support provided.
- Individual case file data held in other Good Shepherd NZ databases.
- Monthly summary reports prepared by the Economic Harm Specialist and Economic Resilience Manager.

Semi-structured interviews

A total of 12 interviews were conducted with Good Shepherd NZ staff, and representatives from a range of stakeholder organisations. Interviews were semi-structured to allow opportunities to explore themes in detail and focused on the operation and implementation of the service; gaps in the service

⁷ Access at: <https://whatworks.org.nz/developmental-evaluation/>

⁸ Gamble, J. (2008).

⁹ McDonald, H. (2016).

¹⁰ Access at: <https://aifs.gov.au/resources/practice-guides/developmental-evaluation>

¹¹ Dozios, E. et al (2010)

or potential areas of growth; strengths and opportunities for improvement. Interviews were recorded, transcribed, and thematically coded. The following people or organisations were interviewed:

- Economic Harm Specialist
- Economic Resilience Manager
- Family violence agencies
- BNZ, ASB, and Westpac extra care/customer vulnerability teams and community bankers
- A budgeting service
- A debt management organisation

Review of Good Shepherd evaluation and research reports

Good Shepherd NZ conducted an interim assessment of the Economic Harm Support Service pilot after the first six months of operation, the findings of which were released in a summary report.¹² The findings and recommendations in this report were reviewed to assess whether there had been changes since that time, and whether the recommendations remained relevant and appropriate.

Also reviewed was Good Shepherd's 2018 report, which identified cultural, systemic, and structural factors that exacerbate victims experience of economic harm, and recommendations to mitigate these. Where relevant, the findings and recommendations are referenced in this report.

Limitations

Variability of client data

When the Economic Harm Support Service was developed the team chose to limit the amount of information collected from clients, particularly detailed information about their abuse history or experiences, and instead adopt a client-led approach to the disclosure of personal information.

The rationale for adopting this approach was that people experiencing family harm are often in crisis and can be overwhelmed by the number of people and organisations with whom they have had to repeat their stories of trauma, in their efforts to escape the situation.

The Economic Harm Support Service sought to provide support without creating additional expectations on already stressed and overwhelmed people. However, the reliance on client-led disclosure of information means the amount and range of data available for each client varied and was not always directly comparable.

Client feedback

While clients have provided unprompted and anecdotal feedback that has shaped the implementation of the service, this evaluation does not include feedback directly from clients. Good Shepherd NZ is committed to ensuring the service meets clients' needs and expectations, so alongside developing a client feedback survey, intends to conduct supplementary in-depth research with clients to build a comprehensive picture of their experiences of economic harm, involvement in the service, and its impact.

¹² Good Shepherd NZ (2022).

Ethics statement

The evaluation adhered to Aotearoa New Zealand Evaluation Association (ANZEA) guidelines¹³ and the principles of the New Zealand Privacy Act (2020), and ensured participants were informed of the following:

- The purpose of the evaluation
- What their participation would entail
- How their information would be used and stored
- Confidentiality and anonymity

People who use any of Good Shepherd NZ services, including the Economic Harm Support Service, are informed their anonymised data may be used for research, monitoring, and reporting purposes.

Interview participants were provided with an information sheet that explained the purpose of the evaluation and how their information would be used, which was also discussed prior to the start of the interview and were asked to sign a consent form if they agreed to participate in an interview.

The report contains aggregated, non-identifying data that has been reported thematically to ensure confidentiality and anonymity are preserved. However, in some cases, individuals may be identifiable due to their role or their organisation, and as such their anonymity could not be guaranteed. This was explained to participants prior to the interview so they could make an informed decision about whether they wished to participate.

Report structure

The remainder of the report is structured in the following way:

- Part 2 provides an overview of the core components of the service and a description of its implementation. It is based on analysis of project documentation, interviews and discussions with key Good Shepherd NZ staff, and information from key stakeholders.
- Part 3 provides details about overall client numbers, basic demographic information, an overview of clients' experiences of economic harm, and factors that added to their challenges. This analysis is based on analysis of client data and records held in administrative and monitoring databases, and the Specialist's client case notes.
- Part 4 discusses respondents' views of the strengths and achievements of the service.
- Part 5 discusses respondents' suggestions for potential service improvements or enhancements, and also identifies gaps in the service or potential areas of growth.
- Part 6 offers conclusions and recommendations based on synthesis of all data collected in this evaluation.

¹³ Access at: <https://anzea.org.nz/>

Part 2: Implementation of the service

This section of the report describes the core components of the Economic Harm Support Service and how it operates. It includes the following:

- An overview of the Economic Harm Support Team and the skills needed for the Economic Harm Specialist role
- The referral process and sources
- Needs assessment
- Unravelling debt
- Client advocacy and support
- Building and maintaining relationships
- Education, training, and resources

The Economic Harm Support Team

The Economic Harm Support Service is a phone-based support service, available five days a week for anyone who has experienced economic harm. It offers individually tailored support that includes negotiating debt write-offs and reductions with creditors; separating joint debts where there were previously joint and several liabilities; establishing manageable repayment plans on outstanding debts; and supporting clients to access no-interest loans to enable them to pay for things such as legal advice, cars, or relocation costs. (Refer to [Appendix 1](#) for a service overview diagram).

Client support is provided by a dedicated full-time Economic Harm Specialist (hereafter referred to as the Specialist). While the majority of her work is client-facing, she also provides advice to social support services (such as family violence agencies and budgeting advisory services), banks, and other creditors to assist them in their interactions with people who have experienced economic harm.

The Specialist is a trained financial mentor who also has experience working in family violence, including completing peer support training designed to constructively bring her lived experience of family violence to practice. This combination of skills and experience means she has a broad understanding of the issues and can provide holistic expert support for those experiencing economic harm.

Regular peer mentoring, guidance, and quality assurance is provided by the Economic Resilience Manager who has a background in crisis intervention, safety planning, and supervision in the family violence sector. She acts as a 'sounding board' for complex issues the Specialist is trying to resolve and helps identify process improvements and responses. She also works with the Specialist to identify broader systemic issues that she then shares with external agencies at regular sector meetings.

The Economic Resilience Manager also developed the economic harm resources and education and training packages that are currently used in the service, and she provides regular economic harm training to Good Shepherd NZ's 'Good Loans' microfinance staff, and external agencies and organisations upon request. (Refer to [Training and education](#) for a detailed list of resources and training).

The service also receives input and support from other Good Shepherd NZ staff, including the Senior Marketing and Communications Specialist, who produced profiles of clients' stories and regularly posts information about the range of economic harm resources on social media; and the Good

Shepherd NZ management team who provide high level guidance and direction about the implementation of the pilot.

Skills needed for the Economic Harm Specialist role

The Specialist role is varied and often challenging, in part because the experiences and needs of clients are multifaceted and complicated, but also because the pathway to achieving outcomes for clients is not linear, rather it requires considerable ‘backwards and forwards’ negotiation and information sharing with creditors, government agencies, and social support services. As such, the Specialist requires a broad range of skills and experience, which are discussed below.

Emotional intelligence

Respondents used a variety of words and phrases to describe the personal approach and manner of the Specialist, which can be characterised as ‘emotional intelligence.’ The Specialist was commonly described as compassionate, open-hearted, non-judgmental, and empathetic. Respondents emphasised that these ‘soft skills’ are essential for effectively supporting clients, and building rapport and trust so clients have the confidence to open up about their situation.

[Clients] need support and not to feel judged. They need an environment that they can open up in and tell the person everything they need to tell them. People feel desperate and they don’t know where to turn or what to do. They have been disempowered in their relationship, physically and emotionally so trust is a big issue. [The Specialist] says she will do something, and she does. She keeps people informed. [Participant 4]

The [Specialist] needs to have the ability to build rapport in the first few seconds and be able to adapt to the person that they have in front of them because there’s so many different people – people are different anyway, but when you’re dealing with different traumas, you’ve got to be able to adjust to how that person is coming to you. [Participant 10]

Emotional intelligence is also fundamental to sensitively managing clients’ expectations. Clients often feel desperate and, in many cases, have tried to find support from many organisations and agencies before reaching the Economic Harm Support Service, and they are hopeful the service will resolve their financial problems. The Specialist needs to considerately manage these expectations while also being clear and realistic about the extent of support that can be provided and the outcomes that can be achieved.

[The] Person needs to feel safe, comfortable, being listened to and heard. It gives them hope and makes them feel empowered and that’s a huge thing that someone going through this needs. I don’t mean someone promising that everything is going to be ok, but someone who will listen to them and support them through the process and take some of the hard stuff out of their hands. [Participant 4]

We can’t make other services respond in a certain way. We can approach them, but we can’t promise our clients anything. We say, ‘We have a good relationship with the bank, we can have a conversation with them, we’ve had some success with them.’ We just have to try to influence the [creditors]. [Participant 11]

An understanding of family violence

The Specialist brings a worldview that is informed by her personal experiences and work in family harm. Respondents said she has a strong person-centred and social justice lens, and her lived

experience of family harm and economic harm, combined with her professional skills, mean that not only does she understand what clients are experiencing, but she can also identify practical and pragmatic solutions. Respondents suggested that this worldview is critical to the Specialist role and a point of difference from budgeting and financial mentoring support services.

Experience of working in family violence – specialist knowledge in terms of coercive control. Understanding specific risks around family violence and why a purely financial or budget lens isn't enough, for example, spending on a phone is key to safety and psychological security.
[Participant 8]

Financial literacy

The Specialist needs skills to unravel clients' complicated situations to build a complete financial picture, including being able to identify whether their debt is a result of economic harm or if it is debt they themselves have incurred. Adding to this challenge is that economic abuse often involves ex-partners who withhold financial information, which makes it difficult to identify the extent of victims' financial responsibilities.

Respondents emphasised that a critical part of the Specialist's role is being financially literate, with the ability to identify appropriate financial options and solutions for clients, while also understanding creditors need to consider commercial imperatives as part of their response. Respondents maintained that this financial knowledge is a crucial and complementary skillset alongside the Specialist's understanding of family harm.

Understanding that we're a commercial entity – [the Specialist] understands that debt needs to be paid off. [Participant 2]

[The Specialist] needs to be able to negotiate with creditors; be confident and assertive; have a good understanding of the financial world and know what services are available; understand the process of what goes on in the person's world; be trained as a financial mentor.
[Participant 4]

A good understanding of finance, banking, debt, and compliance because unfortunately in some instances we [banks] are limited by compliance requirements and what the government says we can and can't do. [Participant 9]

A problem-solving approach

Clients' family harm experiences, and the economic consequences of these, are typically complex and challenging to unpick, which means solutions are not always immediately apparent and often take time to achieve. The Specialist needs to know where and how to find answers, and if the answers are not readily available, requires an innovative and problem-solving approach.

Problem-solving. Being able to be presented with something really complex and that on the face of it seems like there are lots of barriers but still being able to find ways through.
[Participant 1]

I told you the difficulty that I was having with the creditors. [The Specialist] asked if she could take it on board. It took me a month to even get some sense out of the creditor, and it took her about two weeks before she had them signed up. She did wonders where I was just getting frustrated. [Participant 3]

The ability to find answers and ways through. Quick thinking. Strong communication skills. Professional. Being able to network, finding out because we don't always have the answer, right? We haven't got this written book that tells us this is how you deal with every single situation and they're really, really different from each other. So, I think having the ability to think quick on your feet and be able to go, 'Okay, well, the answer is not here for me. I'm going to go and find it'. [Participant 10]

An understanding of government systems and processes

The Specialist needs a sound understanding of government agencies' systems and policies and ideally have established professional networks with these agencies, or the ability to develop networks. Clients' often have multiple dealings with government agencies, which can last over months and years e.g., they may be current or former beneficiaries so have interactions with the Ministry of Social Development (MSD); they may have dealings with Inland Revenue Department (IRD) about child custody and support; they may be involved with the justice system (Family Court, Police, lawyers/legal aid). The Specialist needs to know how to navigate these systems and an understanding how the Family Violence Act (2018) and other forms of legislation, regulations, and government policies can impact on clients.

Ability to manage the stress

Respondents acknowledged there are challenges working in the area of family and economic harm, and it can be difficult to 'switch off.' They highlighted the need for self-awareness and self-regulation, specifically saying the Specialist demonstrated the capability to listen and respond to clients' problems without becoming enmeshed in clients' crises and taking the worries home.

I think it's a real skill to be able to offer enough empathy for the situation, not take it on, but also be able to try and get through their emotion, or control how that conversation is going so you're getting what you need from them and being able to come to an outcome. [Participant 10]

Referral process and sources

When the Economic Harm Support Service was established, it was purposely set up to focus primarily on internal clients, referred either via Good Loans staff,¹⁴ the DEBTSolve programme,¹⁵ or the Good Shepherd NZ loan network i.e., agencies contracted to provide its Good Loans. This was because the Good Loans team had identified they were already seeing clients who were disclosing economic harm and other forms of family violence, and starting with this network would allow the Service to manage client volumes.

