

Economic Abuse in New Zealand: Towards an understanding and response

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Good Shepherd New Zealand

The Good Shepherd network has been committed, and mobilised, for nearly 200 years; going to some of the most challenging places around the world in order to disrupt the intergenerational cycle of disadvantage and enable fullness of life, especially for women and girls. The Sisters of the Good Shepherd arrived in New Zealand in 1886 to support women and girls who were marginalised, initially by providing a safe place to live for those released from prison, then later by working with the community to address issues such as homelessness, poverty and addiction.

The Sisters have now established a trust to enable that work to be continued by the community into the future via Good Shepherd NZ. Good Shepherd NZ works in the areas of microfinance, financial security and more broadly, financial and social inclusion, working with partners to drive positive change for those who need it most. We draw support from our network, including Good Shepherd Australia New Zealand, and Good Shepherd Microfinance 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.

This research was commissioned by Good Shepherd NZ.

Good Shepherd Australia New Zealand

This research was conducted by Good Shepherd Australia New Zealand (GSANZ). GSANZ is a community services organisation that aims to disrupt the intergenerational cycle of disadvantage, especially for women and girls. GSANZ provides services that address social and economic exclusion including family violence support and refuges, family services, counselling, education pathways for young people, financial counselling and women's financial capability programmes.

A central part of the GSANZ mission is to challenge the systems that entrench poverty, disadvantage and gender inequality. This is done through research, advocacy, evaluations and social policy development undertaken by GSANZ's Women's Research, Advocacy and Policy (WRAP) Centre, which serves the Good Shepherd Network in Australia, New Zealand, and the Asia-Pacific region. The WRAP Centre has published papers on economic abuse, financial security, forced marriage and gender inequity.

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Executive Summary

Introduction

The Good Shepherd network aims to create an emotionally, physically and economically safe world, especially for women and girls. As such, we are interested in, and work with women to build, their security and wellbeing as an essential foundation for a woman's full participation in life.

Violence against women is an issue that every country is trying to address, and ultimately eliminate. Reportedly, one in three New Zealand women experiences physical and/or sexual violence from a partner, known as intimate partner violence (IPV), in their lifetime (Aviva). Approximately half of all homicides in New Zealand are family violence-related, and, per capita, this family violence homicide rate is more than twice that of Australia, Canada, or the United Kingdom. Economic insecurity is one of the key reasons many people do not feel they are able to leave violent relationships, and why some may return to violent partners. Economic insecurity is not only a *consequence* of family violence, but is itself a *form* of family violence (as economic or financial abuse) (Corrie, 2016).

Economic abuse is a specific type of family violence that is "causing or attempting to cause an individual to become financially dependent on another person, by obstructing their access to or control over resources and/or independent economic activity (UN Women, 2012)." Economic abuse is often, but not always, part of a pattern of abusive control that incorporates other forms of intimate partner violence (IPV), including physical, sexual and psychological. However, awareness of economic abuse in New Zealand is quite low, and it has only recently been added to the legislative definition of family violence. This study considers economic abuse, specifically as a form of IPV where men perpetrate violence against women, within the New Zealand context. The purpose of this report is to contribute to a common understanding of economic abuse and grow the knowledge in this area to support effective, evidence-based policy and practice responses.

Research objectives and questions

The objectives of this research were to:

- Gain a more comprehensive understanding about what economic abuse means in the New Zealand economic and social context.
- Scope the regulatory and policy environment as it relates to economic abuse, including:
 - Credit law
 - Family law
 - Income support
 - Community supports
- Gauge the level of understanding of economic abuse, in particular understanding within:
 - Community services
 - Financial institutions and credit providers
 - Government agencies

- Legal support services
- Scope the relevant service provision supporting survivors of economic abuse.
- Identify and provide recommendations on research, policy and service gaps.

Research methodology

A literature and policy review was conducted, covering research and policy relevant to economic abuse in New Zealand. The core findings from the literature and policy review were then presented to key stakeholders in a series of consultations designed to generate information and develop recommendations for the New Zealand context. A total of four consultations were held in Christchurch, Wellington and Auckland, and included representatives from community services, financial institutions and credit providers, government agencies and legal support services. From this series of robust conversations, recommendations were drafted. These were then presented back to a group of women who have experienced IPV and/or economic abuse to provide feedback. This action research process has also created a core group of key stakeholders who now have heightened awareness of the negative impacts economic abuse has on women, as well as a clear understanding of what policy and practice changes can help to mitigate these effects.

Key findings

Understanding and impact

Despite agreement across key stakeholders as to its widespread nature, economic abuse is not thought to be well understood in New Zealand. There is a lack of common understanding or information, leading in turn to a lack of community and cross-sector awareness; and a lack of pre- or post-intervention frameworks to address economic abuse systematically. Neither is the impact of economic abuse, including erosion of confidence and its implications on long-term financial, emotional and children’s wellbeing, thought to be understood.

Economic abuse is seen as an emerging but as yet largely unaddressed form of abuse in New Zealand. It is slowly gaining visibility following a greater emphasis on and understanding of family violence, in which cross-government work has raised awareness and improved responses.

Participants identified a number of interpersonal and structural factors that contribute to a lack of awareness of economic abuse, and complicate effective responses:

- **The taboo nature of discussing both money matters and domestic violence:** it is difficult for women to speak of either their financial experiences or experiences of domestic violence when there is a culture of silence on these topics.
- **Patriarchal and cultural systems and expectations:** including cultural norms and beliefs that looking after money is a male responsibility as the “head of the house,” while women look after children from pregnancy through to adulthood and beyond.
- **Financial systems:** a culture of ‘easy credit’ and its availability, and male partners doing ‘cash jobs’ to avoid financial childrearing responsibilities.

- **Inadequate legal and other reforms:** Women experiencing economic abuse have not benefitted from previous reforms to legal and government agency systems.

In some cases, refuge or other family violence staff, such as financial mentors, workers in Work and Income, and some emerging practice responses by some banks were cited as good examples of workers who could identify economic abuse and attempt to respond. However, participants felt the lack of awareness across all sectors led to a fragmented and frustrating response, which in many cases worsened the financial and social challenges of those impacted by economic abuse.

“Although community family violence services have a better level of understanding to help people recognise that economic abuse may be happening, we are not always sure what to do with the information to assist the woman to redress the problem.”

- Research participant

Research participants named specific and extensive interpersonal and structural gaps in responding to the problem. Of importance is that at all stages of intervention, the onus is on the woman to prove that economic abuse is occurring; and this in itself provides a challenge. Economic abuse is intended to limit financial and other forms of agency, while navigating a fractured system also creates emotional, physical and financial drain. Most often the evidence, or the resourcing to obtain it, is not generally or readily available to women.

A lack of clear definition, effective legislation and coordination across sectors has resulted in poor identification, protections and redress. In some cases, legislation can exacerbate the problem. Specifically, changes to the family justice system mean women are often facing their abusers in court without proper legal representation. Perpetrators can also use the court system to continue to inflict economic abuse on ex-partners through protracted legal proceedings.

Victims of economic abuse are subject to a range of negative outcomes. These can include poverty; debt, including debt that is itself a form of economic abuse and debt accrued from predatory lenders in order to make ends meet; homelessness; reduced employment or interrupted employment; difficulty in caring for or maintaining custody of children; and reduced access to mainstream financial resources. Unlike other forms of IPV, economic abuse can continue long after the relationship has ended. The negative outcomes for mothers and children can reach across the entire lifespan.

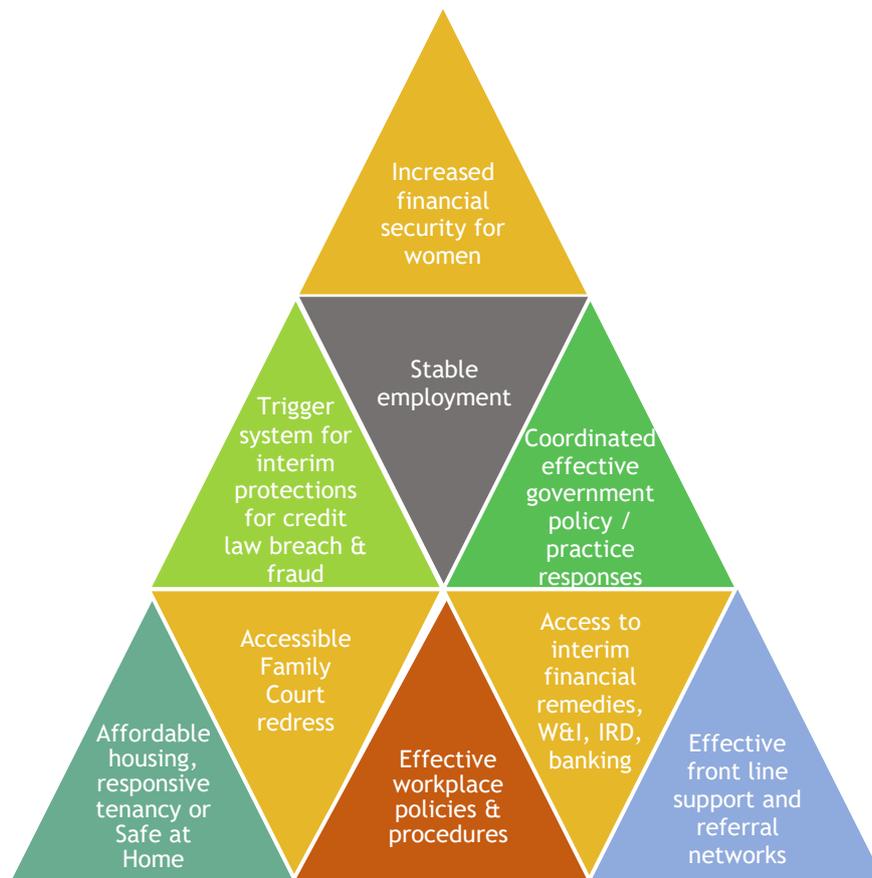
Developing an approach to economic abuse

Eliminating economic abuse will require a comprehensive, cross-sector approach, guided by people with lived experience, to examine and plan to address the underpinning historic, cultural and gender specific circumstances and attitudes that impact on women’s personal vulnerability to, and experiences of, economic abuse. This approach will identify and address structural factors, including legal, political, policy and practice approaches towards economic abuse, with an emphasis on co-

designed, culturally relevant and responsive services that recognise the strengths and aptitude of women with lived experience.

Figure 2 provides an indication of the factors and responses to be considered, based on research findings, for an effective response to economic abuse. However, response is only a part of the solution, albeit an important part. Prevention and building recovery post-abuse are critical in order to minimise the incidence of economic abuse, while supporting recovery, both financially and socially.

Figure 2: An enhanced response system for victims of economic abuse



Coordinated response

Due to the nature of economic abuse, it requires an informed, coordinated response that starts with a knowledgeable workforce that can identify it when interacting with clients. Sectors in the front line include family violence services, legal services, banks, utility companies, police, Family Court, Work and Income, and budgeting services/financial mentors. Additionally, such initial contact must incorporate a culturally specific lens. Community-facing campaigns can assist women to identify their own experiences as economic abuse, much as the successful 'It's Not OK' campaign has done for family violence more generally.

Recognition

Further, while it is an important step that economic abuse is now formally recognised in the Domestic Violence Act, it should be recognised as a form of abuse in its own right rather than a subset of psychological abuse; this will allow for holistic and appropriate responses that extend far beyond the psychological harm that economic abuse inflicts to address practical matters of financial security. Key participants indicated that, while forms of economic abuse are often suspected or noticed by officials, there is a lack of referral pathway.

‘No wrong door’

A ‘no wrong door’ approach was identified by key participants as an effective practice response to people experiencing economic abuse. Ideally, women could access information and support through a number of ‘touch points,’ including universal services, financial institutions, police, legal or court interactions, housing, family violence, or culturally specific services. This approach requires a targeted response that supports community and workforce capacity-building through shared awareness, information and a common language.

Lived experience

Any process should continue to draw on the lived experience of women and others affected, through consultation and co-design. Approaches should generate community awareness and provide a clear avenue for cross-sector involvement and support, while considering both short and long term outcomes for those affected.

Trialling new initiatives in local areas

Trialling new initiatives should be supported by locally-based cross-sector agencies, using flexible approaches to highlight legal and service response gaps and remedies, and a co-design component to ensure outcomes for victims/survivors are positive. This would support ‘on the ground’ learning and adaptation and potentially mitigate untoward/unplanned impacts of changed policy responses. Pilots could be scaled up or adapted for specific localities.

Recommendations

The framework on the following pages summarises this report’s key themes and recommendations within a practice framework, from prevention through to post-response recovery, taking into account interpersonal and structural contributors.

| Interpersonal and community responses | | |
|---|---|--|
| Prevention | Early intervention and initial response | Recovery and resilience building |
| <p>Building community financial and relationship awareness</p> <p>Involving people with lived experience in developing information, to be provided:</p> <ul style="list-style-type: none"> • In schools – for parents, teachers and children • Through community awareness campaigns • Using cross-sector information for provision to all clients - risks and supports • Using culturally specific approaches in communities, families • Focusing on underserved communities • By financial mentors and trainers in workplaces for employee capability | <p>Universal support services</p> <ul style="list-style-type: none"> • Capacity building for ‘first contact’ services (doctors, maternity and child health services, schools etc) - awareness, identification skills and information on options for access to early redress • Peer to peer supports, online and face to face <p>Workplaces</p> <ul style="list-style-type: none"> • Employer capacity building, support and incentives to develop flexible policy and procedure • Employee training and support to access employer provisions • Local trials to determine gaps and effective practice • Good practice information sheets and checklists | <p>Financial capability</p> <ul style="list-style-type: none"> • Continued financial mentor/dedicated financial capability support to increase financial wellbeing knowledge, confidence and behaviours • No and low interest loans • Matched saving schemes • Financial coaching – families and individuals • Money Mates groups • Integrate family violence perspective into financial capability building work <p>Social and peer support</p> <ul style="list-style-type: none"> • Peer to peer • Facilitated face to face • Social media groups • Culturally specific • Strategies for underserved communities <p>Combined financial and social wellbeing</p> <ul style="list-style-type: none"> • Mentoring and coaching approaches. |
| <p>Data collection – impact on increased community and service provider knowledge of economic abuse; effectiveness of awareness training.</p> | | |
| <p>Examples of existing approaches and resources</p> <p>Economic Abuse Reference Group, Victoria, Australia https://earg.org.au/</p> <p>“About Us” Surviving Economic Abuse website, UK http://survivingeconomicabuse.org/</p> <p>Family financial coaching, Vaka Tautua https://www.vakatautua.co.nz/financial-literacy-for-pacific-families</p> <p>Financial mentors http://www.nbfct.com/</p> <p>Shine DVFREE Tick http://www.dvfree.org.nz/</p> <p>“It’s Not OK”, MSD http://areyouok.org.nz/</p> <p>Women’s Refuge Responsive Workplaces https://womensrefuge.org.nz/responsive-workplaces-family-violence-your-organisation/</p> <p><i>The Voices of People in Hard-to-Reach Communities Report</i>, 2017: Ministry of Social Development</p> <p>NILS no interest loans http://nils.org.nz/</p> <p>StepUP low interest loans http://stepuploan.org.nz/</p> | | |