In practice, referrals happened in one of three ways: through the internal channels listed above; externally through agencies such as women's refuges, financial mentors/budgeting services, or banks; or as a self-referral via the website.

While the largest proportion (42%) of referrals came through Good Loans, the DEBTSolve programme and the Good Shepherd NZ loan network, over half (58%) of referrals were from external sources, which was unexpected given the limited promotion of the service.

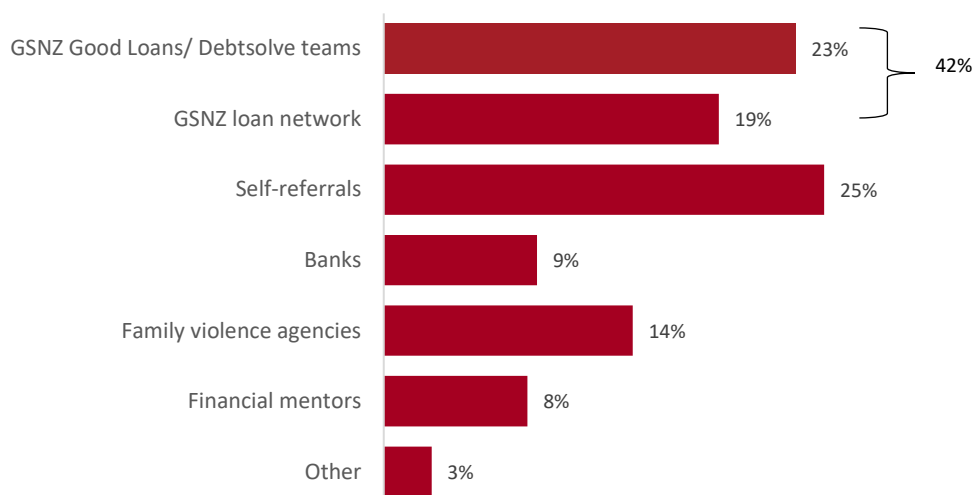
¹⁴ Access at: <https://goodshepherd.org.nz/good-loans/>

¹⁵ Access at: <https://goodshepherd.org.nz/debtsolve/>

A third (33%) of clients were referred by family violence agencies, banks, financial mentors, and ‘other’ organisations.¹⁶ The referrals from these organisations came about as their relationships with the Specialist developed, with referrals increasing in the latter half of the year.

The remaining quarter (25%) of clients were self-referrals who learned about the service through the website or in media coverage. These averaged four a month.

Figure 1: Referral sources during the 12-month pilot period



The referral process was developed to be as uncomplicated as possible, and neither too onerous in terms of the information required from referral agencies nor too overwhelming for clients who self-referred.

Agencies that referred clients to the Economic Harm Support Service were not required to complete referral forms and instead were encouraged to contact the Specialist if they needed advice or guidance about whether a referral was appropriate. For some agencies, where the relationship had become well-established, the Specialist accepted their professional assessment about whether clients had experienced economic harm and met the criteria for the service.

The referral pathway is fantastic and [the Specialist] in the early days would contact the person within the hour. Like if I did [the referral] in the morning, I swear to God within a couple of hours that client had been contacted. [Participant 8]

Internally, the Good Loans and DEBTsolve teams were regularly trained to recognise indicators of economic harm or family harm when talking with clients, and how to support affected clients to access to the Economic Harm Support Service.

Needs assessment

The initial conversation provides clients with an opportunity to talk about their concerns, so the Specialist gains an understanding of the issues. While the conversation is guided by the Specialist, who gathers information about the client’s situation and the details of their relationship debt, clients are encouraged to share only what they feel comfortable with. Clients are not required to provide detailed

¹⁶ Note: ‘other’ includes Police, ACC, and the Salvation Army.

information about their abuse experience; however, they often willingly share this information during the conversation or in later conversations.

Not questioning their women about, 'Well, how did you get into debt? Why did this happen to you? You're bad with money.' None of that happens. There's a lot of respect for our women, which I think that in and of itself has value. And the women also don't have to go into their story if it's a referral from me. [The Economic Harm Specialist] doesn't have to do her own risk assessment on the violence - they just trust me and the rest of our staff to know that this woman is experiencing family harm and that they're going to do something about it. So, my client doesn't have to retell her whole story all over again. [Participant 8]

In this first interaction the Specialist focuses on empathetic listening, reassurance, identifying whether there are critical or urgent safety concerns that need to be addressed, and helping clients understand that what they are going through is not their fault and they are not alone. The conversation provides clients with validation and acknowledgement that the behaviours they have been subjected to are unhealthy and harmful, and in many cases, they are illegal.

Often clients are unaware that economic abuse they have suffered is a form of family harm – or that there is even a name for what they have experienced – often seeing it is ‘normal’ relationship behaviour. This is not unusual for people who experience economic harm and has also been found in international literature.^{17 18 19} The Specialist supports clients to understand economic harm behaviours and coercive control and helps them understand there are concrete ways to respond.

Initially it's the conversation and just really understanding that there is support there and that they don't have to go through it alone and that somebody understands what they're feeling. [Participant 7]

[Knowing] people have people have had similar experiences as you, they can be made aware they're not crazy, because you have been put in a place where you've been made to feel crazy for so long. You're actually speaking up about things that are not normal thing to get out of it... So, it's like they need support through the journey, but they also need like a care package at the end to keep them going and get them back on their feet, [so they know] this is society's 'normal' - this is how you do your banking, and this is how you pay your bills, and this is what you're actually entitled to. This is the respect that you deserve. It's almost like trying to reverse that damage. [Participant 10]

Clients often come to the service with a range of interconnected and compounding issues. While clients are concerned with getting out of debt, it is evident that debt impacts all facets of their lives, from being able to afford day-to-day essentials, accessing housing and utilities, sorting child custody issues, to implementing safety plans. Therefore, the Specialist needs to consider clients' circumstances in a holistic way and consider a range of support options.

Often, they have a mixture of things going on and are really struggling. They'll have custody issues, loans in joint names, debt that has been taken out by the previous partner in their name without their knowledge and now they're struggling with it. A huge percentage of people have ended the relationship and are left with all relationship debt, including power bills, phone bills,

¹⁷ Milne et al (2018) section 3.1.3

¹⁸ Butt E (2020)

¹⁹ Kutin J, Russell R and Reid M (2017)

car loans, personal loans. There is a whole context going on – it often involves children and a whole lot of other things. [Participant 4]

Figure 3 illustrates the ways in which economic harm has impacted clients' lives, and the factors the Specialist has considered when identifying the range of support a client may require. Note: the figure does not intend to provide an exhaustive list, rather illustrative examples.

Figure 2: The ways in which economic harm can impact many facets of a client's life



Unravelling the debt

To successfully help clients, the Specialist needs to unravel their relationship debt and build a complete financial picture, which due to the complex nature of economic harm, can take several conversations. The Specialist must determine the extent to which debt is a consequence of family harm. Furthermore, the nature of economic harm is often insidious and deceptive, which means not all debt is immediately obvious or detectable, so the scale of harm and manipulation only becomes apparent over time. This is consistent with research conducted by research in the United Kingdom, which found,

*Ex-partners often withheld financial information alongside creating financial obligations in the name of the victim either without their knowledge or through coercion, which makes unravelling the extent of financial obligations post-relationship extremely challenging.*²⁰

Joint debt and economic entanglement

Many clients had joint relationship debt for which they ended up being solely responsible. For example, some were jointly and severely liable for mortgages with their ex-partners, but the clients were the only ones making payments when the relationship ended, even when they did not live in the house any longer. In other instances, clients were left with debts run up by their ex-partner without their knowledge or consent, such as credit card debt and Buy Now Pay Later.

It was common for ex-partners not to engage with banks and creditors, meaning clients were pursued for full repayment of the debt because it was easier for creditors, and because the law says if they are jointly and severally liable, they can be pursued for 100 percent of the debt. In addition, our 2018 research found that women were more likely to repay debt because they need good credit records to ensure they can care for their children, get tenancies, and sign up for utilities.²¹

[Clients need] Help untangling joint debt. They need help navigating relief from debt following separation. They might need help navigating the sale of a property that the bank holds a mortgage over, and generally un-weaving. If there's joint banking, they need help un-weaving that in a safe way. [Participant 1]

Joint loans. And from the day the joint loan was taken out she was responsible for making payments for it. And when they split due to economic and physical violence, she still has to carry the burden of paying for it. [Participant 3]

I think the most complex cases that are coming through are usually the ones that [the Specialist] has been involved with in the joint debt space [Participant 6]

In many circumstances economic entanglement and harm continued for months and years after a separation. For example, ex-partners refused to resolve joint debts or sell a jointly owned house; they manipulated the Family Court processes to delay settlements; or they manipulated Inland Revenue processes to interfere with child support payments and entitlements. This post-separation abuse was also identified in the UK Refuge report, which states,

Economic abuse is particularly common post-separation as, unlike some other forms of abuse, the perpetrator does not need physical proximity in order to perpetrate this

²⁰ Surviving Economic Abuse (May 2018)

²¹ Milne, S. et al p.16

form of abuse. They can continue to exert power and control through debt and liabilities and sabotaging finances.²²

Coerced debt

Many clients were pressured into taking on debt during their relationships, and some were coerced to take on additional debt even after their relationship had ended. Coercion took many forms, such as sexual assault and violence; threats of sexual assault and violence; other threats to safety e.g., threats to burn down the house; and threats to make false reports to government agencies.

Debt by deception or manipulation

Clients also incurred debts through deception and manipulation. For example, ex-partners applied for credit in the client's name; purchased goods on credit in their name; increased the mortgage without the client's knowledge or consent; signed up to Buy Now Pay Later in the client's name without their knowledge; asked clients to be account holders for utilities or tenancies due to their own poor credit rating and then refused to contribute.

Economic control or restriction

Some clients had no financial independence or freedom to make their own decisions about how money should be spent during their relationships. For example, they did not have their own bank account; they had to ask for money or access to a joint account; they were given an allowance and asked to explain any spending; or they had to pay their wages/benefits into their partner's account. This meant clients were more likely to remain in abusive relationships because they did not have the financial resources to leave, and if they did leave, they were forced further into debt because they had to borrow money to find accommodation and pay for utilities.

What I've noticed is that when there's domestic violence involved, one of the key elements that they use to control a person is the finances. Whether it's taking their card and spending their money, or say for example, they're getting Work and Income, they get it deposited into the to the partner's account and that almost gives them a permission to say, 'Give me your card or let's go to the ATM or let me look at your Internet' - just kind of controlling what they're able to do. One thing is giving them their own access [to money] so they have control over what their day-to-day activities are, because that can impact so many things, like even going to buy food or get nappies for the children. Because they had \$100 in the bank account yesterday, but he's taken it last night and now there's only \$12.00 left in it. And you know you've got to try and feed the children and reach out for help. I've noticed that a lot of debts get put into that person's name, so he can't put it in his name, then 'Let's put it in your name and I'll help you pay for it' and then when it does happen, 'No, that's not mine'. They don't have any disposable income left to survive on their own, so they're almost trapped in the situation financially because they've become financially independent on the person who's causing them the harm. [Participant 10]

²² Butt, E (2020) p37

Government debt

Many clients have debt with government agencies, specifically the Ministry of Social Development and Inland Revenue Department. This debt was the result of a range of factors, such as loans to assist with moving house multiple times to escape a violent partner; loans or advances on benefits for household costs during a relationship, but when the client left the relationship, the debt was not split; child support payments that had been erroneously calculated.

It is usually the women who go in for advances, so they are the ones who are left responsible for the debt. In the case of safety due to family violence, some clients have to move and restart life somewhere new. MSD will loan money, but it is almost always recoverable. MSD won't pay for storage costs when people go into emergency housing, so they have to sell, give away or leave everything behind and then start again with more debt when they find new accommodation. [Participant 11]

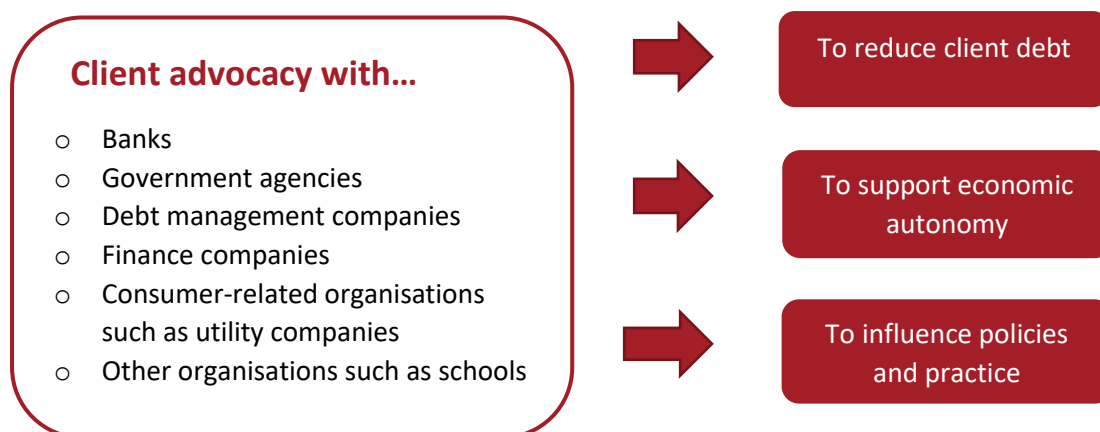
Client advocacy

The primary aim of the service is to support people overcome the economic impacts of family violence. Clients come to the Economic Harm Support Service with debt with a range of organisations (and often multiple organisations), so the Specialist needs to be a 'client advocate' and negotiate debt reduction and debt relief solutions with various creditors.

They need advocates and support people who can stand with them and help them negotiate with creditors such as [bank] – helping them gain financial independence and that fresh start that they need. [Participant 9]

It can take up to six months to reach solutions because of the number and complexity of issues, and the way that these issues gradually unfold. Furthermore, negotiations with creditors can involve multiple meetings, calls, and emails that occur over months because organisations have their own timelines, processes, and legal obligations.

Figure 3: Overview of client advocacy



Building and maintaining relationships

Effective relationships with creditors, government agencies, and social service organisations is critical to achieving positive outcomes for clients as there are limits to what the Specialist can achieve without their support. Over the course of the pilot the Specialist and the Economic Resilience Manager invested considerable time and effort into developing strong and trusting relationships with a range of

organisations, particularly the major banks, family violence agencies, financial and budget mentors, and debt management companies.

While many relationships are now well-established, the relationship-building effort is ongoing. Strong relationships require regular contact that is not solely client focused. Respondents commented how much they valued having regular opportunities to meet and share ideas, learn about each other's processes, and identify improvements to the Economic Harm Support Service and their own organisational practices.

Relationships with banks

The Specialist and the Economic Resilience Manager have developed effective working relationships with some of the main banks, specifically their specialist 'client vulnerability' teams. These teams are not easily accessible by the public, so the Specialist puts clients in contact with the appropriate people and often acts as an intermediary to help banks understand clients' perspectives and experiences and help clients understand what support banks can offer.

We arrange the meetings with the vulnerable care teams and specialists, so they are not normally people our clients would have access to. And often clients haven't had good experiences with banks previously so their confidence is shattered, and they struggle to believe we will be able to make a difference. So, it's about putting them in touch with the appropriate team and making the experience is positive from both sides, because we want that client to be able to go back to the bank on their own next time. We will work with clients and banks together and provide liaison and support. We explain to clients what the process will be and provide support in meetings with banks, and similarly will brief banks about clients' experiences and how the person is feeling, so that both sides come to the meeting with an understanding of each other's perspective. We have had such positive outcomes with this.

[Participant 12]

While interactions between the Economic Harm Support Service and banks were informal and irregular at the start, the Specialist and the Economic Resilience Manager now have monthly meetings with three of the main banks, which have been useful to develop understanding of each other's processes and cementing the relationships. The meetings also provide opportunities to discuss specific cases, share decision-making and develop plans to ensure positive client outcomes.

We've started the monthly meetings and we felt as though we needed that as we do have very similar customers. And as the time goes on, our processes changed a little bit, and it was just really good to get an idea of any changes that have come up or any trends that we've seen or anything different that we're trying out. So, it was just good to be across the board with what each other are doing and if there's anything that's coming up, like if there's any pain points that we see from each other that we can at least talk to each other and understand a bit better how that's working. [Participant 10]

Communication between the service and banks has become stronger and more effective over time as the relationships have developed. Banks reported increased trust and confidence in the service, which meant they do not require detailed information from the Specialist when she initially approaches them to discuss a client; instead, they trust her assessment.

Not having to explain your story to multiple different organisations is also really important, so just having kind of someone there to say, 'Hey, this is happening for this person. I can vouch for that, that this is occurring. You don't need to know any further detail about that, but these are

the impacts of that' - because what the bank needs to know is what is the impact. And then we can have deeper discovery if needed, but we don't need to know all the detail of all the situation that this person went through. [Participant 1]

Bank staff reported their relationships with the service helped them develop their understanding of the complexity of economic harm and the differences between 'hardship' and economic harm; and the distinct roles people and organisations have to play in supporting victims of family harm.

We came into this thinking about it as family violence, so thinking about the full experience of somebody who was in an intimate partner relationship, but any kind of family violence relationship, and we've understood over time the place where we can provide the most benefit in service to people in that situation is through their money and appreciating that our role is that we're the bank and that we're not a counsellor or we're not a social worker. [Participant 1]

Relationships with family violence services and budgeting advice organisations

The service has developed positive relationships with family violence and budgeting/financial mentoring organisations. In most cases, organisations heard about the Economic Harm Support Service through their professional networks or had existing relationships with the Specialist and approached the service for help and advice. From there the relationships have grown steadily, with agencies now promoting the service to their colleagues and peers.

[I] was a bit unsure how things would go at the beginning, but yeah, it's really progressed and really progressed well, and it's come to a stage where I feel comfortable in telling colleagues here to get in touch with [the Specialist] about certain things, and [there was] one that just did so recently. [Participant 3]

Even the financial mentors said in terms of economic harm they have benefited from [the Specialist] because often there's times that they don't know what to do and [she] can get that cut through. So even the financial mentors aren't always able to help. [Participant 6]

Relationships with debt management organisations

The Economic Harm Support Service has had limited success in establishing meaningful relationships with debt management organisations, despite considerable effort to date. The one main exception is the relationship with DebtManagers, which has grown into an effective partnership. DebtManagers has not only worked with the service to establish fairer repayment plans and provide debt relief for clients experiencing economic harm, but also proactively distributed the 'Money and relationships' resource produced by the Economic Harm Support Service, to their clients.

In contrast, many other debt management companies have been reluctant to engage with the service to address clients' debts and are generally unwilling to consider economic harm is a factor that requires a specific response from them, instead suggesting that 'hardship' provisions adequately address the needs of clients who experience economic harm. It is likely that building more effective partnerships will take sustained effort and may require changes to sector guidelines or legislation, so organisations are duty-bound to consider economic harm in their assessments.

Relationships with government agencies

Relationships with government agencies have been slow to develop and present another challenge for the service. Most clients are involved with (and have debts with) at least one government agency,

particularly Ministry of Social Development, Inland Revenue Department, and the Family Court. However, the Specialist has experienced a range of challenges that have hampered efforts to develop relationships, including recent higher than usual staff turnover in the public sector,^{23 24} which has meant having to establish new relationships and revisit previous discussed and agreed actions; agencies having a limited understanding of economic harm; inconsistent application of family violence policies and entitlements; and a lack of coordination between agencies.

Training, education, and resources

Resources

Prior to the introduction of the service the Economic Resilience Manager created a range of resources dedicated to enhancing understanding of economic harm and healthy financial relationships and supporting those who are experiencing economic harm. Over 40 resources are freely available on the Good Shepherd NZ,^{25 26 27 28} and additional resources are currently being developed. These resources are an essential part of the service, which the Specialist shares with clients, potential clients, and external agencies and organisations. During the 12-month pilot period, the economic harm resources were viewed 54,776 times by 17,180 users.

Training and education

Internal and external economic harm training and education, provided primarily by the Economic Resilience Manager, increasingly became a core part of the Economic Harm Support Service during its first year, and demand remains high.

Internal training was planned and offered regularly throughout the pilot (and is ongoing) to ensure Good Loans staff have a sound understanding of economic harm; they know what factors to be cognisant of during their discussions with people who apply for Good Loans; and they put clients in contact with the Economic Harm Support Service at the right time.

The demand for external education and training was somewhat unexpected. Initially the team anticipated the economic harm resources available on the website would provide external agencies and organisations with the sufficient information; however, as awareness of the service grew and organisations became more familiar with economic harm and recognised the need to develop appropriate organisational responses, they sought more specialised and in-depth information and education.

In response to this interest, the Economic Resilience Manager provided education and training to policymakers, advocates and client-facing staff in finance, health, and community services, including Suncorp, Ngā Tāngata Microfinance, Financial Services Council, Capital and Coast District Health Board, during the first year;²⁹ and the service has received further requests for training from a range of organisations, including some who have previously received training and others who are new.

²³ Whyte, A (October 2022).

²⁴ Te Taunaki e anga whakamua ai te Ratonga Tūmatanui. Te Taunaki Public Service Census 2021.

²⁵ Access at: <https://goodshepherd.org.nz/economic-harm/>

²⁶ Access at: <https://goodshepherd.org.nz/courses/healthy-financial-relationships-toolkit/>

²⁷ Access at: <https://goodshepherd.org.nz/wp-content/uploads/2022/09/Money-and-relationships-flyer.pdf>

²⁸ Access at: <https://goodshepherd.org.nz/wp-content/uploads/2022/03/What-is-a-healthy-financial-relationship.pdf>

²⁹ Access at: <https://goodshepherd.org.nz/resources/events/>

The purpose of external training and education is twofold: to enhance understanding of economic harm with a view to influencing policies and practice; and to encourage organisations to undertake work that may prevent economic harm from occurring, and when it does occur, that it is recognised and can be appropriately addressed without causing further harm.

The following table provides a summary of key resources, education and work undertaken to raise awareness of economic harm.

Figure 4: Training, education, and resources

Purpose	Output	Description
Resources	Healthy Financial Relationships Toolkit	An online interactive toolkit was developed in partnership with Dr Ayesha Scott from AUT (Auckland University of Technology) to help improve people's understanding of their relationship with money and support them to have more effective and positive money conversations with their partner.
	Healthy Financial Relationships hub	A website hub was developed to provide information about economic harm, including how to identify whether you are experiencing it, what a healthy financial relationship 'looks like,' and tips for talking about money with a partner.
	Money and Relationships flier	A flier about 'Money and Relationships' was developed and includes a healthy financial relationships checklist, and a number to call for advice or help.
	Posters	A poster about healthy financial relationships was created for display in workplaces.
Education	Provision of training, education, workshops, and webinars	Over 1,000 people were introduced to the topic of economic harm through presentations, training sessions, and webinars. Audiences included policymakers, advocates and client-facing staff in finance, health, and community services.

**Raise
awareness**

Economic Harm
Awareness Day

Good Shepherd NZ organised a national event to mark International Economic Harm Awareness Day. An economic harm snapshot report was also developed and released on the awareness day.

Social media

Good Shepherd NZ posts regularly on social media about economic harm to help raise awareness and signpost where people can find support if they are experiencing it. Platforms include Facebook, LinkedIn, Instagram, and Twitter.

Part 3: Clients of the service

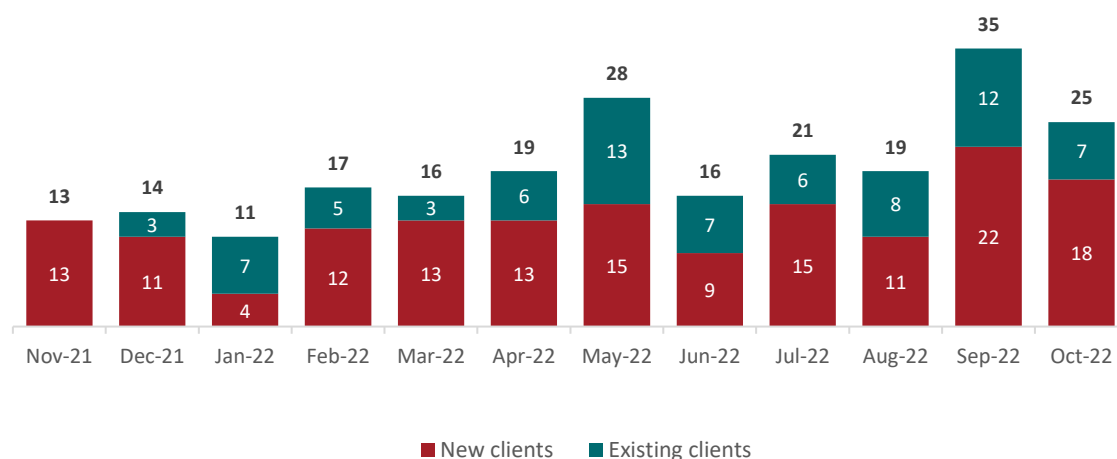
The following section provides an overview of the Economic Harm Support Service clients during its first year. It includes the following:

- Monthly client numbers
- Demographic information
- Debt levels and who the debt is with
- Examples of economic harm clients experienced
- Factors that added to the challenges clients experience

Client numbers

During the twelve-month pilot period, the Economic Harm Specialist supported 156 unique clients.³⁰ The number of new clients gradually increased over the duration of the pilot, with total numbers 36% higher in the second half of the year. On average there were 13 new clients per month, but the complexity of clients' issues meant they often needed support for several months, so in practice the average monthly caseload was 19.5 clients.