| Structural responses | | |
|---|---|---|
| Prevention | Early intervention and initial response | Recovery and resilience building |
| <p>Across sectors</p> <ul style="list-style-type: none"> • Cross-sector awareness training for shared understanding, shared language and approach to provision of information and support, identification of risk and strength based approaches to support | <p>Legal aid</p> <ul style="list-style-type: none"> • Training to support legal aid information provision to clients re costing model and options <p>Across sectors</p> <ul style="list-style-type: none"> • Cross-sector workforce capacity building in awareness, and strength-based, consistent first response options: family violence services, financial mentors, police, legal and court, W&I, IRD, family support, drug and alcohol, etc. | <p>Across sectors</p> <ul style="list-style-type: none"> • Building capacity of cross-sector staff to continue to work collectively to support recovery from economic abuse through reference groups, ongoing professional development • Encourage and facilitate longer term support provision to women and children |
| <p>Data collection – Before/after surveys of awareness, gaps, skills, knowledge and confidence of workers, further support or information needed.</p> | | |
| <p>System review</p> <ul style="list-style-type: none"> • System review and redress for gender bias, and legislative, policy and implementation approaches that fail to respond to, or further entrench, economic insecurity | <p>Legislation and legal</p> <ul style="list-style-type: none"> • Amend the Domestic Violence Act to recognise economic abuse independently of psychological abuse • Examination of Family Law reform impacts, credit and tenancy law and implementation, and other relevant legislation from an economic abuse perspective • Implement provisions in the Domestic Violence—Victims' Protection Bill <p>Policy and processes</p> <ul style="list-style-type: none"> • Review joint account and debt initiation and recovery processes for economic abuse: including utilities & telecommunications, fines, financial institutions, tenancies, schools • Training to financial institutions, utilities and other relevant agency staff on awareness, identification and responses to economic abuse • Increase and strengthen housing responses such as Safe at Home | <p>Collaborative practice</p> <ul style="list-style-type: none"> • Continue to build on cross-sector consultative approaches, systems and legal frameworks to work collectively to support recovery from family violence and economic abuse • Research on progress and impacts • Trial new evidence based and co design support approaches to build financial skill and confidence. |
| <p>Data collection – examination of gaps, recommended improvements, other models, potential implications of systemic change, stakeholder awareness and implications.</p> | | |
| <p>Examples of existing approaches and resources</p> <p>Commerce Commission and Building Financial Capability Charitable Trust NZ resources Economic Abuse Reference Group, Victoria, Australia https://earg.org.au/ “About Us” Surviving Economic Abuse website, UK, http://survivingeconomicabuse.org/</p> <p style="text-align: right;"><i>Corrie, T, 2016: Restoring Financial Safety: Legal Responses to Economic Abuse, GSA NZ.</i> https://www.goodshep.org.au/media/1220/restoring-financial-safety-legal-responses-to-economic-abuse-web.pdf</p> | | |

1 Introduction

1.1 Background

The Good Shepherd network aims to create an emotionally, physically and economically safe world, especially for women and girls. As such, we are interested in, and work with women to build, their security and wellbeing as an essential foundation for a woman's full participation in life.

Violence against women is an issue that every country is trying to address, and ultimately eliminate. Reportedly, one in three New Zealand women experiences physical and/or sexual violence from a partner, known as intimate partner violence (IPV), in their lifetime. Approximately half of all homicides in New Zealand are family violence-related, and although New Zealand Police attend a family violence situation every six minutes, they estimate that only 20 percent of incidents are reported to police (Aviva). This family violence homicide rate is per capita more than twice that of Australia, Canada, or the United Kingdom.

Economic insecurity is one of the key reasons many people do not feel they are able to leave violent relationships, and why some may return to violent partners. When women do leave family violence, it is much more difficult for them to recover financially. Research indicates that:

- Victims of domestic and family violence often have significantly reduced assets post-separation (Braaf & Barrett Meyering, 2011).
- Abuse erodes victims' sense of their financial capability and ability to make financial decisions (Ibid.).
- Victims often inherit and pay for jointly accumulated relationship debts when the relationship ends (Corrie & McGuire, 2013).
- Victims are more likely to be reliant on income support after experiencing domestic and family violence (Sharp, 2008).

Economic insecurity is not only a *consequence* of family violence, but is itself a *form* of family violence (as economic or financial abuse) (Corrie, 2016), where there is a deliberate strategy to keep the victim economically unsafe in order to control them. UN Women describes economic abuse as a specific type of family violence that is "causing or attempting to cause an individual to become financially dependent on another person, by obstructing their access to or control over resources and/or independent economic activity (UN Women, 2012)."¹ Economic abuse is often, but not always, part of a pattern of abusive control that incorporates other forms of IPV, including physical, sexual and psychological. However, awareness of economic abuse in New Zealand is quite low, and it has only recently been added to the legislative definition of family violence. Understanding the impact of violence, compared to the specific act of economic abuse as a subset of family violence, both within and after the separation of a relationship, is complex. Economic abuse often, but not

¹ Financial abuse is more narrowly defined as relating directly to money such as stealing money, failing to repay money or demanding money (New Zealand Government). Economic abuse encompasses the much wider concept of access to all economic resources, which includes money, as described here using the definition from UN Women.

always, co-exists with other forms of abuse, including physical, sexual and psychological, and forms a pattern of coercive control over the victim (Adams, Sullivan, Bybee & Greeson, 2008).

Research conducted in Australia suggests that, although economic abuse is a recognised form of family violence, it has taken time for the concept to be broadly understood (Corrie & MCGuire, 2013). It also suggests that the existing remedies dealing with the issue need to be improved and expanded. The intersections of credit law and family law, of civil and criminal justice systems, and of family violence and financial supports create a complex challenge for women experiencing abuse.

While work has been done in Australia and internationally to understand economic abuse, less has been done to date in New Zealand. This study considers economic abuse, specifically IPV where men perpetrate violence against women, within the New Zealand context. The purpose of this report is to contribute to a common understanding of economic abuse and grow the knowledge in this area to support effective, evidence-based policy and practice responses.

1.2 Research objectives and questions

The objectives of this research were to:

- Gain a more comprehensive understanding about what economic abuse means in the New Zealand economic and social context
- Scope the regulatory and policy environment as it relates to economic abuse, including:
 - Credit law
 - Family law
 - Income support
 - Community supports
- Gauge the level of understanding of economic abuse, in particular understanding within:
 - Community services
 - Financial institutions and credit providers
 - Government agencies
 - Legal support services
- Scope the relevant service provision supporting survivors of economic abuse
- Identify and provide recommendations on research, policy and service gaps

The research questions were:

- What is the level of understanding of economic abuse as a form of family violence in New Zealand?
- What are the relevant service and policy responses?
- Where are the (if any) gaps within this context?

- How can gaps in services and policy responses be resolved?

Our aims for the project were to increase understanding of economic abuse in the community, government and corporate sectors in New Zealand, including how the response to economic abuse fits within current family violence responses; and to support further development of coordinated service and policy responses to specifically address economic abuse.

1.3 Methodology

1.3.1 Grounded Theory Research

Grounded theory research was used to gather data about economic abuse in New Zealand. Grounded theory is a qualitative research methodology that aims to discover what a phenomenon looks like from the perspective of key people – or participants, as we call them here – in the field. In this case, initial consultations aimed to discover what economic abuse looked like from the perspective of key participants across government, financial institutions, family violence and other community sector support providers, academics and other relevant sectors.

Based on this grounded theory approach, conversations supported the research process, to help determine barriers faced by women who have experienced economic abuse, and to identify what can be done to address these barriers.

The project included:

- A literature, policy and legislation review
- A series of consultations
- Draft recommendations presented to a small forum of women who have experienced economic abuse or family violence, now trained as peer mentors, who provided their feedback on the findings
- A final report outlining forum and consultation findings and recommendations

1.3.2 Action Research

Action research involves creating knowledge through action. It is often utilised when research is focussed on addressing a practical problem; in this way, some knowledge and progress are made via the research process itself, in addition to disseminating the findings. The action research components in this project involve action, analysis, critical reflection and advocacy.

In this project, the action research involved conducting cross-sector consultations about economic abuse, which were guided by a comprehensive literature and policy review. Importantly, the research process also moved beyond research and policy to incorporate the lived experiences of New Zealand women who have encountered economic abuse and/or IPV first-hand.

The cross-sector consultation helped to explore the research questions, raise awareness of the impacts of economic abuse, and promote collective analysis and action around the issues. The research design has also created a network of informed and interested stakeholders who are now better placed to work together in order to address the findings from the research.

This report aims to inform policy and practice responses, which over time can be further reviewed for success in achieving intended outcomes.

1.3.3 Literature and policy review

The first stage of this research was to review recent literature, policy and legislation relating to economic abuse in New Zealand in order to understand:

- A broad overview of family violence and financial wellbeing in New Zealand.
- Existing research into the prevalence and impact of economic abuse in New Zealand.
- Who the key research and policy contacts are in New Zealand in relation to economic abuse.
- The regulatory and legal environment in New Zealand in relation to economic abuse.
- The ways in which economic abuse is perpetrated in New Zealand.
- The legal remedies and community supports available for survivors of economic abuse in New Zealand.

Key findings from the review were turned into a discussion paper to guide the consultations and provide a framework for Stage Two of the research.

1.3.4 Community consultations

This stage of the research involved scoping and holding community consultations; specifically, the researchers:

- **Invited a wide range of potential stakeholders** to engage in the project, focussing on those who may see incidences of economic abuse through their work within:
 - Community services
 - Financial institutions and credit providers
 - Government agencies
 - Legal support services
- **Hosted consultations** in Christchurch (1 – 14 people), Wellington (2 – total of 23 people) and Auckland (1 – 19 people) in September 2017. These consultations included community sector, Māori and Pacific community representatives, government, academic, philanthropic, legal and corporate stakeholders. Discussions focussed on the key findings developed from the literature and policy review, providing an opportunity for key participants to give input and information in response to the research questions. A list of the organisations that were represented is attached as Appendix Two to this report.

1.3.5 Consultation - women with lived experience

In December 2017 a consultation was held with a small group of women graduates from the peer support training programme at Aviva in Christchurch. The aim of this consultation was to seek

feedback on the initial findings, and draft recommendations, with women who had experience of IPV and/or economic abuse.

1.3.6 Final report and distribution

This document is the final report, incorporating a summary of the literature and policy review, data from consultations, as well as further feedback provided by participants and other parties unable to attend the consultations.

This report includes recommendations, and as requested by several of the consultation attendees, a link to some of the work that has been completed in Australia. Wherever feasible, recommendations have been framed to be consistent with the comprehensive cross-sector work already being led by the Ministry of Justice and Ministry of Social Development.

This report will be distributed to all key participants who contributed their knowledge and expertise, and will also be made widely available to other key people and agencies. We aim for the report to provide a tool and framework for further policy and practice development.

1.3.7 Limitations – what we didn't do

This report provides a point in time snapshot. While we have made every effort to be inclusive and to uncover the important work being done across New Zealand, there will be initiatives that we have missed. Likewise, we attempt to capture the conversations and context of the lively discussions held during our consultations through providing representative quotes. However, there may be some that have been missed.

In line with our mission, this work focusses primarily on women. While we acknowledge that men also experience economic abuse, often co-occurring with emotional abuse, this report did not aim to explore the issue from a men's perspective.

This research has focussed primarily on IPV as a form of family violence, but does not try to unravel the context of same-sex as opposed to heterosexual economic abuse, and does not specifically address intergenerational abuse or elder abuse. However, we expect some of the remedies that we suggest will also benefit people in a range of relationships and situations, as an inclusive step forward towards a more just society.

We have made no attempt to quantify the extent of economic abuse in New Zealand. The research does not focus on specific demographics within the breadth of the women who may be particularly vulnerable to economic abuse. Several of these demographics, including women with chronic health, alcohol and drug dependence, mental illness, disability, of non-Anglo Saxon culture, and at different life stages, have been cited through the literature and policy review and consultations.

The issue of debt from gambling, or the role that gambling and other addictions may play in a perpetrators' abuse, was not recorded in consultations. This may require further consideration.

This study did not seek to focus extensively on recommendations for preventative or longer-term resilience building activities for women and their children post-economic abuse. While some practice suggestions are included here, these distinct areas remain pieces of the whole, which should be further explored.

Impacts and implications for children who are victims of economic abuse is another area not covered by this research and where further research and recommendations may be advised.

2 Summary of the literature and policy review

The literature and policy review outlines recent literature, policy and legislation relating to economic abuse in New Zealand. This section summarises the key findings from the review - the complete review is attached as Appendix One to this report.

The review formed the basis to guide the cross-sector and other consultations and provided the framework for Stage Two of the research. The review is deliberately New Zealand-centric, although recent publications from other countries have been drawn on to provide further understanding of some of the research published from the New Zealand context.

2.1 Definitions and concepts

2.1.1 Economic abuse

Economic abuse can take on many different forms:

- **Economic abuse as a form of structural abuse**
In the form of structural abuse, economic abuse is experienced as a result of differential opportunities across genders, ethnicities or sexual orientations (Farmer et al., 2006).
- **Economic abuse as a form of interpersonal abuse**
Alternatively, economic abuse can occur at an interpersonal level where a person is forced to work against their will, through modern-day slavery, child trafficking and other forms of human rights injustices (UNODC, 2017).
- **Economic abuse in families**
Similarly, economic abuse can exist at the familial level, when member(s) of a family limit other member(s) use of, and access to, financial resources. Such experiences are most frequently documented within the elder abuse literature (Davey & McKendry, 2011), but more frequently economic violence is also being considered as part of IPV (UN Women, 2012).

2.1.2 Intimate partner violence

Intimate partner violence (IPV), is “a pattern of assaultive and coercive behaviors, including physical, sexual, and psychological attacks, as well as economic coercion, that adults or adolescents use against their intimate partners” (UN Women, 2012). IPV is a gendered issue. While men can experience violence at the hands of their female partners, in New Zealand as globally the majority of IPV is inflicted by males against their female partners (Family Violence Death Review Committee, 2014). There is also evidence from Australia that women are victims of economic abuse at twice the rate that men are (Kutin et al., 2017).