Figure 5: Total clients per month, broken down by new and existing clients



Demand for the service increased markedly in the three months following the pilot period (i.e., November 2022 – January 2023). At its peak during the pilot, the highest number of new clients in a month was 22, which is less than a third of the 71 new clients in December 2022. The monthly average number of clients in the three months following the pilot was 48, which is significantly higher than during the pilot.

The increase in demand occurred following an event organised by Good Shepherd NZ to mark International Economic Harm Awareness Day on 24 November 2022,³¹ which heightened awareness of economic harm in New Zealand^{32 33} and quite likely raised the profile of Good Shepherd NZ and the

³⁰ Repeat clients (n=43) and clients who did not provide a name or details (n=3) have been excluded from the analysis. With these included the total number of clients was 202. Clients were defined as anyone who was provided information, support, or advocacy. Some clients accessed the service once, and some accessed it on an ongoing basis for several months.

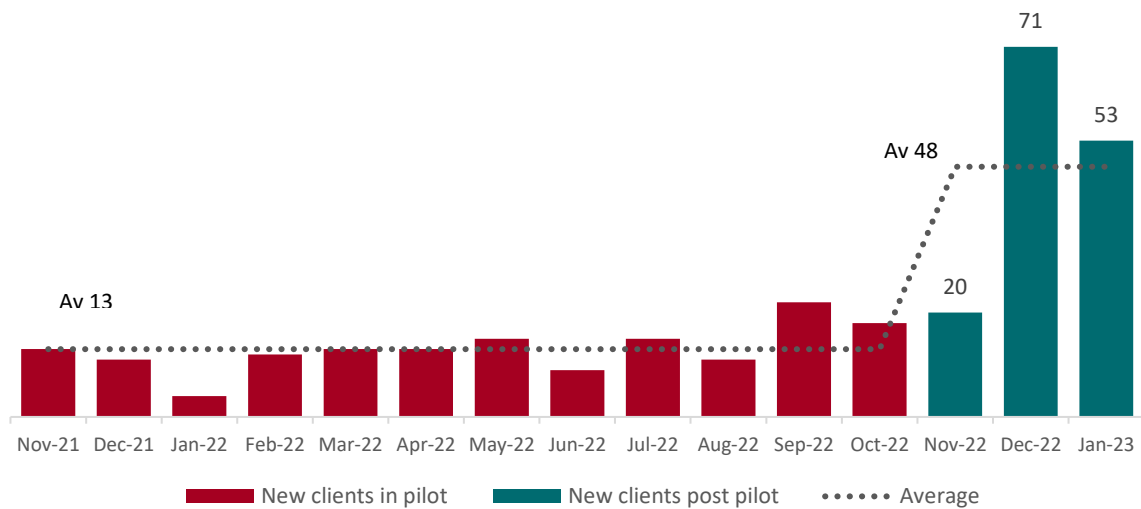
³¹ Access at: <https://goodshepherd.org.nz/news-and-media/marking-international-economic-harm-awareness-day/>

³² Stock, R (November 2021)

³³ Frame, K. (November 2022)

work it does in the area of economic harm. Also contributing to the increase in client numbers was a change to the Good Shepherd NZ loan application form on the website, made in January 2023, asking people who apply for loans to tick a box indicating whether they were experiencing economic harm or if they have been referred to Good Shepherd NZ by a family violence agency. This change was introduced to better enable Good Loans staff identify people who should be offered the service.

Figure 6: Number of new clients during the pilot and in the three months following

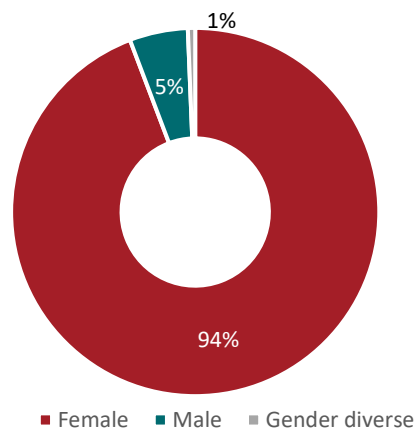


Client demographics

Gender

The majority (n=147; 94%) of clients were women.

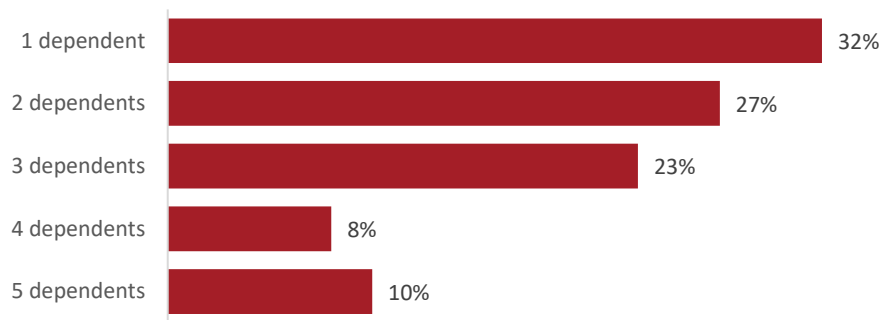
Figure 7: Gender of clients



Dependents

Almost two-thirds (62%) of clients did not provide information about whether they had children/dependents. Of those who stated they had children, one-third (32%) had one child, just over a quarter (27%) had two children/dependents, and the remaining 41% had three or more children/dependents. Clients had a total of 143 children/dependents.

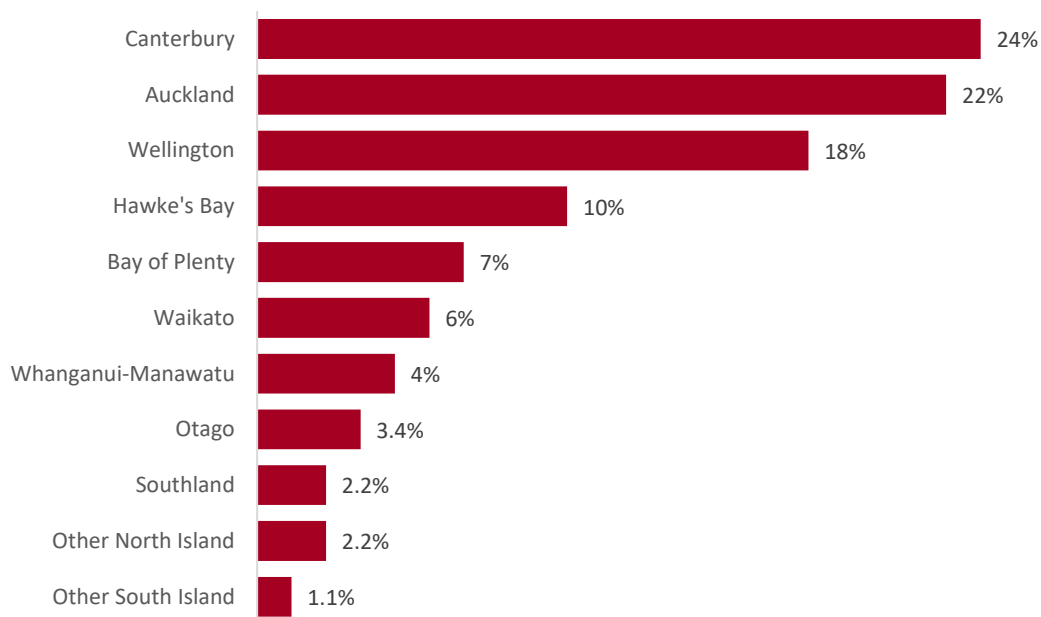
Figure 8: Clients with dependents



Location

Almost half (43%) of the clients did not provide the location or region in which they lived. Of those who did, 24% were based in Canterbury (primarily Christchurch),³⁴ a further 22% were from Auckland, followed by 18% from Wellington and 10% from Hawke's Bay. The remainder were spread across Aotearoa New Zealand.

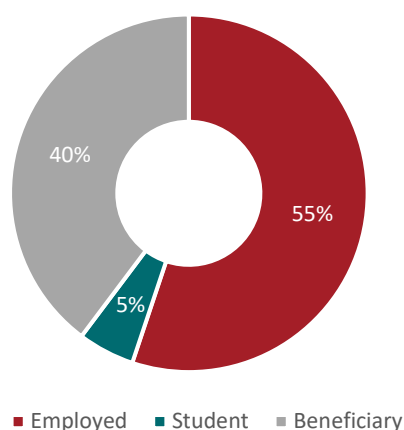
Figure 9: Geographic spread of clients



Employment status

Over half (59%) of clients did not provide information about their employment status. Of those who identified their employment status, 55% were employed, 40% received a benefit, and the remaining 5% were students.

³⁴ Note: The Economic Harm Specialist is Christchurch-based and had previously worked in the social services sector in the region so has well established networks. It is likely this had an impact on the number of referrals from Canterbury.



Client debt

Total client debt for the pilot period was \$630,571 with individual debt averaging \$7,419.³⁵ Almost one-fifth (19%) of clients had bank debt, excluding mortgages, in the form of loans/overdrafts and credit card debt (12% and 7% respectively). This was followed by 10% of clients having debt with loan/finance companies (e.g., Aotea Finance, Instant Finance, Pretty Penny Loans, Rapid Loans, Moola, Save my Bacon) and 10% with debt recovery/debt collection organisations (e.g., Baycorp, Secure Collections, Credit Consultants, and Debt Resolutions).

One-fifth (20%) of clients had debt associated with the 'necessaries of life':³⁶ 9% of clients had car related debt (for car repairs and car loans); 7% had debt related to utilities such as power and phone; 2% had rent arrears; and 2% had health-related debt.

Clients who had debt with central and local government (Ministry of Social Development, Inland Revenue Department, Courts, and local councils) made up 9%. However, it is possible that government debt is underestimated as clients did not view it in the same way as debts they had with other creditors; partly because the debt does not accrue interest and also because the government tends not to be as aggressive in its debt collection approach. Often clients did not provide information about government debts unless they were specifically asked by the Specialist.

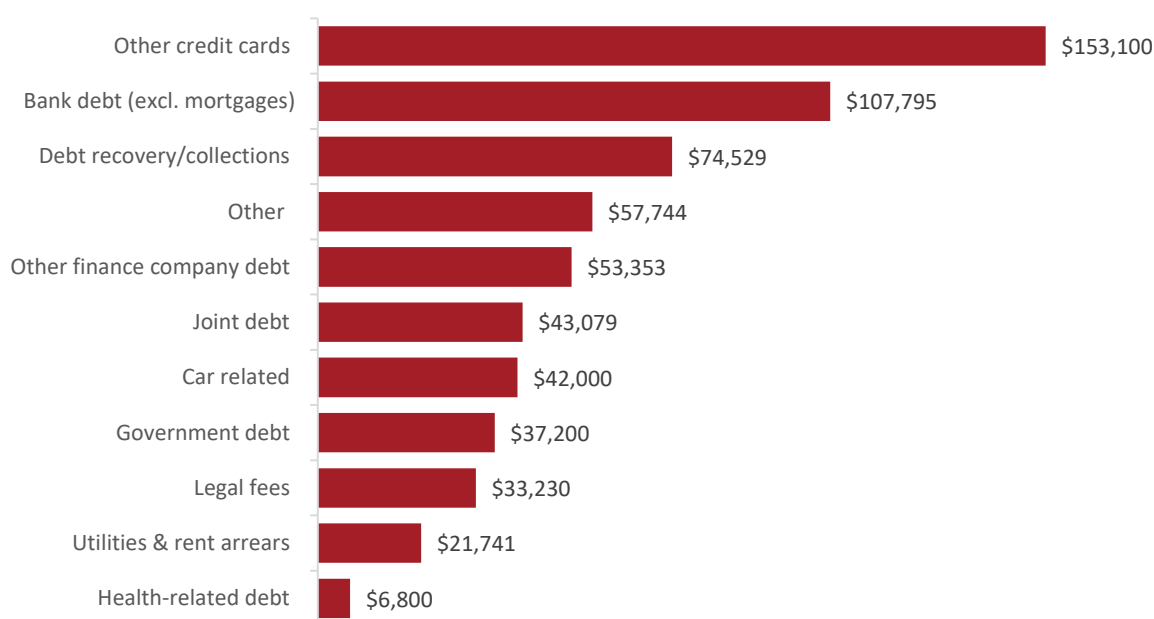
When analysed by the value of the debt, 'other credit card' debt (i.e., non-bank products such as Q and Gem cards) made up a quarter (24%; \$153,100) of the total debt.³⁷

³⁵ Note: data about debt was only available for 85 clients, so this figure is likely to underestimate total debt.