Reported rates of IPV and child abuse and neglect (forms of family violence that have been the most well researched) in New Zealand are alarmingly high. When using the International Crime and Victimization Survey as a consistent data measurement tool for which to compare across countries, the rate of IPV experienced by New Zealand men and women in the previous 12 months exceeded

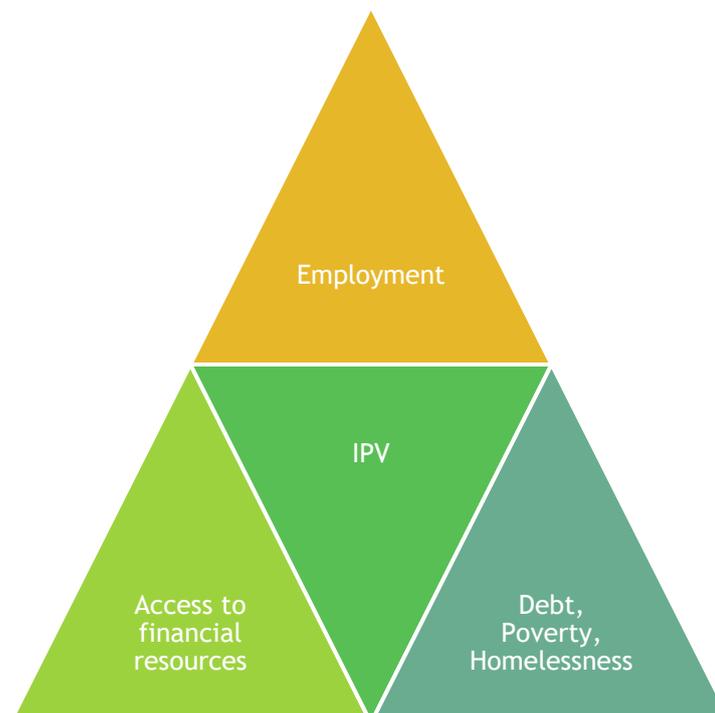
that of all other countries in the OECD (OECD, 2013). Rates of child death due to negligence, maltreatment or physical assault, for children aged 0-19 were 18th out of 35 countries (Ibid., 2013). When using the World Health Organisation’s Violence Against Women (WHO VAW) survey or other national surveys with specific violence against women modules, UN Women reported that past year and lifetime prevalence rates for physical (30 percent lifetime, 5 percent past 12 months) or sexual IPV (14 percent lifetime, 2 percent past 12 months) for New Zealand women were higher than all other developed countries (UN Women, 2011).

2.2 Prevalence and impacts of economic abuse

There is a dearth of research describing the prevalence and impact of economic abuse in New Zealand. Of the studies that have been undertaken, the focus has often been on the impact of IPV on employment however, in the process, these studies have also described one component of economic abuse – how it negatively impacts a woman’s ability to be financially independent. There are other forms of economic abuse beyond impacts on employment, including manipulating or restricting access to family financial resources, placing debt in the victims’ name, and withholding access to resources when a woman attempts to leave a violent relationship (Corrie & McGuire, 2013). Women who are experiencing IPV may prioritise their safety over their right to their own property, and returning to retrieve such property may place them at risk of experiencing further violent acts (Towns, 2014).

Traditionally, these forms of economic abuse have been observed as an *outcome* of IPV experience. However, with increased understanding of the many forms that economic abuse can take, they are more commonly being considered as *components* of systematic abuse (and therefore, components of IPV, **Figure 1** below). As such, studies that have described the economic impact of IPV are included here.

FIGURE 1: INTERACTIONS BETWEEN ECONOMIC ABUSE AND ECONOMIC OUTCOMES OF IPV



The National Collective of Independent Women's Refuges (Women's Refuge) conducted an online survey of women who self-identified as having experienced economic abuse (National Collective of Independent Women's Refuges Inc., 2017). Four hundred and forty-five women chose to respond to the survey. No data was available on the prevalence of economic abuse from this survey, as only women who had experienced economic abuse were invited to take part. However, the research provides insights into the ongoing effect of economic abuse. For example, the women who took part found themselves getting into debt to provide for themselves or their children, particularly if their partners had been repeatedly taking their allocated household money for food, baby formula and bills to use for their own purposes. Increased debt created long-term issues, for example adversely impacting on the quality of housing available after exiting the relationship.

2.2.1 Employment

In 1999, Tania Pouwhare conducted a qualitative investigation of the effect of IPV on Māori women's employment opportunities. The violence experienced by participating women severely impacted on their ability to seek and retain employment and to perform in the workplace (Pouwhare, 1999). Of note is that the majority of participants in this study were the sole supporters of their family or household. The economically abusive tactics that the abusers employed included renegeing on promised childcare, harassing women at work, threatening colleagues, and burning work clothes. Further, women reported being expected to conform to rules set by their partners about the conditions or hours of work, or could not take up opportunities for training or promotion. In all of the studies described, the economically abusive acts were part of an overall pattern of physical, sexually, and/or emotionally abusive behaviour that the women were experiencing.

Raynor-Thomas and colleagues (2016) reported that over one-third of domestic violence victims/survivors indicated that experiences of violence negatively impacted on both their ability to get to work and to perform their duties to a high standard, while half indicated they had taken time off due to the violence. The primary cause of missed work was physical injury or restraint, followed by fear of leaving child/ren with the abuser and having transportation options removed. Days missed were attributed to health/medical reasons (52 percent), attending counselling sessions (49 percent), attending appointments of court (53 percent), and moving house (28 percent). Additionally, this research found that many employers do not recognise experiences of violence as a workplace issue, which limits the options for victims/survivors (Rayner-Thomas et a., 2016).

From the Women's Refuge survey, less than half of respondents who had worked full-time prior to the relationship sustained full-time employment during the relationship:

- Many respondents spoke about being forced to quit, or having their employment situations made untenable by the abuser.
- Tactics used included:
 - Insisting all money was transferred to the abuser's account and then withholding money for essentials such as clothing or sanitary items.
 - Sabotaging methods of transport to get to work: selling the car without permission or emptying the petrol tank.
 - Spreading rumours about misconduct to the victim's colleagues.

- Giving women bruises that made them too ashamed to attend work.
- Damaging their work property intentionally.
- Threatening them with violence if they didn't resign or change jobs.
- Telling them that 'good' parents/partners would stay home.
- Being forced to work for their partners for little or no pay.

Abusive partners routinely forced victims to cede all control of their finances or the money was often taken forcibly or deceitfully. The tactics described in Women's Refuges' work were similar to those described by Rayner-Thomas, who also reported that many respondents to her 2013 survey of the Public Service Association were threatened with, or actually experienced, violence to prevent them from getting to work (Rayner-Thomas, 2013). Rayner-Thomas also described a pattern of being harassed through phone calls, emails or text messages and being stalked while at work.

2.2.2 Structural inequalities

Although the current review provides an overview of economic abuse from an IPV perspective, an understanding of the wider structural inequalities within which this is experienced may serve to highlight why economic abuse could differentially impact on various demographics in New Zealand.

Like many western societies, New Zealand is patriarchal. Cultural norms around the role of women in society continue to exist, and while there have been some advances, New Zealand women continue to experience lower employment rates and lower median wages than New Zealand men. When they are employed, they face additional barriers to pay equity, including being over represented in precarious and low-paying jobs such as clerical or sales occupations (Stats NZ, 2015).

These factors are of specific concern for women who are more likely to be on lower incomes, including Māori, Pacific Peoples, migrant, and solo mothers. At an international level, the United Nations has highlighted the unequal distribution of paid and unpaid work and the implications of this to economic resources and employment opportunities (United Nations, 2009).

2.2.3 Convergence of disadvantage

Concurrent with global trends (Garcia-Moreno et al., 2005), there are ethnic and socio-economic disparities in New Zealand women's exposure to IPV. From a cross-sectional, representative study of 2,855 New Zealand women (Fanslow & Robinson, 2004), it was estimated that the lifetime prevalence of physical and/or sexual IPV among Māori women (57.6 percent) was significantly higher than that of Pacific women (32.4 percent) or European/Other women (34.3 percent). Unpublished data from the New Zealand Violence Against Women study has also revealed that where the household income was less than \$25,000, 54 percent of women had experienced physical or sexual IPV in their lifetime, compared with 26 percent of women whose household income was greater than \$100,000.

As well as the relationship between income and unemployment with lifetime experience of IPV, low income and unemployment are significantly associated with current (occurring in the past 12 months) physical and/or sexual violence victimisation for New Zealand women. These relationships continued to hold after adjustment for exposure to violence as a child, other experiences of physical or sexual violence over the age of 15 years, and problem alcohol consumption. While correlational, it

is difficult to disentangle the direction of association between economic security/financial stress and IPV experience.

IPV can impact on employment by both direct means (inhibiting access to employment) and indirect means (increased absenteeism, tardiness and ability to maintain employment). Therefore, the association of employment with reduced likelihood of experiencing IPV may be reflective of a more egalitarian relationship rather than the protective nature of employment *per se*, where the roles of each partner are not so tightly bound by social norms, and thereby reducing power imbalances (Heise, 2011).

2.3 The regulatory and legal environment

2.3.1 The Domestic Violence Act

In 1995, following intense pressure from women's groups, the media and commissions of enquiry, the Domestic Violence Act (1995) (DVA) was introduced in New Zealand, with the objective to reduce and prevent violence (physical, sexual, or psychological violence) in domestic relationships. Specific mention of economic abuse as a form of psychological violence occurred in 2013 following the passing of an amendment to the DVA. The definition of violence in Section 3 of the Act now reads:

- (a) physical abuse:
- (b) sexual abuse:
- (c) psychological abuse, including, but not limited to, -
 - i. intimidation:
 - ii. harassment:
 - iii. damage to property:
 - iv. threats of physical abuse, sexual abuse, or psychological abuse:
- (iva) financial or economic abuse (for example, denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education):
- v. in relation to a child, abuse of the kind set out in subsection (3).

In discussing the importance of acknowledging economic abuse through legislative means, the then head of Women's Refuge, Heather Henare, asserted that the change would make it easier for women to recognise economic abuse as a true form of abuse. "A person can be living in that kind of environment, under extreme pressure and stress all the time, but not consider themselves to be abused, because it was not specifically recognised. (Trevett, 2012)."

2.3.2 Family Court

A year after the Domestic Violence Amendment Act was enacted, reforms for the New Zealand Family Court were also implemented. Concerns were raised at the time of implementation of the reforms, and continue to be raised, about their success or whether the reforms have introduced a two-tiered system for those who are able or who are unable to afford legal advice. Further, because counsel aren't involved until later in the proceedings, judges are required to work with litigants with

no experience in legal processes and who could not be expected to understand procedural provisions (New Zealand Law Society, 2015).

As highlighted above, compared with men in New Zealand, a smaller proportion of women are employed, and for those who are a gender-based pay gap exists. As such, it is feasible to expect that the changes to the Family Court have had a disproportionately negative effect on women as compared with men.

2.3.3 Credit and debt regulation

Questionable lending practices (including ease of access to money, high interest rates and targeting low socio-economic populations) of some financial institutions have been highlighted as a key determinant of entrapping vulnerable populations in an ongoing spiral of debt (Garden et al., 2014).

In response to a growing awareness of some of these questionable practices, the New Zealand government introduced the Credit Contracts and Consumer Finance Amendment Act (2014).

In conjunction with the Act, the Ministry of Business Innovation and Employment released the *Responsible Lending Code* to provide guidance about the implementation of the Act (Minister of Commerce and Consumer Affairs, 2015).

The Act allows for hardship provisions that must be considered by the lender in the process of loan repayment. The Act also prevents oppressive loans – those that are “harsh, unjustly burdensome, unconscionable, or in breach of reasonable standards of commercial practice” (Commerce Commission, 2016a). However, despite the changes being made, evidence exists that people in areas of high poverty continued to be targeted by some lenders, and interest rates continued to be excessive when borrowing from such “loan sharks” (Ratley, 2015).

2.4 A way forward

2.4.1 Domestic Violence – Victims Protection Bill

Economic abuse impacts on a woman’s ability to financially support herself, through limiting access to family finances and income generating activities; for example, bruising on the face or other predominant parts of the body resulting from physical violence can reduce a woman’s ability to work or reduce the likelihood of her presenting for work (Rayner-Thomas et al., 2014). In an effort to acknowledge this, and to address other ways in which intimate partner violence interacts with a woman’s ability to work, Green MP Jan Logie has sponsored the *Domestic Violence-Victim’s Protection Bill 2016* (Parliament of New Zealand, 2016).

The Bill provides for the amendment of:

- The Domestic Violence Act (1995) to more clearly define the term “victim of family violence”.
- The Employment Relations Act (2000) to provide for flexible working arrangements and prohibit discrimination on the grounds of being a victim of domestic violence.

- The Health and Safety at Work Act (2015) to require people conducting a business or undertaking to have policies on handling situations arising from the hazard of a worker suffering domestic violence.
- The Holidays Act (2003) to allow victims of domestic violence to request domestic violence leave.
- The Human Rights Act (1993) to prohibit being a victim of domestic violence as grounds for discrimination (Logie, 2016).

At the time of writing, the Bill is in front of the Justice and Electoral Select Committee, and has had mixed reviews from Members of Parliament. Former Minister for Workplace Relations, Michael Woodhouse, felt that the extra leave required by the Bill would have significant costs attached. In contrast, ANZ Bank, which has offered special leave to staff members affected by domestic violence, has suggested that the benefits of providing such leave outweigh the cost of losing staff, poorer performances and disengagement (Bradley, 2017).

In line with these developments, the Human Rights Commission launched a campaign to address family violence in the workplace, by increasing knowledge and understanding in New Zealand businesses (Human Rights Commission, 2017).

2.4.2 Community responses

Increasingly in New Zealand, private companies are developing their own policies to respond to family violence as it may manifest within the workplace. Although these policies do not specifically relate to economic abuse, increasing acknowledgement of the impact of family violence on work productivity and staff wellbeing may potentially lessen the perpetrator's reach. Workplaces that already have workplace policies and provide workplace support for employees who are directly affected by family violence include ANZ, Countdown, Family Planning, The Warehouse Group, the University of Auckland and the Government Communications Security Bureau (New Zealand Family Violence Clearinghouse, 2017b).

Non-government service providers (NGOs), sometimes in collaboration with government agencies, are increasingly working toward providing practical support for women leaving violent relationships. Programmes such as Auckland-based NGO Shine's 'Safe@Home' focus on making homes safe for women and children, to eliminate the emotional and financial strain of leaving their homes and communities in order to become safe.

2.4.3 Next steps

In order to properly understand, and hence better respond to, economic abuse, there needs to be greater community awareness of the issue. There also needs to be an integrated response that involves government, social service agencies, academia, communities and businesses.

This literature and policy review highlights that there are many intersects between IPV and economic insecurity, and that the issue of economic abuse is emerging in New Zealand as a significant problem.

3 Insights gained from consultations

Key findings from the literature and policy review provided the catalyst for a series of participant workshops across New Zealand. These consultations aimed to discover what economic abuse looked like from the perspective of key participants across government, financial institutions, family violence and other community sector providers, academics and other relevant sectors. This section shares the responses from these interactive workshops.

This section begins with an overview of some of the broader insights that came up in discussions, followed by research findings that are presented against the specific questions discussed. Comments on the issues as seen by the respondents are summarised into their main themes.

Despite working in different government, business, community or academic sectors, participants in all sessions were very consistent in their responses, albeit contributing their individual work experience, community or sector perspective.

3.1 Overview of responses

Research participants consistently commented that the consultations themselves were of great benefit, and that they learnt a lot from others in the room. This reflected the deliberate strategy of using an action research approach, in which the act of researching the topic itself reinforces learning, while also facilitating the beginnings of a cross-sector, networked response. The consultations were of use in beginning to 'join the dots' for some of the related web of issues, increasing awareness on such issues as:

- What economic abuse is and isn't, especially in the context of IPV, as opposed to elder abuse.
- Comparing case studies and practice to recognise the prevalence of economic abuse and what it 'looks like', including associated or complicating factors and systemic responses.
- Acknowledging the impacts of economic abuse.
- Considering the social, policy, structural and sector gaps and developing some recommendations to address them.

People commented that they felt the consultations were the beginning of a longer, more comprehensive process that needs to be undertaken. Overwhelmingly, people thought economic abuse to be a substantial issue that was experienced by significant amounts of women across the broad community, and highly under-reported.

3.1.1 Specific demographics and their vulnerabilities

At times specific demographics were raised as being at higher risk than others. In particular, people with alcohol and other drug dependence; mental health vulnerability; disability; cultural and linguistic diversity; tenuous immigration status; those subject to forced marriage and other forms of modern slavery; and women at particular points in their life span, such as child-bearing years or

separation or divorce later in life, may be more susceptible to economic abuse. There was also a sense that, consistent with the incidence of family violence, Māori and Pacific communities may be experiencing high rates of economic abuse. It was also suggested that, as a broad structural and social issue, embedded in gender imbalance, it is likely significantly under-reported or unrecognised in Pākehā communities; and that low income women are not the only group affected.

However, as noted in the literature and policy review, it is outside of the scope of this research to analyse incidences of economic abuse by demographic, so these comments are simply noted to ensure they are captured. Further research may be able to look more closely into the profile and risk of these particular groups.

People employed in a family business were also highlighted as susceptible to economic abuse through lack of or low pay, with little perceived alternative but to remain in that situation.

3.1.2 Understanding of economic abuse and its impacts

Participants thought that although there was a growing awareness and understanding of the issue in the community service sector and in some business and legal sectors, not enough information was available to the general community to encourage awareness or understanding of the issue.

Some indicated that despite good intent, changes to legislation are either not strong enough, or, as in the case of the Family Court reforms, unintentionally provided a retrograde step that in many cases allowed economic abuse to thrive. In other cases, related legal and policy responses still need to be upgraded, or where this had commenced, there was a lack of government, legal and sector awareness of their existence, or how to implement them consistently.

The differences and correlations between elder abuse by children, carers or other family members and economic abuse between intimate partners was also discussed. Participants suggested that economic abuse impacts women of all ages and is not always aligned with physical forms of family violence.

Participants spoke to both the consequential and deliberate co-existence of economic abuse with family violence and the long-term debilitating economic and social effects on women and families in terms of recovery, including financial and housing stability, impacts on and dependence on their family and support networks; and impacts on women and children's psychological recovery, confidence and well-being.

3.1.3 Gender imbalance

Gender imbalance was raised by many participants as a significant contributing factor to economic abuse. Respondents stated that pay inequality and the resulting gendered pay differential and gap is itself a form of economic abuse for women; that the higher number of women represented in lower paid and inflexible jobs - such as childcare, shift work, or call centres - can contribute to locking women into situations of economic abuse and violence, due to having no freedom for appointments and experiencing difficulty or embarrassment at having to swap shifts; and that lower wages and lack of a viable career pathway can contribute to being financially dependent on an abusive partner.

Participants identified some gendered differences that may contribute to women's vulnerability to economic abuse, and in some cases to exacerbate its impacts. These included that women are more likely to honour debt, since clean debt records enable caring for children through housing tenancies and contracts for household goods and services. This makes them vulnerable to carrying a debt once a partner has left the scene, or maintaining the payment of debt within a relationship.

Patriarchal systems tend to stereotype women as not being good at managing money or having a role in taking control of money; their role is defined as looking after housework and children. When males are given exclusive (or nearly so) control of household finances, lack of accountability can leave women vulnerable to economic abuse, debt and poverty.

The impact of a woman's life course on her capacity to be financially independent, such as taking time off paid work by caring for children or caring for elderly parents, results in less superannuation and more exposure to risk if separated, divorced or widowed. Intergenerational power dynamics and imbalances, where abuse is learnt and accepted between generations, influences the woman's self-perception and the perceptions of those around her.

“Women can think that what they are experiencing is ‘normal.’”

- Research participant

The growth of single-person households may contribute to a large-scale lack of economic resources to support single parents, most of whom are women, and their children, making them more vulnerable.

3.2 Responses to the consultation questions

3.2.1 Question 1 - What is the level of community and sector awareness of economic abuse?

Respondents indicated that community awareness of economic abuse *“has many gaps.”* A lack of definition, information and support for addressing economic abuse has led to a lack of community awareness, and a resulting low level of women's awareness of factors that might allow her to identify a relationship as being economically abusive - and further, where to go for support. These challenges can be summarised through a few specific themes.

The woman's own feelings, including stigma, embarrassment or shame at telling others about her financial situation. This included fear of telling others, due to repercussions from the perpetrator or family, as a product of being in an abusive, controlling or violent situation. These feelings and fears can be intensified by a low level of awareness of personal and consumer rights; the lack of a supportive workplace or other supportive environments or networks; the social taboos of talking about money; and the isolation of an abusive relationship.

Past history, including patriarchal systems that view the male as ‘breadwinner’ and as a result restrict women’s access or information about money. Intergenerational or culturally-related attitudes can lead a woman to think that what she is experiencing is “normal.”

Lack of knowledge or information about economic abuse and its warning signs, including in some cases lack of financial literacy or capability (as information, knowledge, skill and behaviour) to be able to recognise what has been occurring as economic abuse.

Participants felt this lack of knowledge is exacerbated by an increasing and broad community culture that encourages and normalises ‘bad’ or excessive debt. This attitude towards debt is perpetuated by the influence of advertising, instant gratification as an expectation, keeping up with others, the use of cards instead of cash (making debt deferred and therefore less ‘real’) and mobile trucks/lenders and payday loans that make it more common for people to take on debt without realising the consequences. In this context, it is harder to differentiate between debt accumulated through enabling or predatory retail creditors, and debt accumulated through an abusive partner. The presence of these external ‘debt predators’ can also exacerbate instances of economic abuse, by providing an easy and accessible pathway for abusive partners to coerce women into debt.

“People don’t know their consumer rights and there is no awareness of options through legislation, policy or service delivery.”

- Research participant

The responses of others, including in the support sector, that prohibit a woman from telling her story, due to either anticipated or actual responses to her situation. These responses may include disbelief, blaming the woman of poor management, an admonition to keep quiet and/or respect her husband’s wishes, and/or a lack of effective guidance and direction because there is no comprehensive systemic response.

Economic abuse can be hard to identify quickly and difficult to prove. IPV that involves physical abuse can be more readily understood by families, community and legal sectors.

Current awareness campaigns

The ‘It’s Not OK’ website and campaign was consistently noted as a great awareness-raising tool for family violence that could be further developed to support community awareness of economic abuse. This campaign and website was initiated in 2007 by the ‘Taskforce for Action on Violence Within Families,’ that advised government on family violence issues. The campaign is led by the Ministry of Social Development, Community Partnerships and Programmes, through the Social Action Team in partnership with communities. Methodology has been based on strong evidence, community consultation and research over many years.

Research participants suggested that the website is good, but campaigns are more focused on physical than financial abuse, and that it is time to develop the economic abuse aspects of the campaign and website.

“Economic issues are not considered serious enough to seek help, or not acknowledged if they are not physical.”

- Research participant

“Physical violence can lead to protection orders, but there is no similar response for economic abuse. Physical violence is easier to prove than economic abuse.”

- Research participant

Overall, in New Zealand the family violence literature and information tends to skip economic or financial abuse and go straight to violent behaviours. It is important to understand that economic abuse often seems to coexist with other forms of family violence, but it also needs to be separated as its own subset in order to support effective prevention and redress.

The discussion of underserved people in isolated and controlling relationships prompted further questions about how to create awareness of economic abuse, from an early age, through school and into other life stages.

Cultural considerations

In addition to the factors that contribute to or co-exist with a lack of community awareness, in each session there was considerable discussion about culturally relevant issues that may also co-exist with, or contribute to, economic abuse.

Discussions highlighted and emphasised the wide and varying differences between and within Māori and Pacific cultures, as different peoples, with different histories and traditions, and varied social norms across diverse communities.

“Culturally we don’t discuss money in front of people - family finances should be something we are openly talking about but we are not.”

- Research participant

There were some shared themes, as discussed below, and outlined by people working with Māori and/or Pacific Peoples.

Several people noted that cultural factors can be interrelated with gender roles and their impact on the potential for economic abuse, and that cultural norms may be employed in an attempt to justify

economic abuse; however, it was agreed that abuse of power is not true to culture. Abuse of power across generations can become normalised, both culturally and individually.

Cultural norms and views of money are vastly different between Western and Pacific/Māori peoples; for example, Pākehā systems are very individualised, rather than community-based. Alternately, Māori culture and many Pacific cultures often have a strong focus on shared wealth and resources, extended family and community cohesion.

The role of churches was a significant topic. Some of the participants working with Pacific Peoples indicated that people are culturally expected to donate money to the church, which impacts on people's lives, and that older people (65+) will prioritise church obligations before their own personal expenses. This reflects their belief in 'paying God first' and showing their worth and their love for God and the church. This expectation can put older people at economic risk, via exerting a considerable influence on them.

Open discussions about money are rare and some people indicated that culturally money was not discussed in front of others, even within families. Adding to this, language can be a barrier to conversations and to seeking financial or other assistance from outside sources.

Other factors that were seen to perpetuate the impact of economic abuse include: Māori women often find it more difficult to get housing due to racial prejudice and stereotyping; and, that university study is not always a first priority so young people don't have the support to put study and exams first before other expenditure, although that may help them be more independent.

In addition, respondents mentioned that Māori women tend to not recover financially post-abuse and their children experience longer term disadvantage as a result.

“No one starts on an even playing field in New Zealand - due to cultural, gender, ethnicity or age differences.”

- Research participant

Specific generational and family considerations raised in the context of culture included patriarchal structures that can lead to disempowerment, shame, fear and stigma in the woman's community; and cross-family pressure that can make it almost impossible to disclose economic abuse. Contributing factors include the power of parents-in-law and the man as head of the household, with an expectation that he is not challenged or contradicted by others within or external to the family.

The intergenerational continuum, passing ways onto younger people, can create degrees of impact in perpetuating stereotypes and roles that make women vulnerable to economic abuse. The role of older women can include expectations of caring for others, including adult family members, which

leads to reduced financial independence and in turn increases vulnerability to experiences of economic or elder abuse.

The interplay between some of the varied cultural and intergenerational expectations of different communities could contribute to both elder and economic abuse. Circumstances mentioned included: trust that the children will manage the money for the mother; the pay of younger people all going to their parents, who may not teach money management and could lead to misuse of funds; that parents would take care of the daughter if she wasn't earning enough money for the family; and grandparents being expected to take care of other family member's income.

Other factors that increase women's vulnerability include cultural attitudes towards women and money management. As a social norm, the woman looks after everything at home and the husband works and manages the money. As a result, women may not have their own accounts or hold bills in their name, with no understanding of the financial situation of the household and no direct access to money, other than through the husband or family.

3.2.2 Question 2 - What are relevant service and policy responses?

There was considerable discussion about service and policy responses to economic abuse, with consistent acknowledgement that while most of these services did what they could, there was a dearth of combined sector information, knowledge, awareness and consistency of policy and practice response. This discussion is covered more extensively in sections 3.2.3 and 3.2.4.

The main services discussed as a first line response to economic abuse included family violence services, legal services, Work and Income, budgeting services/financial mentors, Police and Family Court. This may also include banks and other financial institutions, for example, as a flag for economic abuse or family violence, that may include consultation prior to the withdrawal of money held in joint accounts, and freezing of interest on debt.

Examples of good practice

- Family coaching approaches initiated by Vaka Tautua,² where all members participate in family sessions on money, which includes both individually working through each family member's attitudes to money, and financial goal setting as a family unit. This service focuses on Pacific families where a family member experiences disability.
- MoneyMates groups, which are peer-led support groups organised by the Ministry of Social Development.³
- Family violence service caseworkers going 'above and beyond' to advocate for legal intervention.
- Culturally-specific organisations doing innovative work, including peer support groups, such as Te Waipuna Puawai, using Facebook as a continuing means to provide support to Pacific Peoples women, where women may not be otherwise able to participate in group or peer to peer sessions.

² See <http://www.vakatautua.co.nz/>

³ See <https://www.workandincome.govt.nz/eligibility/living-expenses/managing-your-money.html#null>

- Aviva integrating financial support into its range of services for women and men recovering from the effects of family violence, including NILS no interest loans.
- Whānau Ora Wellbeing Service Refuge by Te Whakaruruhau (Hamilton)⁴ supporting women in community rather than moving to an alternative setting – this provides less financial imposition by way of transition, moving children from school and other networks, thus supporting financial stability.

There is some good work being done in the banking sector, where banks can provide information, support and training on vulnerability, family violence, elder abuse and hardship.

Legislation and regulation

The most relevant legislative response was seen to be the 2013 Domestic Violence Amendment Act, to include economic abuse as a form of psychological violence. The proposed Victim’s Protection Bill, amending the Domestic Violence Act 1995, Employment Relations Act 2000, Health and Safety at Work Act 2015, Holidays Act 2003, and Human Rights Act 1993 with a view to enhancing legal protections for victims of domestic violence, was seen as an important step in recognising and responding to the workplace as a first point of support for working women. The suggestion was made that if the Bill progresses, it needs to be accompanied by support and training to employers and employees to ensure awareness and effective policy and procedure to respond to economic abuse is the result.

The reforms to the family justice system and legal aid means-testing policy and implementation, although well intentioned, was seen to have made things worse for many women.

Changes that allow more information sharing between the Care of Children Act and criminal cases to identify any history of family violence are seen as a great initiative, however practitioners would need to be better trained in this approach.

Changes to the Responsible Lending Code via the Credit Contracts and Consumer Finance Act Amendment Act (2014) were seen to have helped advocates, but respondents were not sure of the capacity of individuals to self-advocate using this law.

Provisions in the Immigration Act are considered useful, although the threshold of proof remains high.

3.2.3 Question 3 - Where are the gaps, if any, within this context?

A lack of quality data to better understand the scope and circumstances surrounding economic abuse was cited as a significant gap. Respondents were quite vocal in providing examples where community awareness, government agency legislation, guidelines and systems could be improved to support an early response. People consistently reported that service responses are either

⁴ See <https://www.tpk.govt.nz/en/a-matou-mohiotanga/criminal-justice/maori-designed-developed-and-delivered-initiatives/online/3>

fragmented or insufficient to address the problem. Contributing factors were a lack of awareness of the issue and lack of supporting systems and structures to address it.

As legal, policy and systemic responses are addressed, respondents were very clear that a parallel process of workforce capability building across all government, community and business sectors needed to occur. For example, financial mentors are helpful, but vary in terms of their experience and knowledge in this area; teachers and medical staff are generally not aware of economic abuse; and schools understand financial hardship but not economic abuse.