³⁶ The essentials necessary for a person to live a healthy, safe, and comfortable life, such as housing and transport.

³⁷ 'Other' includes childcare, school fees, unspecified debt, and unspecified loan.

Figure 10: Amount of debt



Clients' economic harm experiences

The following table provides examples of clients' economic harm experiences. It does not provide a count of occurrences, but instead provides general descriptions of common experiences. Note: while the examples describe 'the client,' they represent multiple clients.

Figure 11: Examples of the economic harm experienced by clients

Economic harm type	Examples
Risks to safety	The client had no money and/or had a poor credit rating, which meant she was unable to buy a car and/or phone, which limited her ability to develop a robust safety plan.
	After separating from her partner due to violence, the client tried to remove her name from their joint account. When the bank notified her ex-partner of the intended change, he abused and harassed her.
	The client had no car, and no money to purchase a car, and because she lived rurally was reliant on her ex-partner to drive her and the children to work and school. This meant her ex-partner could monitor and control her movements, which put her at significant risk and ultimately resulted in more physical violence.
Economic control	The client was forced to provide sex in exchange for money to pay for children's basic needs.
	The client had no access to her own bank account or her own money.

	<p>The client's ex-partner ensured he had access to his own money so that when he froze the joint account, he intentionally excluded her from accessing her own wages, which went into that account. The client had to borrow money from her manager.</p>
Coerced debt	<p>The client was forced by her ex-partner to make a fraudulent claim to Work and Income and when she admitted what had happened and explained the circumstances, was made to repay the full debt while the ex-partner was not required to contribute anything.</p>
	<p>The client was coerced by her ex-partner to co-sign for his car loan, despite having a protection order in place. The ex-partner threatened to stop paying the loan unless she discharged the protection order. The finance company refused to remove her name from the loan.</p>
Joint debt and economic entanglement	<p>Banks and creditors advised they were unable to help the client unless she provided her ex-partner's details, or agreed to terms with her ex-partner, even when there was a protection order in place.</p>
	<p>The client was forced to remain economically entangled with a violent ex-partner for years because he refused to resolve joint debts.</p>
	<p>The client had joint loans with a physically violent ex-partner who refused to make payments, so the debt accrued penalties and interest. The bank declined to pause repayments or allow time for a settlement to be reached.</p>
	<p>The client paid the joint mortgage after her relationship ended because the ex-partner refused to pay, but also refused to agree to sell the house.</p>
	<p>The client was unable to refix interest rates on a mortgage because her ex-partner would not discuss or agree terms, so she was forced to pay the higher floating interest rate.</p>
	<p>The client continued to pay the mortgage while also paying for rental accommodation after leaving a physically violent relationship. The ex-partner remained in the house and did not contribute towards the mortgage.</p>
Debt by deception	<p>The client was pursued for joint debt because the ex-partner moved locations and was too difficult for banks/creditors to track down.</p>
	<p>The client was pursued for debts that were unknowingly built up in her name (e.g., with Buy Now Pay Later and finance companies) because it was easier for creditors to pursue her than the ex-partner.</p>

	<p>The client's name was added to an existing bank debt/overdraft without her knowledge and the bank refused to remove her name from the account until the debt was fully paid.</p>
	<p>Ex-partner increased the mortgage on multiple occasions, without the client's knowledge or consent, and left her to pay the mortgage when the relationship ended.</p>
<p>Children used as a way to continue abuse and control</p>	<p>Ex-partner made false declarations to IRD about his income and also had hidden bank accounts. The client was forced to hire a forensic accountant, at significant expense, to prove his income so he would be required to pay child support.</p>
	<p>The client was required to pay child support to her ex-partner despite him not having the children in his care. When IRD was informed of the situation, they were unable to change the recipient for the payments, so the victim was required to continue paying child support to the ex-partner until the end of the fiscal year.</p>
	<p>Ex-partner made false reports to IRD about the safety of their children, so they were removed from their mother's care, despite the fact he had convictions of assaulting her and her child. She was forced to pay for a lawyer, at significant expense, to overturn the decision and have her children returned.</p>
<p>Immigration used as a tool to continue abuse</p>	<p>The client's immigration status was revoked based on a complaint made by her abusive ex-partner, despite having a child born in New Zealand and the fact she had escaped a violent relationship.</p>
<p>Housing</p>	<p>The client was forced to leave rented accommodation due to family violence, but the landlord still required her to pay rent and also refused to return her bond.</p>

Factors that added to clients' challenges

Respondents identified several factors that exacerbated clients' experiences and contributed to poorer outcomes, some of which were systemic and others that were at a frontline engagement level. In some cases, legislation hampered organisations' ability to respond or restricted the type of support that could be provided; and in other cases, clients' problems were worsened by the inconsistent interpretation and application of policies.

Credit Contracts and Consumer Finance Act limitations

Respondents, particularly those from the banking sector, stated that the Credit Contracts and Consumer Finance Act (CCCFA) restricts their ability to support victims of family harm and economic harm. They argued the definition of 'hardship' needs to be revisited and expanded to specifically

include family harm and economic harm – a recommendation also made in our 2018 report.³⁸ However, other respondents suggested that the CCCFA might not be as restrictive as creditors think, and that they may be adopting a more cautious interpretation of the legislation than is necessary.

Mindsets are changing – it's just the law that we [banks] have to operate within often doesn't allow things. And obligations around joint [debt] and things like that, you just cannot get around because it's the law. [Participant 6]

I think we need changes to legislation, particularly CCCFA, that are clear, simple and allow for us to mitigate the changes we need to make, the exceptions when there has been economic harm. [Participant 9]

Family Violence Act does not explicitly recognise economic harm

Economic harm falls under the umbrella of psychological abuse in the Family Violence Act, which some respondents suggested rendered it almost invisible and certainly underestimated. They argued that as a consequence, economic harm is less likely to be taken as seriously as other family harm behaviours, or to have appropriately tailored responses.

New Zealand has fallen behind comparable international jurisdictions where economic abuse is recognised as a distinct form of family violence with tangible consequences.^{39 40 41 42} Specifically identifying economic abuse in the Family Violence Act would ensure government agencies develop appropriate policies and practices, and they (and other organisations) would be compelled to respond and provide support for victims of economic harm.

Good Shepherd NZ has identified this issue in both its 2018 report and six-month interim evaluation report of the Economic Harm Support Service and has recommended changes to the legislation.

Government policies and practices further penalise victims

The policies of government agencies, and the interpretation and implementation of these, further disadvantage and penalise victims and contribute to current and long-term hardship. This was identified in our 2018 report, which found inconsistency in practice, lack of understanding about the difficulties in providing documentation to prove economic abuse, manipulation of child support systems, and the justice system forcing women to choose between the expense or underrepresentation.⁴³

Furthermore, government agencies contribute to the debt burden of family violence victims. Not only are people saddled with debt that has been unfairly incurred, but they also have to pay government agencies to extract themselves from violent relationships i.e., victims are paying the financial cost of their abuse, while those who inflict the abuse often behave with impunity. The lack of systemic consequences for those who inflict harm was noted in the fourth annual Family Violence Death Review Committee report, which stated,

It sometimes appeared as though the abusive (ex) partners disappeared from the frame and there was little system accountability put in place to curtail their ability to

³⁸ Milne et al (2018) section 4.2.3

³⁹ Glenn & Kutin (2021).

⁴⁰ Australian Government Federal Register of Legislation.

⁴¹ Rose (2022).

⁴² Access at: <https://survivingeconomicabuse.org/i-need-help/economic-abuse-and-the-law/domestic-abuse-act/>

⁴³ Milne et al (2018) section 3.2.3

*use violence or to enable opportunities for potential long-term behaviour challenge and change.*⁴⁴

The following figure provides examples of government policies and practices that further disadvantage clients of the service. They span government agencies, including MSD, IRD, and the Family Court, indicating there is a need for system-wide review of family harm policies and their implementation.

Figure 12: Examples of government policies and practices that disadvantage victims

Issue	Example
Income threshold prevents clients accessing support	Clients were unable to access financial support from the Ministry of Social Development (MSD) because their household income exceeded the eligibility criteria, regardless of whether that income was being withheld or restricted. They were told there is no discretion in situations where a victim's income is above the threshold, even when safety is a concern.
Limits to financial support provided	MSD has an upper limit on the amount of financial support it offers, and when a client reaches that limit, they are told they are no longer eligible for support, regardless of their circumstances or risks to their safety.
Loans are recoverable so add to the debt burden	Clients get into significant debt with government agencies in an effort to escape family violence. For example, clients were forced to move house – sometimes several times - to escape a violent ex-partner, and borrowed from MSD for each move; however, as it was a recoverable loan, clients faced increasing levels of debt with each move.
Debt creates barriers to affordable lending	Government debt is factored into calculations to assess whether clients can meet affordability requirements for mainstream financial services, and housing or utilities. When MSD did not lower required repayments so clients' debt did not exceed acceptable thresholds, clients had no option but to go to high-cost lenders.
Manipulation of child support system	<p>The client had the children in her care, but the ex-partner received child support and getting that changed with the Inland Revenue Department (IRD) required hiring lawyers, at significant expense.</p> <p>Ex-partner made false claims of abuse against the client, so her children were removed from her care, when in fact he had convictions for assault. The client was forced to hire a lawyer to overturn the decision, at significant cost.</p>

⁴⁴ Family Violence Death Review Committee (2014) p83

Delays and manipulation of Family Court system

Property settlements stalled in the Family Court, either due to systemic delays or intentionally by an abusive and obstructive ex-partner as a way to inflict further harm, leaving clients with limited or no access to money.

KiwiSaver used to clear debt

Clients unable to access financial support from government have used KiwiSaver to repay the debts incurred as a result of economic harm, which has a significant effect on their long-term financial security and means they will require more state support in their retirement.

Banks' responses

All banks spoken to for this evaluation have established specialist teams to support vulnerable clients, including people experiencing family harm and economic harm. While it is clear efforts are being made to improve the service and support people receive from banks, respondents also acknowledged there was still work to be done to support vulnerable clients.

Bank staff expressed a genuine desire to help clients who experienced economic harm, and several had undertaken family violence training to ensure enhanced understanding of the issues and appropriate responses. However, this did not always filter down to frontline bank staff. For example, banks have asked clients to provide their ex-partner's details or told they have to bring their ex-partners into the conversation or get agreement from their ex-partner to proceed with discussions about joint debt, even in cases where the client has a protection order.

I have taken a referral from Good Shepherd to help a customer who had gone through a really horrible time and looking back, you know, she had called the bank on multiple occasions just to say, 'I'm needing help.' But, you know, when there's terms and conditions and all this sort of stuff, a lot of people just were kind of like, 'Oh, sorry, well, there's nothing more we can do. We can't help you with this stuff.' And it's not till she went to Good Shepherd and then was referred here [to the 'vulnerable clients' team], [that] we could have a proper look, and go back to see how the customer was transacting before all of this stuff had happened and then find ways that we could actually help her. [Participant 5]

Banks are putting the women at risk because let's say she wants to get out of a housing situation, and she wants to leave. They're living together and as part of pre-separation, safety planning [she contacts the bank about joint debt] and the bank will say, 'Well, he's got to sign the mortgage information', and then she's like, 'But that's going to put me at risk because then he's going to know I want to leave'. [Participant 8]

Some respondents identified potential risks with bank staff becoming too involved in managing complex family harm cases. While specialist bank staff may have had training to help them understand and recognise family violence, they are not social service providers or crisis workers, and not all staff are equipped to manage potentially volatile family harm situations. For example, staff from one bank offered to organise overnight hotel accommodation for a client experiencing family violence, rather than refer the client to an appropriately trained agency. This was done with the best of intentions, but without understanding the significantly increased level of risk women face when they leave a violent relationship. Moreover, the banks staff did not appear to realise the potential impact on them and their organisation if something had gone wrong.

Part 4: Achievements and strengths

This section discusses the achievements of the Economic Harm Support Service and client outcomes in its first year. They include:

- Debt reduction and other debt relief
- Introduction of a family violence response loan
- Client advocacy and support
- Effective relationships
- Influencing the way other organisations work with victims of economic harm
- Clients are rebuilding their lives
- Raising the profile of economic harm

Reduced debt and other debt relief

Total client debt for the year was \$630,571 and following the intervention of the Economic Harm Support Service dropped to \$391,417; an overall reduction of \$239,154 (38%).⁴⁵ On average, clients' debts reduced by \$8,427.

Figure 13: Total debt and debt reduction



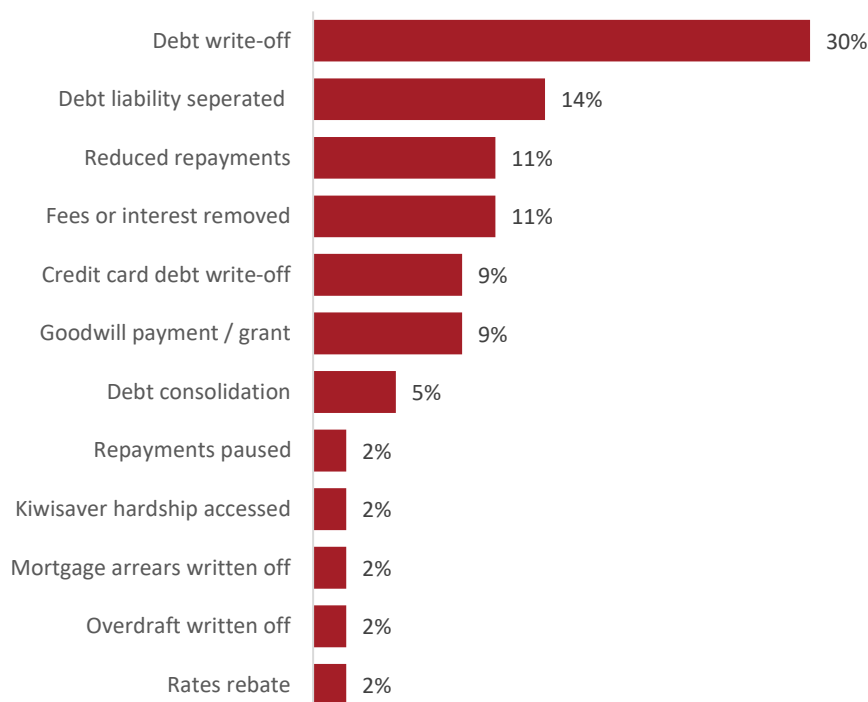
Almost a third (30%) of clients had their debts entirely wiped. A further 11% of clients had their debts halved, 11% had reduced repayments, 9% had their credit card debts wiped, and 9% received a goodwill payment or grant. Figure 16 shows the range of debt relief outcomes the Economic Harm Support Service negotiated.⁴⁶

Debt relief was negotiated with a range of creditors including banks, finance companies, debt collection companies, Q and Gem credit cards, Ministry of Social Development, a local council, a District Health Board, a school, and an insurance company.

Figure 14: Debt relief outcomes

⁴⁵ Note: total debt was recorded for 85 clients, and the value of debt reduction was only recorded for 29 clients, so total debt and debt reduction figures are likely to be an underestimate.

⁴⁶ Note: debt relief outcomes were only recorded for 45 clients.



Introduction of a 'Family Violence Response Loan'

In March 2022, the Economic Harm Support Service introduced a no interest 'Family Violence Response Loan' of up to \$5,000 for clients impacted by economic harm. The Economic Harm Support Team had identified clients whose circumstances meant they were ineligible for a standard Good Loan, or a loan from other mainstream financial providers, and with support from BNZ developed a loan that was specifically suited for these clients. Between May and October 2022, six family violence response loans were approved, with a total value of \$19,560. Loans covered lawyers' fees, dental care, insurance arrears, rent arrears, vet bills, childcare, and the purchase of a car. Clients who receive a family violence response loan are supported by Good Shepherd's Good Loans staff to set up a manageable repayment schedule, to ensure they do not get into further financial strife.

There's no interest loans and getting creative about [responses] but being smart about how they're doing it because they're not going to set women up to fail. [Participant 8]

Positive client engagement skills

Respondents said a particular strength of the service was the Specialist's empathetic and non-judgemental approach, and her willingness to listen without criticism and holistically consider a person's circumstances so that clients know they have been heard and understood.

It's great that we have a service that's like this, that's available for these people, right? It's hard to find a place for customers or people who are facing those types of circumstances to feel safe and to be able to be vulnerable in order to tell their story about why these things have happened rather than just having a look at the data and going, 'Oh you're really terrible with a budget' type of service. So, I do think the benefits of having it is people get the chance to be understood for the reasons how these things have happened and get the help that they actually need rather than a service that's a little more black and white saying, 'You need to go away and get a job'. [Participant 10]

So that's where they make a difference in terms of the suggestions that they're doing for the women because their lens is completely different than any other budget in budgeting organisation. They also come from an advocacy perspective. [They have a] strong family violence lens and trauma-informed lens and poverty-informed lens are really important.

[Participant 8]

When asked to describe their views of the service provided by the Specialist, respondents were unanimously positive, as the word cloud below illustrates.



Client advocacy and support

The Specialist is a strong advocate for clients and often acts as an intermediary between them and creditors. In many cases, clients do not have the confidence or knowledge to have difficult financial conversations with creditors, and they do not know what solutions are available. The Specialist knows what is feasible and has the relationships with creditors to achieve positive results for clients.

Definitely needed. I think the strengths are that people don't have to go to their bank. They can actually go to a community organisation, which is a lot less intimidating. [Participant 1]

Good Shepherd understands advocacy, getting on the phone, nurturing those relationships with the banks and the credit card companies and with WINZ. So, they can say, 'Hey, you know what? I'm going to need your help'. And they're nurturing those relationships, and they will fight for their women. [Participant 8]

The support provided by the Economic Harm Support Service goes beyond solely addressing debt. The Specialist briefs clients about what to expect when meeting with creditors and has accompanied clients to meetings with banks and government agencies. This support has helped clients develop confidence to have independent financial discussions with their banks and other creditors, which in turn has helped them build financial autonomy and regain control over their lives and their future.

People have had experiences they wouldn't have otherwise had, like building relationships with their bank or going back to WINZ and saying something isn't working for them. They get faith in humanity and the system back when they have a win. They have freedom by having choice once money is not all tied up – they can take kids on holiday or pay for a school trip, pay the childcare centre. Understanding economic harm is a form of family violence and they have done nothing wrong and are not alone. [Participant 11]

Personal stuff – relief, the confidence they get from being heard, greater opportunities for clients to improve their lives, the impact on their mental health, women getting into the workforce, into housing, accommodation and sorting out tenancy issues, leaving a violent relationship, knowing there are options. [Participant 12]

Effective relationships with external organisations

The Specialist has developed trusting relationships with a range of organisations, and because she straddles the family violence and financial mentoring and budgeting spheres, she understands the practical realities that banks and debt management agencies have and has pragmatic and realistic expectations and solutions.

Relationships are really important, but not just for her and her customers but her relationships with the banks understanding the support they can offer, but also understanding where the banks are coming from sometimes and why some of those policies that can be interpreted as barriers, exist, and know how to negotiate the situation and the best way to get the response from the bank they need. [Participant 1]

I think she's been able to build good relationships inside banks and that gets the cut through. Otherwise, she just be ringing like anyone else or an 0800 number and ending up in a call centre. So, she's worked really hard to create relationships in all the banks. She just knows where to go and how to talk to people. And I think the biggest thing I would have thought about with Good Shepherd is that she bridges the gap. [Participant 6]

We're dealing with people that are in similar situations, but we all have different views on how to approach them. So, we're able to bounce off each other when we get those opportunities. That's why we're saying it's really important for us to be able to meet face to face and have those monthly catch ups, because definitely working alongside [is] almost like stepping up together, right? We get to learn side by side and share what knowledge we've picked up and what kind of different outcomes or different strategies that we've used. [Participant 10]

Knowing people in relevant organisations and agencies e.g., if people have additional issues, housing issues, benefit issues – [Specialist] knows the right people. [Participant 2]

Influencing how other organisations support victims of economic harm

All respondents said that working with the Economic Harm Support Service, or Good Shepherd NZ more broadly, had changed the way they work. While some organisations were already on a journey to improving their support for victims of family violence, working with the service had helped them to be more reflective about their practice and refine their approaches.

Being able to have honest conversations and I will be told, 'You know, [name] when you guys do this, we think it's wrong because...', and then for us to talk about it and I'll explain. I take it away and we change it a little bit. [Participant 2]

Yes [it has changed the way we work]. I know there is a service I can send people to, and [the Specialist] will respond quickly. Previously I would have tried to support them or refer them to our family support worker, but now I know there is somewhere I can refer them to, and they will get responded to quite quickly. I feel like I can be responsive to clients quickly by referring to [the Specialist], so they don't have to wait. [Participant 4]

Since coming into this role, I see a lot of different stuff that comes through. I do look at everything in a different light now and put myself in the customer shoes and try to find what they've been going through to be able to try and help them. [Participant 5]

Absolutely. All of us now are taking that financial harm as part of our risk assessment. We used to just ask, and we would never follow it up, ever. Now we're unpacking that a little bit with them. We're asking probing questions with them about that and then we're validating them by saying that 'You know, that's financial abuse and that's illegal.' And the reaction that we get when we validate that for them and how hard it is, it's huge. You know that they're carrying that. And so, it's absolutely 100% changed our practice. [Participant 8]

We've chipped away in the background to our lenders and now [we have] people with different discretions and different places of the bank to go. So, we're changing the way, bit by bit, and creating guidelines and setting up precedence. So yes, without a doubt [it has changed how we work] ... [The bank] also has a goodwill payment for extra care, which we use quite a bit, and [the Specialist] was able to ask us if we would consider using it for support for Protection Orders and things like that. And we were like, 'Oh, that's a great idea.' We didn't know people needed help. So, that helps inform our practice when we can talk about stuff like that at our monthly meetings. If [she] can help inform how we use that, and use it in the right way, that's an amazing outcome for us and customers. [Participant 6]

Raising the profile of economic harm

Respondents were positive about the impact the service has had on raising the profile of economic harm. This had been achieved in a range of ways, including through discussions with agencies and organisations about clients' needs and experiences; the availability of resources on the Good Shepherd NZ website; regular social media posts; the provision of more formal education and training; and events such as the Economic Harm awareness day.

[Good Shepherd] from an education perspective are doing a really good job of educating people that financial violence is a thing and that it also needs to be a standalone, that it can be used as a tool for psychological abuse, but that it actually needs to be a standalone as well. So, I would say your guys' advocacy work from a social policy perspective is really good. [Participant 8]

Part 5: Potential service improvements

Respondents were asked whether they could suggest improvements to the service, and if there were gaps or areas where the service could develop further. Their suggestions included the following:

- Firm up the foundations
- Provide clarity around processes and roles with external partners
- Increase the size of the team
- Provide further education and training
- Improve access to the family violence response loan
- Develop data gathering and a 'fit for purpose' data management system

Firm up the foundations

The Economic Harm Support Service experienced significant growth in its first year. Initially the service sought to be flexible and use the pilot period to identify whether there was a need for support, and if so, the range of support people required. Now the service has been operational for over a year, respondents suggest it is appropriate to take stock, build on what is working, and make further refinements.

Given the increasing demand for the service it is not feasible to keep operating in a largely responsive way. The service would benefit from implementing a more structured approach, including clarifying the client acceptance criteria, the support offered, and the ways in which support can best be provided. This does not mean that client support will no longer be individually tailored as it is important to retain elements of flexibility to meet the varied needs of clients; however, it is possible to introduce some structure to streamline and potentially accelerate some of the processes.

The team has already begun work to clarify the service activities and goals with the development of a draft programme logic, which articulates the activities and short, medium, and longer-term outcomes more clearly (refer to [Appendix 2](#)); and they have worked to identify data gathering and monitoring requirements so that future reporting can provide ongoing assessment of the service.

The service would benefit from building on this work by developing a strategic plan and supporting action plan that articulate a pathway to growth, including identifying groups who are currently not accessing the service, but could be.

Clarify processes and expectations with external organisations

As relationships between the Economic Harm Support Service and external organisations have developed, understanding of each other's processes have improved; however, some respondents suggested it would be useful to provide clarity about how the roles and processes of the service and agencies intersect and align. They recommended developing guidelines to help coordinate inter-organisational processes so there is a consistent and comprehensive record of work undertaken for each client.