Community awareness

Gaps to be addressed in community awareness include:

- General understanding of the nature of economic abuse as a pattern of behaviours designed to control and restrict a woman;
- Low confidence by women in making financial decisions, due to historic and cultural factors;
- Overall awareness of credit and contract law, the requirements of lending agencies, fraud, and understanding of a complex range of financial products; and,
- Understanding security and what can and can't be taken by creditors.

Consistently, a suggestion to focus on communities where English is not a first language or literacy levels are low.

Government agencies

Despite some good examples of supportive practice, Work and Income⁵ is seen as inconsistent *“depending on which case manager you get or how you present on the day,”* often punitive in their approach, and showing a lack of awareness of the difficulty of providing documentation to prove a case of underpayment or fraud by abusive partners. Manipulation of child support systems by abusive ex- partners presents as a consistent issue, seen by many as a form of unrecognised child neglect.

The Inland Revenue (IRD)⁶ is not seen to take economic abuse into consideration in their findings. Sometimes IRD staff are concerned about payments and where they are going, or question taxation findings, but there are not many remedies available and staff are not sure what can be done in response.

IRD staff can ask clarifying questions, but coercion can be difficult to detect, especially on the phone. Further, individual appointments in these instances can be difficult to arrange if the abuser isn't supportive, and can potentially increase scrutiny of the victim.

Legal and justice sectors

⁵ See <https://www.workandincome.govt.nz/>

⁶ See <https://www.ird.govt.nz/>

The family justice system leaves many women choosing between unaffordable expense or under-representation. Family justice and legal aid reforms have made the impact of economic abuse worse, as women often believe they have to have legal support in order to attend Court. If they don't have legal representation, they are under-represented against partners who have more capacity to pay lawyers. Not all legal aid lawyers are seen to understand the provisions of legal aid and some are not making women aware of payment options and means testing.

“Many women are not aware that they need to repay the legal aid loan at a relatively low [income threshold] - and also that there are provisions for waiver of debt repayment in special circumstances. This is not made clear by many lawyers, especially young lawyers who may not be trained in these provisions.”

- Research participant

Mediation proceedings are expensive and often dragged out until the woman can no longer afford to pay. The cost of childcare, transport and days off work increase the financial pressure of women attending Court, as well as straining support networks including extended family. This common strategy of abusers is increasingly being recognised as a form of abuse itself, known as legal systems abuse, but incorporates economic abuse by deliberately straining women's resources (Douglas, 2017).

Respondents reported a lack of training to understand and recognise economic abuse by judges, who were considered blind to how economic abuse is deliberately employed to bias proceedings against the woman; and where babies or children are involved, are reluctant to split the family. 'Family discord' in court judgements can mask abusive and dangerous situations. There may be room in the Property (Relationships) Act 1976 for IPV consideration.

“Why can't the judge see what is happening, when the abuser expects a woman to go back to court time and again, each time costing her money in legal aid, transport, child care - and to no outcome? There should be a limit.”

- Research participant

Complicating factors that include the onus on the woman to prove instances of economic abuse, which is costly and difficult, particularly when women don't have access to financial documents. Courts don't value the expert testimony of associates, such as money managers, family violence or other workers.

The regulatory and policy environment – banks and credit providers

At a community level, understanding of contract law is generally low. Most women do not have their rights and responsibilities adequately explained pertaining to the consequences of signing contracts;

due diligence is not always applied and it is too easy for women to be coerced into debt by a partner. Further, debt predators or mobile truck lenders can bypass due process and facilitate debt being placed in a woman's name, sometimes without her knowledge. The Responsible Lending Code has helped advocates, but respondents are unsure of the capacity of individuals to self-advocate using the law.

“The risks of rent-to-buy, mobile debt trucks and other credit schemes that attract ‘bad debt’ are magnified in cases of economic abuse, when one partner effectively carries the debt.”

- Research participant

“The abusive partner uses the good credit rating of the woman, sometimes without her knowledge or certainly by coercion. Leaving the relationship just exacerbates this debt, as the abusive partner ‘gets off free,’ leaving the woman carrying the [full] weight of the debt.”

- Research participant

When debts move to credit recovery phase, the woman is charged because she is visible and trying to pay the debt - the men have *‘disappeared.’* Debt consolidation options can exacerbate debt, especially when tracked over time; yet sometimes it seems easier to find the money rather than deal with the consequences of not paying the debt.

Banks may contribute to the problem, by not considering the implications of banking services from a family violence perspective. Providing unarranged overdrafts without customer approval, and revolving mortgages in which the repaid portion of the loan is available as a line of credit could both impact women affected by violence. There is also a lack of process to protect women who need to either save or take money out of joint accounts. Bank staff are increasingly trained, but are often unsure where to go if they suspect or recognise abuse.

Housing

A lack of affordable housing and low levels of public housing availability are described as a deterrent to women leaving IPV and economically abusive relationships. Low affordability of private rentals and the difficulty of changing tenancy agreements when experiencing family violence contribute to housing stress.

Women progressing well while in refuges drop off the public housing list, preventing them from maintaining the progress they achieve while in supported accommodation.

NZ Transport Agency

The requirement to register vehicles in one name is seen as an inflexible response that contributes to women servicing debt for family vehicles that they do not end up having access to.

3.2.4 Question 4 - How can these gaps in services and policy responses be resolved?

The responses below are generalised. In order to capture and respond effectively to all considerations raised in the research process, further consultation is needed to support communities to determine their own unique and culturally specific responses, while building on current initiatives.

Promoting community awareness

Suggested considerations in developing community awareness include:

- Identifying influences and target information to where it will best be disseminated, with a focus on challenging myths and stereotypes.
- Messaging should be framed in an inspiring, connected way.
- Ensuring that the messaging transcends all socio-economic groups, since economic abuse is an issue that impacts women across all incomes.
- Promoting healthy money relationships as important universal public information as a preventative strategy.
- Incorporating ways to recognise coercion and examine coercion in the context of a pattern of behaviours.
- Exploring the concept of 'choice,' particularly within the context of a coercive relationship.
- Inspiring a growing willingness to speak out about experiences, and develop community confidence and avenues to act and support.
- Increasing education of economic abuse, including identification, steps to address it, and where to go if experiencing economic abuse.
- Promoting the negative impacts of economic abuse on children.

Ways to educate the public include:

- Using male ambassadors of change to promote the issue.
- Using focus groups and forums to raise awareness, including for the banking/financial sector, utility companies, and social service agencies. These should include awareness of economic abuse and understanding how the power of money can facilitate IPV.
- Campaigning and promoting the issue of psychological violence and economic abuse as a feature of the "It's Not OK" campaign and website.
- Approaching the issue from a positive angle in order to remove stigma and shame, e.g., frame as money wellness or money wellbeing, using an empowerment and protective approach.
- Using a 'Women of Influence' type forum for highlighting the issue and responses.
- Incorporating information about economic abuse into family financial coaching.
- Creating a social media campaign with attendant peer support programmes.
- Incorporating financial management into high school curriculum, including contracts, interest, and healthy relationships which include financial components.

Strengthening the community sector response

While most of the recommendations below are specific to the community sector, it is difficult and unhelpful to separate the community sector response from a whole of government, legal, corporate and community response, as the community sector relies on and works within the interplay between each of those systems. Findings include:

- The importance of a number of different but capable pathways to support women experiencing economic abuse, through a common, shared understanding of identifiable characteristics, quality information provision and referral pathways.
- A need to increase resourcing and flexibility in service delivery, including ‘service navigator’ responses.
- The importance of awareness and capacity building for teachers and medical practitioners.

Building sector capability

In order to support a ‘no wrong door’ approach, workforce capacity building needs to:

- Embed trained people in companies and organisations, to respond to customers that may feel unsafe or uncomfortable disclosing their personal experiences.
- Create practice tools, similar to what is available for family violence-related risk assessment.
- Increase wages, in order to attract to and retain quality people in the sector.
- Create an effective succession plan for the financial mentors sector, which is experiencing an ageing workforce.
- Create sector support/peer networks.

“We were discussing power and control in our parenting group and one woman realised she was being abused.”

- Research participant

Training may include:

- The complexity of money relationships, including the meaning and use of money by individuals and their partners.
- Power and control.
- Healthy and unhealthy financial relationships.
- Reasons why people find it hard to leave an abusive relationship.
- Cross-sector awareness of economic abuse impacts on poverty and health, housing, and long-term recovery for women and children.
- Legal and practical remedies, including government and community sector agency improvements.
- Promotion and understanding of court processes, costs and options.

Strengthening government agency and related sector responses

NZ Transport Agency

- Explore whether a policy change to allow dual ownership would improve the fair application of car loan debt recovery processes in families and relationships.

Housing

- Increase affordable housing and introduce longer tenancies.
- Allow women leaving refuges automatic access to public housing, to support financial resilience post-exit from refuges.
- Work closely with real estate agents and review the Tenancy Act to consider economic abuse with IPV and more flexible arrangements to change names on tenancy arrangements, with case-work notes or other references.

Inland Revenue

- Improve policy and processes to recognise and respond to economic abuse, accompanied by staff training.

Work and Income

- Review and ensure protective legislation, policies and processes that support the recognition of and response to economic abuse.
- Increase liaison with and recognition of the expertise of domestic violence workers, and consider economic abuse specialists within Work and Income who understand and recognise the issues and potential responses.
- Build on existing staff awareness training for appropriate responses to women experiencing economic abuse, including in determining pay/benefits through relationship and money training. Topics should include elder abuse, economic abuse, gendered relationships, the power and control cycle, case examples and impacts, and effective responses.

Strengthening corporate sector responses

Respondents felt that those working in the corporate and finance sectors have a high level of responsibility to assess for economic abuse and fraud. Stronger legislation or regulation may support this process, along with improved knowledge by consumers of inappropriate credit and where to take complaints. Banking representatives indicate steps are being taken to upskill staff in recognising and responding to family violence and economic abuse, however knowing where to refer still presents as an issue.

Strengthening the credit and finance sector

Community awareness information to be developed that includes:

- Promoting legal protection against and suggested community responses to salespeople and door knockers.
- Key aspects of the Responsible Lending Code.

- Where to go if you have been or feel coerced by a credit provider or partner.
- Recommendation that partners must seek independent advice prior to purchasing property real estate or entering into a contract for any co-ownership or debt.
- Consumer awareness of debt consolidation schemes.

Stronger regulation should be developed that includes:

- A requirement that both parties need individual consultation as part of the consent process for credit or transfer of funds, rather than exclusively shared meetings.
- Better options for shared bank accounts to allow for protection of vulnerable parties.
- Training for community sector and credit staff.
- Maximum lending caps to income level.
- Caps on debt to utilities.

Employers

Further emphasis on economic abuse in the workplace through policies and processes, and employer and employee training was seen as critical. This should include employer workshops that incorporate economic abuse awareness as part of caring for staff, and dedicated human resources or other support staff. Government subsidies and support to resource small business for policy, process and referral pathways for staff experiencing economic abuse would be cost effective over time, through longer term savings, reduced turnover, reduced debt waiver and government benefit claims, as well as increased community health and economic benefits for children and extended families.

The regulatory and policy environment

Training for legal and court staff may include:

- Family violence and economic abuse indicators, including case studies highlighting implications of legal decisions and processes.
- Improved communication about the costs of legal proceedings, including provisions for hardship and the relationship to economic abuse.

Family law – Legislation

Suggestions for improving legislation included:

- Moving the *financial or economic abuse* section of the Domestic Violence Act 2013 out from under ‘psychological abuse’ to a separate section, to ensure economic abuse is perceived as a unique, stand-alone form of abuse which needs its own distinctive assessment and responses.
- Allowing and recognising the value of associate and worker testimony to support a woman’s claim may support more effective outcomes for women and reduce the cost of legal support.

3.3 Discussion

This discussion highlights aspects of the research findings to provide further insight or additional information that may guide further research or response.

3.3.1 Contributing factors

Factors that contribute to economic abuse are both interpersonal and structural. While contributing factors was not posed as a specific research question, research participants readily spoke to contributing factors, as a way to help understand the service and systemic gaps that they experienced.

Interpersonal factors that may affect incidences of economic abuse include interfamily relationships that value traditional gender roles; experiences of modern-day slavery; health; disability; and historic community, cultural and/or linguistic circumstances, which may limit the accessibility of information, awareness, agency or support for individual women.

A convergence of individual disadvantage can contribute to a higher risk of economic abuse and less capacity to escape or recover from it. Contributing factors may include single parenting; historic and contemporary entrenched cultural and community factors, including racism, that lead to lower levels of education, community and economic participation; intergenerational poverty; unstable housing; and low income.

Structural factors are seen to contribute to the problem and to the lack of capacity for women and children to recover from it. These factors include a patriarchal society, where women experience gender inequity through lower employment rates; lower pay; social and cultural expectations to nurture children and other family members; and reduced or no access to individual finances. Each of these elements contributes to a lack of financial independence and agency for women.

Some legal and regulatory conditions in New Zealand contribute to structural disadvantage and create conditions that inadvertently support and further entrench the symptoms and impact of economic abuse.

3.3.2 The impacts of economic abuse

Social inequality both creates the conditions to enable economic abuse, and limits the capacity of women and their children to recover. Systems developed within a historically patriarchal society can fail to recognise economic abuse. Particularly (but not only) for women already struggling to obtain financial security, the impact of economic abuse, combined with lack of affordable access to legal, financial, housing and coordinated social supports, can lead to years of debilitating economic and social conditions. These impacts include financial instability and debt, housing instability, social isolation, detrimental impacts on children's social and educational wellbeing, and disrupted extended family and support networks. Relationships with family and friends are impacted by a drain on finances; and fragmented relationships can occur due to this financial drain, or from various interpretations of the causes of financial stress.

This in turn adversely affects women and children’s psychological confidence, well-being and capacity to participate fully in the broader community. Economic abuse contributes to the cycle of intergenerational poverty.

“Economic abuse is about ‘power over’ another, perpetuated by patriarchal social structures and traditions.”

- Research participant

Consistent with the findings of Jury et al. (2017), the impact of IPV and economic abuse was found to disrupt employment through violence and isolation, lack of transport, and lack of capacity to buy necessities including clothing and sanitary items.

Participants identified a number of interpersonal and structural factors that contribute to a lack of awareness of economic abuse and that complicate effective responses:

- The taboo nature of discussing both money matters and domestic violence: it is difficult for women to speak of either their financial experiences or experiences of domestic violence when there is a culture of silence on these topics.
- Patriarchal and cultural systems and expectations: including cultural norms and beliefs that looking after money is a male responsibility as the “head of the house,” while women look after children from pregnancy through to adulthood and beyond.
- Demographic concentrations: specific groups of women and/or communities are at higher risk, particularly those experiencing intergenerational poverty, disability, chronic ill health, trauma, or who lack fluent English speaking and reading abilities.
- Financial systems: a culture of ‘easy credit’ and its availability, use of cash by male partners to avoid financial childrearing responsibilities, and a raft of legal, banking and supporting systems, cultures and practices which together create a system that disempowers women’s financial capabilities.
- Inadequate legal and other reforms: Women experiencing economic abuse have not benefitted from previous reforms to legal and government agency systems.

3.3.3 Cultural considerations

New Zealand’s cultures share patriarchal norms, which also undergird policy and legal frameworks. Pākehā systems reinforce the ‘breadwinner’ model, which exacerbates gender inequity and male dominance in financial issues. While there are wide and varying differences between and within Māori and Pacific cultures, research participants stressed that despite many patriarchal cultural systems, abuse is not “cultural”. In addition, Māori/Pacific communities have a strong focus on shared wealth and resource, which can make economic abuse harder to identify - especially through a Pākehā lens, which is focused on the individual, rather than the community accumulation of wealth, thereby limiting an effective understanding and response.

3.3.4 System responses

Many of these systems were identified as slow to respond, inconsistent, or punitive.

Lack of housing affordability for private rental, lack of public housing stock and the difficulty of changing tenancy agreements when experiencing family violence were identified as systemic gaps.

Family Court and Legal Aid systems are seen to contribute to and exacerbate the impact of economic abuse. The *Family Court Proceedings Reform Bill 2012* ('*Reform Bill 2012*' (New Zealand Parliament, 2012) and legal aid means testing policy and implementation have made the impact of economic abuse worse. Women think they have to pay for legal support; judges don't appear to identify the issue and mediation proceedings are allowed to be dragged out until the woman can no longer afford to pay; and women are not made aware of the cost of legal aid and are presented with significant bills post Court that they do not have capacity to pay. Post-separation abuse is often economic, and systems can facilitate men to undermine a woman's financial security for years, sometimes across her lifespan (Corrie, 2016), subsequently impacting the financial well-being of children.

“Children are often a key trigger point for leaving or staying, including for economic reasons. Women can't afford to leave and meet children's needs, but can't afford to stay either.”

- *Research participant*

Inflexible responses to the accumulation of shared debt and the inability to split it between the partnered couple too often results in women being responsible for the full cost of shared debt. This is another recognised form of economic abuse (Littwin, 2012).

3.3.5 Addressing interpersonal and structural policy and practice challenges

There is no 'quick fix' to this issue. In keeping with the nature of entrenched problems, particularly those that are multi-layered and not well recognised, 'transformational' progress can only be attempted through a concerted effort to understand and address the root causes (Few et al., 2017). Our findings suggest that an effective response needs to address political, community and intrapersonal aspects, such as cultural, gender, equity and demographic factors; as well as economic, financial, legal and institutional structural responses.

4 Research findings

The research initially set out to investigate the awareness, service gaps, and identify improvements to address economic abuse within the New Zealand context.

As discussed in the literature and policy review, the interpersonal and structural conditions that contribute to economic abuse include entrenched historic, cultural and gendered characteristics that lead to structural inequity. The challenge of economic abuse cannot be seen solely as a systemic problem, nor merely an interpersonal one, as these circumstances overlap and impact on each other. The challenges are multi-layered and must be addressed accordingly.

4.1 Interpersonal aspects

4.1.1 Working with vulnerable families

The Ministry of Social Development report, “Voices of People in Hard-to-Reach Communities - Responsive tailoring of building financial capability services to ensure cultural and social inclusion” (2017) provides a clear set of approaches to engaging, listening to and responding to under-served communities, such as those who experience intergenerational poverty or multiple disadvantage, and who may not otherwise engage with ‘mainstream’ services.

The approaches outlined in the study provide significant insight into the factors to consider in engaging communities to provide information, knowledge, skills and behavioural confidence to reduce vulnerability to economic abuse.

4.1.2 Learning and support from peers

A UK not-for-profit provides a comprehensive website for people to access resources and share their experiences of economic abuse, called “Surviving Economic Abuse.”⁷ This provides a non-confrontational and accessible option for people seeking information and support, where they can safely use technology without leaving home or work. This kind of resource could be considered for early intervention approaches, support during response and for building resilience of women in recovery. This information could be bundled with the “It’s Not OK” online resources.

Online applications and resources to develop community awareness for a wide age and cultural range of people may form a part of future considerations.

4.2 Structural factors

4.2.1 Government agency responses

As Auckland-based family violence agency Shine suggests, “Child support as a form of economic abuse is quite common not just through the child support agency, but not disclosing income, child access and transport costs, misusing children’s resources and the Family Court process.”

⁷ See <http://survivingeconomicabuse.org/>

Issues such as child support are an example of how economic abuse can be perpetuated despite, and at times because of, the systems that are in place to protect families. This issue cuts across Work and Income, Inland Revenue and the Family Court, requiring a consistent approach through legislation, policy and, importantly, through its implementation.

Consultations consistently highlighted the importance of community, government and legal sector awareness of economic abuse, with flexible and timely approaches to address issues such as abuse of child support systems. Failure to do so perpetuates the financial and, ultimately, social implications for women and their children.

Detailed suggestions to address these issues have been provided by respondents, yet a more comprehensive approach to review and assess the current state of these systems and their capacity to respond would be a welcome opportunity for improvement.

4.2.2 Legal systems, including legal aid and the Family Court

An example of structural inequity, despite good people working in the system, was repeatedly outlined through consultations, particularly in the Family Court and legal aid legislation, policy and process. Despite amendments to the Domestic Violence Act in 2013 to include economic abuse, research participants agreed that these changes were not strong enough to support the separate legal identification and awareness of economic abuse. Family Court reforms in 2014 have been seen to create a 'two-tiered system', for those who are able, as opposed to those who are not able, to afford legal advice. This is seen to have exacerbated the effect of economic abuse on women, and the opportunity for abusers to continue to economically abuse women through protracted court hearings that women cannot afford.

Similar issues have been outlined in Australia by the Women's Legal Service findings, "For women experiencing disadvantage, the risk of poverty, homelessness and ongoing financial insecurity is heightened by the lack of fast, affordable pathways to resolve family law property disputes" (Women's Legal Service Victoria, 2017). This report suggests a number of recommendations and case studies, including instances of action taken against lawyers who applied undue costs to women.

'Law Talk' (New Zealand Law Society, July 2015) discusses the public defence system in criminal cases, and access to lawyers from the point of view of the legal profession. The article strongly suggests that the system does not yet have the correct balance to ensure sustainability and equitable access to justice, confirming consultation findings.

The Law Society also calls for deeper links between relevant legislation. Specifically, they call for a review of the Domestic Violence Act 1995 (DVA) along with related legislation such as the Care of Children Act 2004 (COCA), Children Young Persons and their Families Act 1989 (CYPTF Act), Legal Services Act 2011, Victims' Orders against Violent Offenders Act 2014, Criminal Procedure (Transfer of Information) Regulations 2013 and any other relevant regulations, to ensure consistency (New Zealand Law Society, 2015).

Legislation and its processes are central to and need to continue to form a key part of the review and development of systems to reduce and remedy women's experiences of economic abuse.

4.2.3 Credit law, regulation and implementation

Amendments to the Credit Contracts and Consumer Finance Act 2014 and the establishment of the Responsible Lending Code 2015 required a greater focus on conditions of hardship to be considered, including post separation.

Research findings indicate that while these are a step in the right direction, their implementation has not generally supported a recognition of or response to economic abuse. The participants for this research were able to cite several examples where the intention of this legislation has not been met.

In Victoria (Australia), 'The Economic Abuse Reference Group'⁸ has been formed to address issues related to initiating and accumulating debt, including improving hardship condition responses, and utilities and other companies' handling of economic abuse. Eight community organisations came together in 2016 in order to co-ordinate their work, focussed on influencing government and industry responses to financial impacts of family violence. Members include family violence services, community legal and financial counselling services. The group currently includes some interstate/national members who contribute to national issues through three related strategies: cross-partnership and collaboration; acting as a trusted expert to industry through training and advice; and exerting strategic advocacy and influence through research.

This approach provides a 'ground up' response to support policy, practice and legislative change. The New Zealand experience of cross-sector working groups to address family violence, such as the work programme of The Ministerial Group on Family Violence and Sexual Violence, co-chaired by the Ministers of Justice and Social Development, supports the value of 'high level' change driven cross-sector relationships, underpinned by strong evidence with links to the lived experience of people.

4.2.4 Employment and workplaces – opportunities for change

As discussed in the literature and policy review, the Women's Refuge report 'What's hers is mine and what's mine is mine' provided extensive detail into the challenges experienced by women in maintaining or resuming employment when subject to economic abuse.

Implications are clear that workplaces can and should be better equipped to identify and support women experiencing IPV, economically abusive relationships, and support financial wellbeing more broadly. There is a growing body of evidence to suggest that there are a range of benefits for workplaces that do so.

⁸ See <https://earg.org.au/>

As detailed in an article in Forbes magazine on women and financial stress, US companies are

increasingly offering financial wellness programs as an employee benefit. A recent Bank of America Merrill Lynch report indicated that over 90% of large employers plan on implementing or expanding some type of financial wellness program. Workplace programs give employees access to financial education and guidance, increase employee morale and have been proven to improve employee financial well-being. A growing body of academic research demonstrates the association of financial wellness with reduced financial stress levels, an increased sense of retirement preparedness, and overall life satisfaction.

Companies have a vested interest in promoting financial wellness initiatives because financial wellness is also linked to higher worker productivity, reduced absenteeism on the job, and reduced health care costs. In fact, workplace financial education programs have a high return on investment for corporations implementing these programs with some estimates indicating up to a 3 to 1 return on investment. (Meyer, 2017)

A number of examples of good workplace practices were cited in the literature policy review attached to this report, which were reinforced through the consultations. These included:

- The Warehouse, ANZ Bank, Countdown, Family Planning, University of Auckland, GCSB, Westpac, Fonterra, SKYCITY – which all have workplace family violence policies, including provision for leave in order to access family violence services;
- Shine’s DV Free and Womens’ Refuge’s Responsive Workplaces programmes to support workplaces to implement family violence policies and support; and,
- facilitators who run *Sorted* (financial capability) programmes in workplaces.

As a result of the Royal Commission into Family Violence in Victoria, Australia (2016)⁹, cross-government, community sector and business sector strategies are being rolled out to address family violence, including economic abuse. The Essential Services Commission, for example, requires all water companies to have inward- and outward-facing family violence policies for staff and customers who experience family violence; they are now also engaging energy companies on these same standards. Considerable training, at utility company cost, is being rolled out to utility companies to support Royal Commission findings and requirements.

⁹ See <http://www.rcfv.com.au/>

5 Recommendations

Four elements of this research contribute to a rich result:

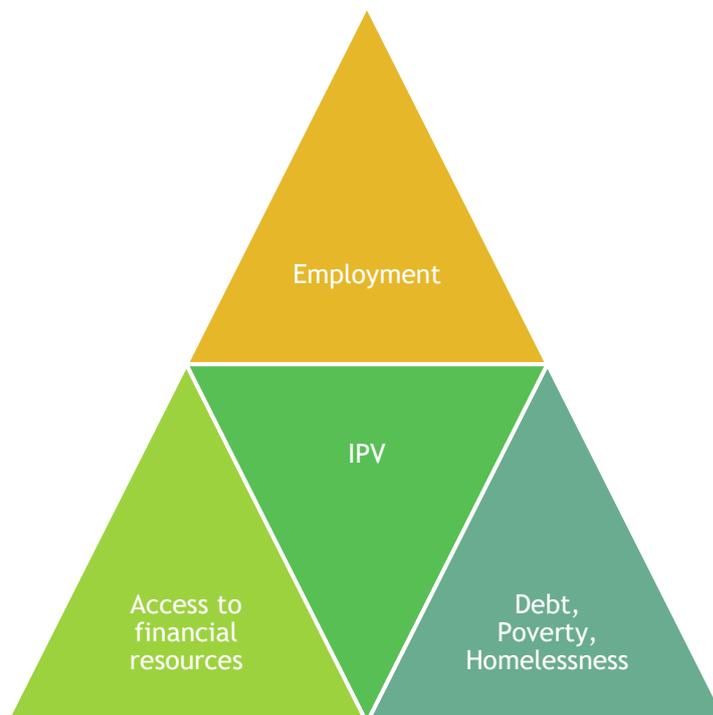
- (i) despite such broad representation in the consultations, the consistency of responses was striking;
- (ii) the strong alignment of research participant responses with the findings of the literature and policy review was validating;
- (iii) the breadth and depth of recommendations provided; and
- (iv) importantly, the strong thirst of participants for further discussion and cross-sector engagement in co-designed responses to the issue.

The literature and policy review has outlined the interrelationship between IPV, economic abuse, employment and hardship and this has been verified through consultations.

The aspects above have made the formulation of recommendations a straightforward task, despite the complexity of the subject and the breadth of consultation.

Figure 1, drawn from the literature and policy review, provides a snapshot of this interplay.

FIGURE 1: INTERACTIONS BETWEEN ECONOMIC ABUSE AND ECONOMIC OUTCOMES OF IPV



5.1 A response system to economic abuse

Underpinned by culturally specific approaches, and cross-sector information and awareness raising; and combined with legislative, policy and systemic adaptation; the economic abuse response and recovery pathway may look quite different from the pyramid above.

Figure 2 provides an indication of the factors and responses to be considered, based on research findings, for an effective response to economic abuse:

- affordable and safe housing
- effective workplace policies and procedures in place and operating
- front line support that can help to identify economic abuse
- a comprehensive referral network
- access to interim financial remedies
- coordinated and effective government policy and practice responses
- a ‘trigger’ system to identify and apply interim protections for credit law breach and fraud
- stable employment for victims of economic abuse.

Figure 2: An enhanced response system for victims of economic abuse



5.1.1 Addressing interpersonal and structural considerations

Responding to economic abuse will require both interpersonal and structural considerations to be addressed:

- Create a comprehensive, cross-sector approach, guided by people with lived experience, to examine and plan to address the underpinning historic, cultural and gender specific circumstances and attitudes that impact on women's personal vulnerability to and experiences of economic abuse.
- Identify and address structural factors, including legal, political, policy and practice approaches towards economic abuse, with an emphasis on co-design, and culturally relevant and responsive service that recognises the strengths and aptitude of women with lived experience.

5.1.2 Prevention, response and building recovery post-abuse

However, an appropriate initial response is only a part of the solution, albeit an important part. Prevention and building recovery post-abuse are also critical in order to minimise the incidence of economic abuse, while supporting recovery, both financially and socially.

Work already undertaken through the Ministry of Social Development and Justice cross-sector network, 'Family violence & sexual violence work programme'¹⁰ to address family violence, including the "It's Not OK" campaign,¹¹ is an excellent example of cross-sector frameworks that incorporate an evidence base, monitor outcomes and test best practice approaches. Building on these frameworks to prioritise actions for a dedicated focus on economic abuse may be a positive way forward.

- **No wrong door**
A 'no wrong door' approach was identified by research participants as an effective practice response to people experiencing economic abuse. Ideally, women could access information and support through a number of 'touch points,' including universal services, financial institutions, police, legal or court interactions, housing, family violence, or culturally specific services. This approach requires a targeted response that supports community and workforce capacity-building through shared awareness, information and a common language.
- **Responses to include preventative strategies**
Integrating and coordinating response across sectors should also support preventative strategies to build community awareness.