One of my thoughts is kind of setting the expectation between both of us [banks and the service] about whether we do a one-week follow up to say, 'Hey, this is where I'm at with it', just so that we know that something is happening and we can go, 'Oh, OK, they're doing something over there'. [Participant 10]

When considering processes with external partners, it is important to acknowledge that different organisations do not have the same needs or interests. For example, family violence agencies value the simplicity of the referral process and appreciate not having to provide detailed client information, whereas banks require more detailed information before making decisions about debt relief. This is a balancing act for the Economic Harm Support Service to manage, ensuring information requested from clients and family violence agencies is sensitively managed (and is no more than is necessary) while ensuring there is enough information to meet banks' requirements.

While banks need require detailed information to inform their decision-making, they were open to discussions about who should collect it. Although they need detailed information, they acknowledge they were not always the most appropriate people to collect it.

If [the Economic Harm Support Service] sends the situation over and says, 'Hey, she's been in this relationship and she's got this debt,' we'll still have a discovery conversation with that person to understand what is needed. So, whether it's better that we have that conversation ourselves and [Economic Harm Specialist] is kind of the directing traffic, or whether it's better that she has that conversation and provides the information for us -so, we know we've got really in-depth knowledge of this customer from someone that we trust and then we can still offer solutions and you know make an offer of support to that person. If we've already got the information, we don't need to interview her ourselves in the same depth. I don't know what's better but working on the mechanism of how referrals come to the bank. And clarity around whose role is whose and what is what the expectation is of us when a referral is made.

[Participant 1]

The expectations of external organisations and agencies can be a challenge for the Economic Harm Support Service. For example, the service accepts referrals from a range of agencies and organisations, and while it aims to support as many people as possible, limited resourcing has meant that priority is given to Good Shepherd NZ's clients and referrals from family violence agencies. On a small number of occasions, creditors and government agencies have expressed impatience about the time it has taken for the service to respond to their clients, without acknowledging that limited resourcing impacts the service's ability to meet the increasing demand.

Increase the size of the team

It is apparent that the volume of work exceeds what one Specialist can comfortably do, and the current level of client support is not sustainable without additional staff. Respondents suggested there were two parts to the staffing equation: more people and people with the right skills: not only does the team need more Specialists to support clients but respondents suggested it would also be positive to see it grow to include additional roles, such as a dedicated 'community connector' to build the relationships with external organisations; an educator who can provide advice and training to external organisations; and a person with legal expertise, either as part of the team or in an advisory capacity, who could step into conversations with clients to help ensure legal options and remedies were canvassed.

I think it lacks penetration because it needs to be bigger. I think it's a very special message it's getting across – I think it's a necessary message – but I think it lacks a bit of horsepower, through no fault of anyone. If you had a team of [Specialists] sitting in an office you'd amplify the effect. [Participant 2]

As community banker we've been tasked to go and connect with lots of financial mentors and budgeting services and stuff like that. So then of course, naturally I just refer back to Good

Shepherd. So then, if we keep doing that, then that's just going to increase the workload even more. [Participant 7]

It would be great if we could clone [the Specialist]. [Participant 10]

May be a need to bring a legal perspective into the conversations earlier. What economic abuse looks like in a legal context and the ways it can be used to manipulate a separation agreement, how it can be used to manipulate custody, that kind of thing. I think bringing that in earlier is really, really needed. It would be amazing if pro bono legal support could be offered through the service, so that person is getting the right advice from the very beginning of their journey rather than coming to the bank and things have already started falling apart and he doesn't pay the mortgage anymore, so she's failing to make her repayments and she's in debt and maybe she's spoken to a lawyer friend who's told her just off the side of the desk, 'Don't make your payments anymore' - but actually that's making things worse for her. So, bringing in legal support earlier would be just ideal, and make things better for everybody. [Participant 1]

I wonder if like Good Shepherd should be able to communicate with the lawyer because sometimes, I feel like the client is doing something with the lawyer and [the Specialist] might be wasting her time doing her good work...The beauty of everyone who works with the [service] now is they have got that strong social worker advocacy, social justice lens. But I do wonder if [there would be benefits] if you had relationship with a consultant or someone on the board who could consult with you from a legal perspective. [Participant 8]

Provide further education and training

Public awareness and understanding of economic harm are gradually growing and respondents were positive about the value of education and training that had already been provided by the service, but they would like to have more opportunities. Requests for training were steadily growing as organisations recommended the service to others and requested follow-up training.

Education. So that [the Specialist] wasn't having to be pulled away from cases to come and educate us - if we're talking about education and economic harm, then that requires a body to be able to do that just about fulltime. [Participant 7]

Linked to this was the view that the service could share information more widely to influence change. Bank staff said they would welcome specific feedback about performance, trends, what they are doing well and where there could be improvements; and also, sector-wide reporting so that all banks have a shared understanding of the issues.

Take the information out there, to say, 'Hey look, economic harm is becoming a big thing and it's something that you should consider when talk with your clients. [Participant 3]

I think they have an opportunity to really use the information to highlight some gaps ... Being able to provide insight ... 'You've got this information, but actually here's what our information tells us'. Show [banks] where the gaps are and say 'Hey, you should look at this.' The great thing about the service is that it's banking agnostic. They have data on customers from all banking backgrounds and they can go, 'Actually this is an industry issue here, or this is an issue for the industry that is created by something legal like the CCCFA legislation or family law, or lack of guidance around Protection Order.' [Participant 1]

Improve access to the family violence response loan

The Economic Harm Support Team underestimated the number of clients they supported who would also benefit from no interest loans. This meant processes to access loans were not clearly established early on. Establishing how loan applications are completed, and how different forms of support are offered, in a way that best meets the needs of clients experiencing economic harm is ongoing.

The introduction of the family violence response loan has meant greater flexibility in supporting clients; however, it has become clear that the \$5,000 limit may need to be increased. Often clients come to the service with a range of needs, for example, a car as part of their safety plan or to get to work/get the children to school; legal bills; and they may wish to consolidate debt. The \$5,000 maximum means that only some costs are met, and clients are often still left with debt.

Develop data gathering and data management system

As discussed earlier in the report, the Economic Harm Support Service adopted a client-led approach to the disclosure of personal information; however, as the trial progressed the team became increasingly aware that to fully understand the impact of the service, and to assist with its development, more detailed client information was required.

The team is using the programme logic they developed to inform the development of a data and monitoring framework that provides a holistic and ongoing assessment of the service. The team also suggested that a 'fit for purpose' data management system would assist to ensure streamlined data entry and tracking client interactions and outcomes.

Part 6: Conclusion and recommendations

This section provides overall conclusions and recommendations based on analysis and synthesis of all data, followed by audience-specific recommendations for the Economic Harm Support Service, the financial and debt sector, and Government and policymakers.

Continue to offer the service

One in two women in Aotearoa New Zealand experience physical, sexual, or psychological family violence at some point during their lifetime,⁴⁷ and research tells us that economic harm will have occurred in at least 90% of these relationships.^{48 49 50 51}

Despite the scale of the problem there is a significant gap in services that support people to address the economic and financial impact of family violence. While victims of family violence can access help from a range of family violence services,⁵² these services largely provide urgent responses to crisis situations, and social workers have reported they rarely have the time or resourcing to address the time-consuming and long-lasting impacts of economic harm. Similarly, budget advisors and mentoring services provide financial guidance, but do not have the necessary understanding of family violence dynamics and its specific economic impacts.

The Economic Harm Support Service has stepped up and into this gap. The service recognises family harm will never be adequately addressed if the economic impact is left unattended, and that support to overcome the economic impact of family violence is a critical element of a successful family violence response. It aims to work alongside, and complement, other social services in addressing the impacts of family harm.

Although the service was not widely promoted, demand has steadily grown, with a 36% increase in client numbers in the second half of its first year, and referrals tripling in the three months following the pilot period. The increases in referrals and client numbers indicate the service can expect continued growth, particularly as relationships with creditors, government agencies, and other social services develop, and as public awareness grows.

Alongside increasing client numbers, the service has received a growing number of requests for training, education, and professional support and advice, indicating a greater awareness of economic harm and a desire to ensure organisations are providing appropriate responses and support.

Currently the provision of external training and education has been limited, and instead the focus is on internal training to ensure Good Shepherd NZ clients can access appropriate support. The team recognises that external education and training are critical to achieving improved outcomes for clients and creating wider systemic change, so need to be a core part of the service; however, this has to be balanced alongside other work commitments. The provision of training and education is only one part

⁴⁷ One in three New Zealand women have experienced physical or sexual intimate partner violence (IPV) in their lifetime. When psychological abuse is included, this proportion increases to one in two (55%). Access at:

<https://nzfvc.org.nz/news/new-research-finds-changes-rates-intimate-partner-violence-nz>

⁴⁸ Royal K. (2022)

⁴⁹ Butt E (2020).

⁵⁰ NCADV (2015).

⁵¹ Adams, Sullivan, Bybee & Greeson (2008).

⁵² Access at: <https://www.healthnavigator.org.nz/support/f/family-violence/>

of the Economic Resilience Manager's role, and currently the service is not resourced to offer a dedicated trainer/educator.

Respondents were unanimous there is a clear need for the specialist support provided by the Economic Harm Support Service, and all were eager to see the service continue and expand. However, while respondents saw significant potential for growth, as a charitable organisation, Good Shepherd NZ does not have the resourcing that large commercial entities have, and therefore growth has to be carefully managed.

I love these guys. I think they're awesome. It's great that they're doing it. It's so needed and I'm excited to see it grow. [Participant 1]

They're therapeutic and compassionate but they seem to have an ability to actually make things happen. [Participant 8]

Build capability

Clients have multidimensional and complex challenges that can take months to unpick and identify and negotiate appropriate solutions. The Economic Harm Support Service team requires a specialised skillset that spans three critical and distinct knowledge areas: family harm, financial services, and government. There is a limited pool of people who have experience across these sectors, and who also have the necessary client-facing skills, and the ability to negotiate positive outcomes with creditors. With this in mind, it is important to consider ways to address this, such as training and professional development of internal staff; and building a professional development programme for new staff who may not have all of the necessary skills, but who have the potential and interest to build this knowledge and expertise.



Continue to build relationships

Relationships are a fundamental foundation and the key defining feature of the service. Collegial and co-operative partnerships are much more likely to create positive outcomes for clients, so are critical to the effectiveness of the service. As such, considerable time and effort has been invested into building relationships with a range of organisations and agencies, and these relationships need to be nurtured and maintained.

In a relatively brief period of time the service has developed a solid reputation for providing a quality service for people experiencing economic harm in their intimate partner relationships. It has done this by building strong relationships with social service and family violence agencies, and with banks and other creditors, to work collaboratively to achieve positive outcomes for clients.

The Specialist cannot compel creditors to consider economic harm in their assessment of a client's debt or force them to reduce debt; instead, her role is one of diplomacy and persuasion. By building strong relationships, educating organisations about economic harm and coercive control, and recommending ways they can support victims, the Specialist and Economic Resilience Manager have changed mindsets, and encouraged people and organisations to behave in more socially responsible ways. All respondents said that working with the Economic Harm Support Service, or Good Shepherd NZ more broadly, had informed their understanding of economic harm and their practices in terms of responding to victims of economic harm.

In addition to influencing the practices of client-facing organisations, there needs to be systemic change. There are limits to what the service can achieve, even when working collaboratively with creditors, and it is often the metaphorical 'ambulance at the bottom of the cliff' - stepping in when people have exhausted all other options. To make a real difference to the lives of people experiencing economic harm, there need to be legislative and policy changes that compel agencies and organisations to respond differently and respond better.

Invest in the service

The successful delivery of the service is primarily reliant on the Specialist who provides one-on-one support for clients, manages day-to-day administration of the service, and also develops and maintains relationships with creditors and other agencies.

As the service has grown it has become apparent that more Economic Harm Specialists are required. Demand is already more than one person can effectively manage, and with the likelihood of increased referrals there is a risk clients will fall through the gaps, or the quality of the service will decline.

I think [Economic Harm Specialist] is probably hugely under-resourced. So, I would say there's still people slipping through the cracks – through no fault of anyone but because of lack of resource. [Participant 2]

The key thing is that clients feel heard and that there is follow up. I would hate to see this not happen in future. An increase in demand might mean things slip through the cracks. These clients need extra support – they are extremely vulnerable. They've already had people they trusted take advantage, so they are more at risk. They don't feel in control of their lives, so they need to know that someone is supporting them through the process. [Participant 4]

Futureproof the service

To ensure the sustainability and longevity of the service it is sensible to consider developing a strategic plan and supporting action plan that include the following:

- Target groups (current and potential).
- Opportunities for growth, including groups who might need the service but currently miss out.
- Referral processes and priority referral agencies.
- Resourcing required to meet current demands, and potential future demand if the target groups and/or acceptance criteria are expanded.