¹⁰ See <https://www.justice.govt.nz/justice-sector-policy/key-initiatives/reducing-family-and-sexual-violence/work-programme/>

¹¹ See <http://areyouok.org.nz/>

- **Widespread advertising**
Approaches that include online, social media and widespread advertising such as the “It’s Not OK” strategy, could be utilised to challenge patriarchal and gender stereotypes and myths, provide sound information, and give access to further resources.
- **Consider structural factors**
Structural factors such as legislation, and policy and its implementation, need to be considered, also through a cross-sector response, to begin to identify and address where they fail to support initial responses and longer-term recovery for women and children.
- **Include those with lived experience**
Any process should continue to draw on the lived experience of women and others affected, through consultation and co-design. Approaches should generate community awareness and provide a clear avenue for cross-sector involvement and support, while considering both short- and long-term outcomes for those affected.
- **Trial new responses**
Continuing to trial new practice responses, supported by locally-based cross-sector alliances, is another promising way forward. This would allow for flexible approaches to highlight legal and service response gaps and identify workable remedies. “On the ground’ learning and adaptation would be supported, while potentially mitigating untoward/unplanned impacts of changed policy responses, as seen with the family justice system reforms. Findings could then be ‘scaled up’ and adapted for further rollout in different communities.

5.2 A framework to address economic abuse

The framework provided on following pages attempts to summarise this report’s key themes and recommendations within a practice framework, from prevention through to post response recovery, taking into account interpersonal and structural contributors. Research findings and discussion sections provide a more detailed set of suggestions that sit within this framework.

| Interpersonal and community responses | | |
|---|---|--|
| Prevention | Early intervention and initial response | Recovery and resilience building |
| <p>Building community financial and relationship awareness</p> <p>Involving people with lived experience in developing information, to be provided:</p> <ul style="list-style-type: none"> • In schools – for parents, teachers and children • Through community awareness campaigns • Using cross-sector information for provision to all clients - risks and supports • Using culturally specific approaches in communities, families • Focussing on underserved communities • By financial mentors and trainers in workplaces for employee capability | <p>Universal support services</p> <ul style="list-style-type: none"> • Capacity building for ‘first contact’ services (doctors, maternity and child health services, schools etc) - awareness, identification skills and information on options for access to early redress • Peer to peer supports, online and face to face <p>Workplaces</p> <ul style="list-style-type: none"> • Employer capacity building, support and incentives to develop flexible policy and procedure • Employee training and support to access employer provisions • Local trials to determine gaps and effective practice • Good practice information sheets and checklists | <p>Financial capability</p> <ul style="list-style-type: none"> • Continued financial mentor/dedicated financial capability support to increase financial wellbeing knowledge, confidence and behaviours • No and low interest loans • Matched saving schemes • Financial coaching – families and individuals • Money Mates groups • Integrate a family violence perspective into financial capability building work <p>Social and peer support</p> <ul style="list-style-type: none"> • Peer to peer • Facilitated face to face • Social media groups • Culturally specific • Strategies for underserved communities <p>Combined financial and social wellbeing</p> <ul style="list-style-type: none"> • Mentoring and coaching approaches. |
| <p>Data collection – impact on increased community and service provider knowledge of economic abuse; effectiveness of awareness training.</p> | | |
| <p>Examples of existing approaches and resources</p> <p>Economic Abuse Reference Group, Victoria, Australia https://earg.org.au/</p> <p>“About Us” Surviving Economic Abuse website, UK http://survivingeconomicabuse.org/</p> <p>Family financial coaching, Vaka Tautua https://www.vakatautua.co.nz/financial-literacy-for-pacific-families</p> <p>Financial mentors http://www.nbcct.com/</p> <p>Shine DVFREE Tick http://www.dvfree.org.nz/</p> <p>“It’s Not Ok”, MSD http://areyouok.org.nz/</p> <p>Women’s Refuge Responsive Workplaces https://womensrefuge.org.nz/responsive-workplaces-family-violence-your-organisation/</p> <p><i>The Voices of People in Hard-to-Reach Communities Report</i>, 2017: Ministry of Social Development</p> <p>NILS no interest loans http://nils.org.nz/</p> <p>StepUP low interest loans http://stepuploan.org.nz/</p> | | |

| Structural responses | | |
|--|--|--|
| Prevention | Early intervention and initial response | Recovery and resilience building |
| <p>Across sectors</p> <ul style="list-style-type: none"> • Cross-sector awareness training for shared understanding, shared language and approach to provision of information and support, identification of risk and strength based approaches to support | <p>Legal aid</p> <ul style="list-style-type: none"> • Training to support legal aid information provision to clients re costing model and options <p>Across sectors</p> <ul style="list-style-type: none"> • Cross-sector workforce capacity building in awareness, and strength-based, consistent first response options: Family violence services, financial mentors, police, legal and court, W&I, IRD, family support, drug and alcohol, etc. | <p>Across sectors</p> <ul style="list-style-type: none"> • Building capacity of cross-sector staff to continue to work collectively to support recovery from economic abuse through reference groups, ongoing professional development • Encourage and facilitate longer term support provision to women and children |
| <p>Data collection – Before/after surveys of awareness, gaps, skills, knowledge and confidence of workers, further support or information needed.</p> | | |
| <p>System review</p> <ul style="list-style-type: none"> • System review and redress for gender bias, and legislative, policy and implementation approaches that fail to respond to, or further entrench economic insecurity | <p>Legislation and legal</p> <ul style="list-style-type: none"> • Amend the Domestic Violence Act to recognise economic abuse independently • Examination of Family Law reform impacts, credit and tenancy law and implementation, and other relevant legislation from an economic abuse perspective • Implement provisions in the Domestic Violence—Victims' Protection Bill <p>Policy and processes</p> <ul style="list-style-type: none"> • Review joint account and debt initiation and recovery processes for economic abuse: including utilities & telecommunications, fines, financial institutions, tenancies, schools • Training to financial institutions, utilities and other relevant agency staff on awareness, identification and responses to economic abuse • Increase and strengthen housing responses such as Safe at Home | <p>Collaborative practice</p> <ul style="list-style-type: none"> • Continue to build on cross-sector consultative approaches systems and legal frameworks to work collectively to support recovery from family violence and economic abuse • Research on progress and impacts • Trial new evidence based and co design support approaches to build financial skill and confidence. |
| <p>Data collection – examination of gaps, recommended improvements, other models, potential implications of systemic change, stakeholder awareness and implications.</p> | | |
| <p>Examples of existing approaches and resources</p> <p>Commerce Commission and Building Financial Capability Charitable Trust NZ resources Economic Abuse Reference Group, Victoria, Australia https://earg.org.au/ “About Us” Surviving Economic Abuse website, UK, http://survivingeconomicabuse.org/</p> <p><i>Corrie, T, 2016: Restoring Financial Safety: Legal Responses to Economic Abuse, GSA NZ.</i> https://www.goodshep.org.au/media/1220/restoring-financial-safety_legal-responses-to-economic-abuse_web.pdf</p> | | |

6 Conclusion

This research has added to our understanding of economic abuse, and its role in intimate relationships in New Zealand. It follows some excellent work already undertaken, such as the research by Women's Refuge and Victoria University of Wellington; and some innovative cross-agency work on family violence, led by the Ministries of Social Development and Justice.

The findings confirm that economic abuse is both a consequence of abuse and a form of abuse in its own right. While restricting access to economic resources is a form of control by one person over another, we know that structural factors can both make women more vulnerable to experiencing this abuse in the first place and exacerbate its impact. In some cases, structures such as the court system and the system for administering child support can be manipulated by those perpetrating abuse.

The key recommendations include a number of actions that work towards eliminating economic abuse, from both an interpersonal and a structural perspective. There is commonality with some activities of those organisations working to improve financial capability; improved financial capability across the wider community will reduce vulnerability to abuse, improve resilience for those recovering from abuse, and may empower people to recognise instances of abuse in their own lives.

There is also an intersection between the 'no wrong door' approach and building community awareness. By training a broad range of people who deal with the public in the context of finance or abuse, including bank and credit provider staff, family violence workers and court staff, not only is early identification and response promoted, but awareness is built among the colleagues, clients, family members and friends of those staff.

Economic abuse, as with all forms of family violence, is a significant and complex problem that is intertwined with both regular relationship dynamics and the dynamics of power and control. Any training for workers to identify signs of economic abuse will also need to consider what is not economic abuse, and what falls within the scope of healthy relationship roles and dynamics.

While this research has limited itself to a brief snapshot in time, and focussed on heterosexual, intimate partner relationships where men perpetrate abuse against women, we believe that many of the recommendations included here will benefit people across genders and relationship types.

We are hopeful that this report will support an informed, comprehensive service, legislation and policy response to the hidden issue of economic abuse in New Zealand.

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Understanding Economic Abuse in New Zealand:

A literature and policy review

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1 Introduction

1.1 Purpose of this review

This review outlines recent literature, policy and legislation relating to economic abuse in New Zealand in order to understand:

- A broad overview of family violence and financial wellbeing in New Zealand;
- Existing research into the prevalence and impact of economic abuse in New Zealand;
- Who the key research and policy contacts are in New Zealand in relation to economic abuse;
- The regulatory and legal environment in New Zealand in relation to economic abuse;
- The ways in which economic abuse is perpetrated in New Zealand; and
- The legal remedies and community supports available for survivors of economic abuse in New Zealand.

The New Zealand Family Violence Clearinghouse was used as the reference point for this review. The Clearinghouse is the national centre for research and information on family and whānau violence in Aotearoa New Zealand (New Zealand Family Violence Clearinghouse, 2017a). The Clearinghouse is a repository for national and relevant international literature, including both peer-reviewed academic and grey literature¹², on family and Whānau violence, with a specific focus on the New Zealand context.

The Clearinghouse has a searchable database of literature. Key terms used to identify literature relevant to this review were:

- Economic Violence
- Economic Abuse
- Financial Abuse

Additional literature was identified by reviewing reference lists from published documents. Policy documents were sourced through the Parliamentary Council's Office website.¹³

1.2 Outline of this review

This report is a review of recently published literature describing economic violence as a form of intimate partner violence (IPV) in New Zealand. The review is deliberately New Zealand-centric, although recent publications from other countries have been drawn on to provide further understanding of some of the research published from the New Zealand context. Following a brief introduction and presentation of the definitions and methods used, the body of this report is divided into 5 sections:

- A broad overview of family violence and financial wellbeing in New Zealand;
- The regulatory and legal environment in New Zealand in relation to economic abuse;
- Existing research into the prevalence and impact of economic abuse in New Zealand;

¹² 'Grey literature' includes government reports, unpublished papers, and other reports produced in a non-commercial environment (for example, those produced by non-profit organisations).

¹³ See <http://www.legislation.govt.nz/>

- The ways in which economic abuse is perpetrated in New Zealand; and
- The legal remedies and community supports available for survivors of economic abuse in New Zealand and a way forward.

While every effort has been made to provide a review of current, relevant material, this is not a systematic review and should therefore not be considered comprehensive. Additionally, based on the known experiences of IPV in New Zealand and trends found in economic abuse patterns in other countries, there are specific population sub-groups within New Zealand that may be at heightened risk of experiencing economic abuse. Such population sub-groups will be especially vulnerable where they experience structural inequalities (for example, migrant communities, ethnic minorities, people who experience disabilities). While exploring demographic variations of economic abuse is not within the scope of this review, the reader should be cognisant of their added vulnerabilities and take this into account when considering the impact of economic abuse on these groups.

1.3 Concepts and definitions

1.3.1 Economic abuse

Economic abuse can take on many different forms. In the form of structural abuse, economic violence is experienced as a result of differential opportunities across genders, ethnicities or sexual orientations (Farmer et al., 2006).

In a meta-review, Montesanti and Thurston (2015) found that

Gender is a critical determinant of health, affecting a person's access to, and control over financial and physical resources, education and information and freedom of movement... Structural violence is marked by deeply unequal access to the determinants of health (e.g., housing, good quality health care, and unemployment), which then create conditions where interpersonal violence can happen and which shape gendered forms of violence for women in vulnerable social positions.

In New Zealand, experiences of structural abuse are played out through the over-representation of Māori in low socio-economic areas, high unemployment figures relative to other New Zealand ethnic groups (Stats NZ, 2017b), and a lower proportion of Māori school leavers finishing school with level 2 NCEA¹⁴ (Stats NZ, 2017c). It has previously been noted that existing inequalities between Māori and non-Māori in New Zealand may be partly attributable to historical events, such as asset loss, land alienation and rapid urbanization (Te Puni Kokiri, 2000).

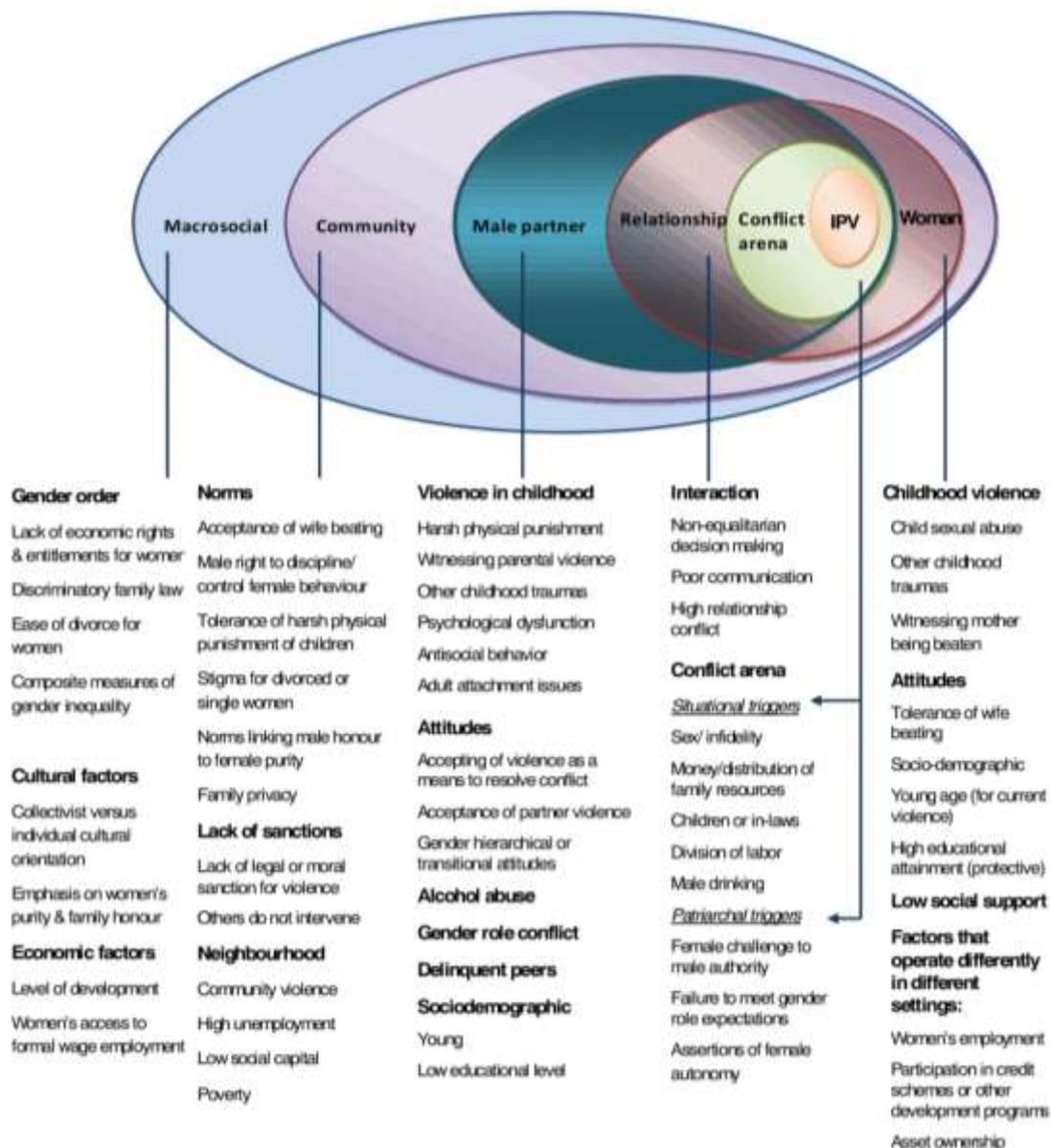
Alternatively, economic abuse can occur at an interpersonal level where a person is forced to work against their will, through modern-day slavery, child trafficking and other forms of human rights injustices (UNODC, 2017). Generally considered to be more common in developing countries, there is a growing body of work that human trafficking and modern-day slavery also occurs in New Zealand. Examples include migrant viticulture or horticulture workers who, subsequent to migrating to New Zealand, are charged “excessive and escalating recruitment fees, unjustified salary deductions and restrictions on their movement, passport confiscation...” (Lambert, 2014). There are also examples of human trafficking occurring within New Zealand (internally), with young women being seduced by brothel owners, who then exploit them within their brothel (Ibid.).