- Staff recruitment and retention, and development of supporting documentation such as position descriptions and an Operations Manual.
- Education and training, including current and potential audiences and a timeline/schedule.
- Additional funding sources e.g., charging for the provision of education and training.

Recommendations for specific audiences

The following table provides detailed recommendations for the Economic Harm Support Service, the financial and debt sector, and Government and policymakers.

Audience	Recommendations
Economic Harm Support Service	<p>Develop a strategic plan and supporting action plan that focus on sustainability of the service, and provide clarity around processes, intended outcomes, success/effectiveness measures, and target groups.</p> <p>Explore resourcing options to manage current and potential demand.</p> <p>Explore commercial opportunities for providing services to organisations as part of their corporate responsibility/customer hardship work.</p> <p>Consider developing client acceptance/inclusion criteria so the service is not over-subscribed and/or the quality of service negatively impacted.</p> <p>Consider investing in a data management system and implement consistent data collection to assist with planning and ongoing monitoring.</p> <p>Seek formal client feedback when their involvement with the service ends to assess the extent to which their needs have been met and outcomes achieved.</p>
Financial and debt sector	<p>Limit victims' liability on joint debts to ensure victims of family harm are only responsible for their half of the debt and in cases where a person was coerced to accrue debt, waive their share entirely.* ⁵³</p> <p>Provide information about economic harm and ways to seek help when customers apply for joint financial products.</p> <p>Ensure family violence victims are not put at further risk by bank processes, for example, banks should not require permission from the perpetrator to remove ex-partner's details from joint bank accounts.</p> <p>Explore preventative measures to ensure people are not coerced into taking on individual or joint debt or coerced into acting as guarantors on debt taken on by their partner.*</p>

⁵³ Recommendations that were also identified in the six-month report, or have been adapted from the six-month report, are identified with *.

**Government and
policymakers**

Develop clear guidelines on how to respond appropriately to Protection Orders in relation to clients who have shared debts and/or accounts to ensure that the intent of a Protection Order is upheld, and to prevent further harm.*

Build capability for managers to identify and respond more appropriately to staff affected by economic harm.

Develop clear guidelines about how to respond to customers who disclose they are experiencing family harm, with a focus on what they can do as a bank and refer to an appropriate agency to provide support for other family harm issues.

Specify economic abuse as a standalone form of family violence within the Family Violence Act, alongside psychological, physical, and sexual abuse.

Review opportunities for financial accountability for the perpetrator of harm, including criminalising controlling or coercive behaviours and using the Criminal Proceeds (Recovery) Act 2009 to provide compensation for victims.⁵⁴

Review government policies and practices with an economic harm lens to ensure that victims can access appropriate resources, assistance, and entitlements.*

Provide frontline staff training about the dynamics of family harm and the ways in which economic abuse is used to control intimate partners to ensure improved support for victims.

Provide financial support to recover from the impacts of family violence for those who may have income and assets (and be over the income threshold), but do not have the ability to access them.*

Provide financial support (such as moving costs, bond for rent) for victims of family violence without an expectation that it should be recoverable.

Collect detailed information about economic harm in the New Zealand Crime and Victims Survey to ensure a more comprehensive understanding of the scale of the problem.

Review the CCCFA legislation to ensure it does not disadvantage victims or restrict the support that creditors can offer.

⁵⁴ Coercive and controlling behaviour in family relationships is a crime in the UK, included in the Serious Crime Act 2015. [Surviving Economic Abuse in the UK has identified the opportunity](#) to link this crime with the Proceeds of Crime Act 2002 to compensate victims of economic harm. This should be explored in New Zealand.

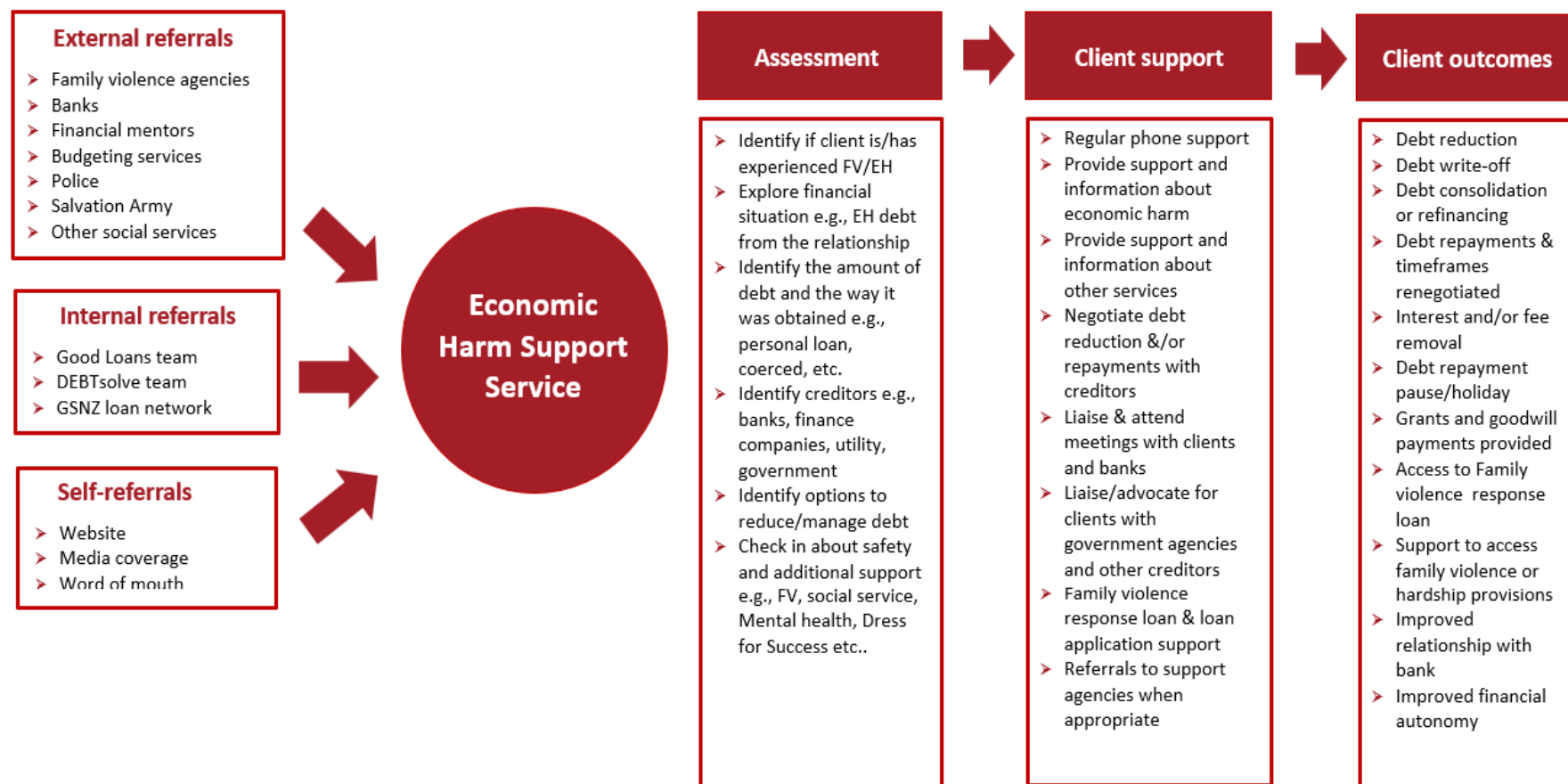
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Appendix 1: Service overview diagram



Positive relationships with creditors, social services, family violence agencies, budget/financial advisors are a critical foundation

Appendix 2: Draft programme logic

Problem	The issue(s) the programme intends to address
Inputs	The resources required to deliver the programme and achieve the intended outcomes
Activities	What the service does
Outputs	What the service will produce / deliver
Outcomes	What the service aims to achieve in the short, medium, and long-term

CLIENT FOCUS					
Problem definition	Inputs / resources	Activities	Outputs	Short-term outcomes	Longer-term outcomes
<p>One in two women in Aotearoa New Zealand experience physical, sexual, or psychological family violence during their lifetime, and economic harm will have occurred in at least 90% of these relationships</p> <p>Family harm contributes to long-lasting financial and economic harm</p> <p>Economic harm creates barriers that prevent people from leaving physically, sexually, and</p>	<p>A free nationwide phone support service for people experiencing economic harm offered five days per week</p> <p>One fulltime economic harm specialist with specific knowledge, expertise, and peer support training in economic harm</p> <p>Resources e.g., Healthy Relationships toolkit and online hub; money and relationships flier; posters for employers</p>	<p>Holistically assess clients' financial and personal wellbeing needs and risks using an economic harm 'lens'</p> <p>Inform / educate clients about their rights, responsibilities, and options</p> <p>Assist clients to unpack their experience of economic harm to identify appropriate responses and options</p> <p>Provide needs-based, one-on-one support for</p>	<p>Number of clients assisted through the programme</p> <p>Agencies who made referrals (range and number)</p> <p>Number of repeat clients</p> <p>Demographics of clients</p> <p>Number and range of government agencies the service worked with to assist clients</p> <p>Number and range of private sector</p>	<p>Clients feel supported and understood</p> <p>Clients are aware of available support and resources and know how to access it</p> <p>Clients have reduced their debt</p> <p>Clients have manageable repayment structures in place</p> <p>Clients have accessed a Family Violence Response Loan</p>	<p>Clients have improved financial wellbeing and resilience</p> <p>Clients are financially independent</p> <p>Clients have increased short and long-term savings</p> <p>Children grow up in an environment of enhanced financial capability and less vulnerability, enabling better health and life opportunities</p>

<p>psychologically abusive relationships</p> <p>Research conducted by GSNZ identified a gap in support for people affected by the often-lifelong financial impacts of family harm</p> <p>One of GSNZ's responses to the recommendations in the report is to pilot an initiative that provides bespoke support to address the financial complexities of family violence</p>	<p>Family Violence Response Loan</p>	<p>clients experiencing economic harm</p> <p>Help clients identify and access appropriate financial options and/or resources</p> <p>Negotiate, broker, and advocate with government agencies (such as Work and Income, Ministry of Justice and IRD), banks and other lenders / creditors to access entitlements, reduce debt and access financial support</p> <p>Where appropriate, refer clients to other social services and support depending on their needs e.g., family violence services, financial mentoring, doctors, lawyers</p>	<p>organisations the service worked with to assist clients (banks, credit agencies and other lenders)</p> <p>Range of assistance / support that clients required and provided</p> <p>Duration of support</p> <p>Debt clients had when they were referred to the EHSS (amount and with whom)</p> <p>Amount of debt wiped and/or reduced</p> <p>Other debt relief achieved (types of relief and amount)</p> <p>Number of clients offered/accessed a Family Violence Response Loan</p> <p>Number of people who accessed online resources</p>	<p>Clients have greater confidence interacting with financial institutions such as banks</p> <p>Clients have more effective management of finances, including savings (within their income)</p> <p>Clients have greater choice and financial autonomy e.g., they have their own bank accounts</p> <p>Clients have reduced stress caused by financial problems</p> <p>Clients feel better equipped to manage everyday situations and are more positive about their lives</p>	<p>Clients and their families experience greater social and economic inclusion</p> <p>Clients gain knowledge needed to make informed financial decisions</p>
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BROADER SYSTEM CHANGE					
Problem definition	Inputs / resources	Activities	Outputs	Short-term outcomes	Longer-term outcomes
Lack of understanding and recognition of economic harm and its impacts mean that it remains invisible and unaddressed, and the consequences are typically long-lasting and compound other social issues	Advocacy and education	<p>Provide training and education to government agencies, banks and other lenders / creditors about economic harm and its impacts</p> <p>Advocate for changes to public policy so that the impacts of economic harm are addressed</p> <p>Advocate for changes to processes so that the impacts of economic harm are mitigated or addressed</p> <p>Raise awareness through social media platforms such as Facebook, LinkedIn, Instagram, Twitter</p>	<p>Number and range of government agencies the service who requested and received training or education</p> <p>Number and range of private sector organisations (banks, credit agencies and other lenders) who requested and received training or education</p>	<p>Government agencies, banks, and other lenders / creditors request meetings with the service</p> <p>Government agencies, banks, and other lenders / creditors request EH training or participate in webinars</p> <p>Government agencies, banks, and other lenders / creditors request EH resources</p> <p>Banks and other creditors' report enhanced understanding of EH and its impacts</p>	<p>Changes to government policies that are harmful (or exacerbate the harm) of those experiencing economic abuse</p> <p>Changes to banks and creditors processes and systems that disadvantage those experiencing economic harm</p>