¹⁴ NCEA is New Zealand's national secondary qualification. Level 2 NCEA provides opportunities for further education and employment.

Similarly, economic abuse can exist at the familial level, when member(s) of a family limit other member(s) use of, and access to, financial resources. Such experiences are most frequently documented within the elder abuse literature (Davey & McKendry, 2011), but more frequently economic violence is also being considered as part of IPV (UN Women, 2012).

Several conceptual models have been produced that facilitate our understanding that an individual's experience of adversity seldom occurs in isolation. Often, what is perpetuated at the individual level is a reflection of historical, structural and environmental determinants. For example, Lori Heise's (2011) expanded ecological model highlights the many layers of factors that can influence women's experience of violence (Figure 1).

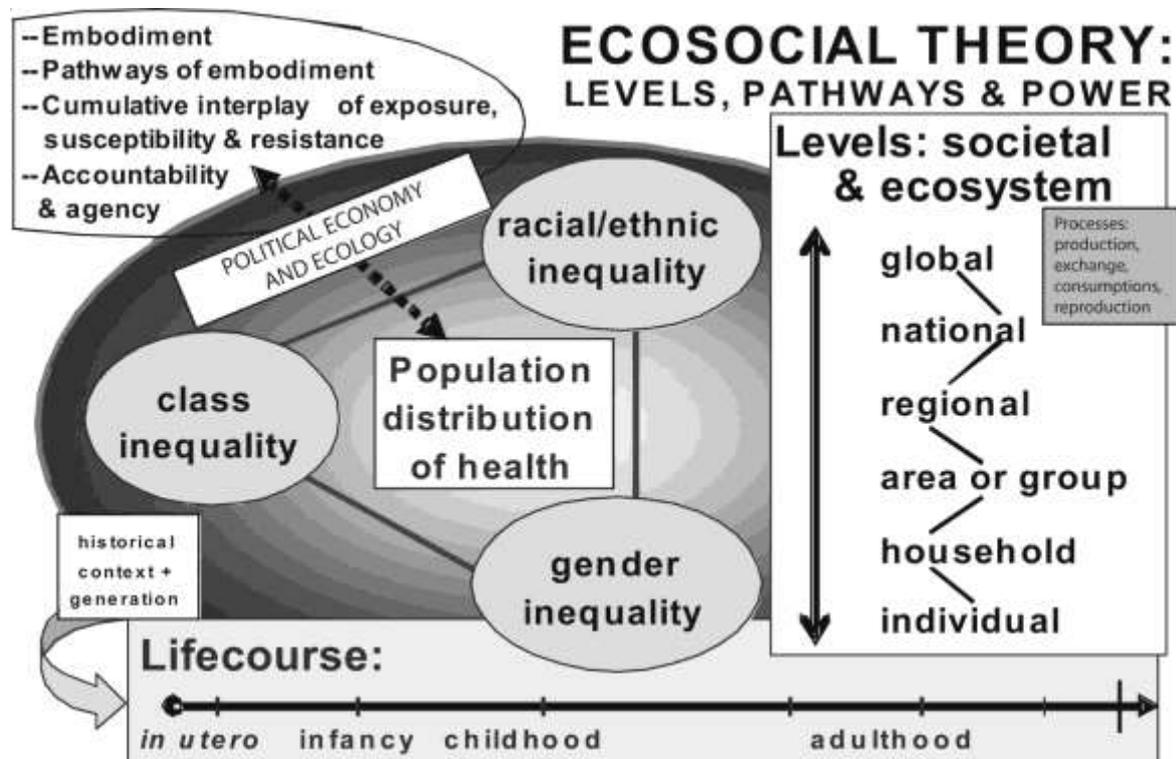
FIGURE 1: EXPANDED ECOLOGICAL MODEL OF VIOLENCE AGAINST WOMEN (HEISE, 2011)



As an alternative, Nancy Krieger has suggested a socio-ecological model that requires the reader to consider historical (such as Māori experience of asset loss, land alienation and urbanisation) as well as contemporary factors when considering determinants of adverse outcomes. Further, Krieger also

encourages a consideration of how these factors influence risk over the life-course, rather than just a single point in time (Krieger, 2008); see Figure 2.

FIGURE 2: ECO SOCIAL THEORY OF HEALTH INEQUALITIES (KRIEGER, 2008)



The current report considers the understanding and impact of economic abuse from an IPV perspective, whilst understanding that IPV is strongly related to structural inequalities and social norms.

1.3.2 Intimate partner violence

Intimate partner violence (IPV), is “a pattern of assaultive and coercive behaviors, including physical, sexual, and psychological attacks, as well as economic coercion, that adults or adolescents use against their intimate partners” (Un Women, 2012). IPV is a gendered issue. While men can experience violence at the hands of their female partners, in New Zealand as globally the majority of IPV is inflicted by males against their female partners (Family Violence Death Review Committee, 2014). There is also evidence from Australia that women are victims of economic abuse at twice the rate that men are (Kutin et al., 2017). Therefore, when discussing experiences of economic abuse, victim/survivors will be considered in feminine terms, while perpetrators will be considered in masculine terms.

UN Women classify economic abuse and economic violence separately, where economic violence is considered the more severe form of abuse (UN Women, 2012). Within this report, no such distinction is made – the umbrella term “economic abuse” is used to encompass all forms of financially controlling behaviours.

A number of different terms are used inter-changeably in the literature discussed within this report. To ensure clarity for the reader, Table 1 provides an overview of the terms used consistently within this literature review and their definitions.

TABLE 1: DEFINITION OF TERMS

| TERM | DEFINITION |
|----------------------------------|---|
| Violence against women | Any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life (United Nations, 1993) |
| Domestic violence | Although sometimes used interchangeably with <i>Intimate Partner Violence</i> (see below), within the New Zealand policy context, the term domestic violence refers to violence experienced within domestic relationships (familial, or familial-type relationships). When referring to New Zealand Parliamentary Bills or Acts, the term “domestic violence” refers to violence perpetrated within domestic relationships. |
| Intimate partner violence | Violence experienced / perpetrated by members (or ex-members) of an intimate relationship. Intimacy is considered at the emotional level rather than sexual. Therefore, two people may experience an intimate relationship without having a sexual relationship. |
| Structural violence | “[The] social structures — economic, political, legal, religious, and cultural — that stop individuals, groups, and societies from reaching their full potential” (Farmer et al., 2006) |
| Whānau violence | Drawn from the Second Māori Taskforce on Whanau Violence: “The Taskforce understands whānau violence as the compromise of te ao Māori values. Whānau violence can be understood as an absence or a disturbance in tikanga. “Tikanga” is defined by this Taskforce as the process of practising Māori values. The Taskforce believes that transgressing whakapapa is a violent act and that Māori have a right to protect (rather than defend) their whakapapa from violence and abuse.” (Kruger et al., 2004) |
| Economic abuse* | “Causing or attempting to cause an individual to become financially dependent on another person, by obstructing their access to or control over resources and/or independent economic activity.” (UN Women, 2012) |
| Economic violence* | “Acts such as the denial of funds, refusal to contribute financially, denial of food and basic needs, and controlling access to health care, employment, etc.” (UN Women, 2012) |

* The umbrella term of “economic abuse” has been used to incorporate both economic abuse and economic violence within this report.

2 Gender, financial wellbeing and intimate partner violence

Like many western societies, New Zealand is patriarchal. Cultural norms around the role of women in society continue to exist, despite New Zealand being one of the first countries in the world to give women the opportunity to vote. While there have been some advances, New Zealand women continue to experience lower employment rates and lower median wages than New Zealand men. There is an ongoing expectation that it is a woman’s role to nurture and develop children born into a family. A 2004 time use analysis states that, “overall, the greatest gender inequalities are associated with unpaid childcare, and the care of ill and disabled people outside the home, for which women

are much more likely to assume responsibility than men” (p. 38). Additionally, the most time-consuming household chores were twice as likely to be performed by women as men (New Zealand Government, 2004). This, then, impacts on their capacity to be financially independent and increases the risk of experiencing economic abuse.

2.1 Women’s economic participation

Compared with 1893, when women obtained the right to vote, by 2013 the proportion of women of working age who were in employment had increased from 26% to 58% and the proportion of people in higher education who are women had gone from 39% to 56% (Statistics New Zealand, 2013). Despite this, occupational segregation and a gender pay-gap continues to exist (Pacheco et al., 2017). In an analysis of occupational segregation taken from 20 years of Census data (1991-2013), Statistics New Zealand and the Ministry for Women reported that:

Despite increasing numbers of women earning formal qualifications, and pursuing professional and managerial careers, men still tend to earn more. Among full-time workers, men had a higher median income than women in almost all occupations (at level 3 of the classification) in 2013. This was regardless of whether the occupation was male or female dominated. More women than men were working in the five lowest-paying occupations. Women made up more than 60 percent of people in all of them (Statistics New Zealand, 2015).

Women are also paid significantly less than men for equal work, and while the Ministry for Women reports the gap in 2017 at 9.4 per cent (Ministry for Women, ND), a closer analysis found that the difference ranges widely from between 16 – 49 per cent, widening as women age. The researchers state that ‘sorting’ into lower-paid occupations accounts for 20 per cent of the overall gap; the balance, they suggest, is best explained as due to sexism (Sin, Stillman & Fabling, 2017).

2.2 Single parenthood

Increases in women’s participation in the workforce in the last 20 years has largely been driven by the increased participation of mothers, particularly sole mothers (Flynn & Harris, 2015). A proportion of this change in employment status is likely to be the result of changes in work expectations for welfare beneficiaries. From October 2012, sole parents were required to be available for 15 hours of work per week when their youngest child turned 5 years, and full-time work when their child turned 14:

Sole Parent Support

This includes all those on the [Domestic Purposes Benefit] and Widow’s Benefits with children under 14.

Those receiving Sole Parent Support will be expected to look for part-time work when their child is five years old and full-time when their child reaches the age of 14.

Those who have an additional child while on benefit will be exempted from work expectations for 12 months, in line with parental leave provisions. Work obligations will then revert to the age of the youngest child when the parent went on benefit.

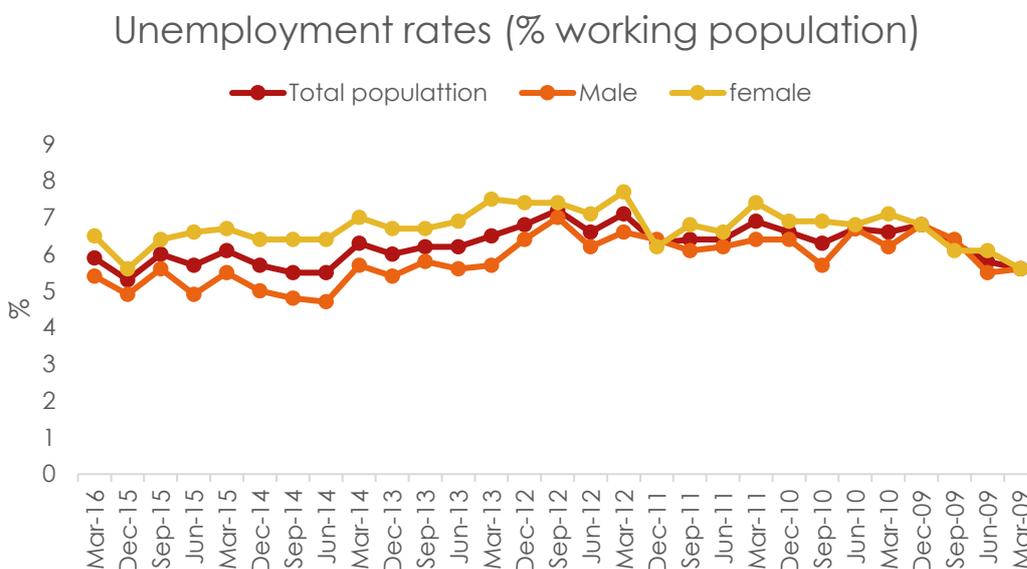
For example, a beneficiary with a seven year old, who has another child, will return to a part-time work expectation when their newborn turns one. A sole parent of a fourteen

year old who has another child will return to a full-time work expectation after one year (New Zealand Government, 2012, p. 2).

Between 1994 and 2014 the employment rate increased between 23 and 25 per cent for sole mothers whose child was aged between 3 and 13 years. However, during this time the unemployment rates for sole mothers also increased – from 8.8 to 11.7 per cent¹⁵, whereas there was no change in the unemployment rates for partnered mothers, and women without dependent children (Flynn & Harris, 2015).

There has been no evaluation of the impact of the introduction of *Sole Parent Support* on sole parents.¹⁶ However, as highlighted above, there has been an increase in the unemployment rate for sole mothers. There is also an emerging difference in unemployment rates for men and women in New Zealand (Figure 3). From the Household Labour Force Survey, it is apparent that since the December 2012 quarter (immediately after the introduction of the welfare reforms) the difference between unemployment rates for men and women have increased. More recently (since the September 2015 quarter) the difference has reduced (Stats NZ, 2017a). However, some commentators suggest that this may be a reflection of the overall improvements in the economy rather than the impact of policy shifts (Jabour, 2014). While the median income levels for employed men and women has been increasing over time, since 2012 the difference in median income has stayed consistently above \$250 per week.

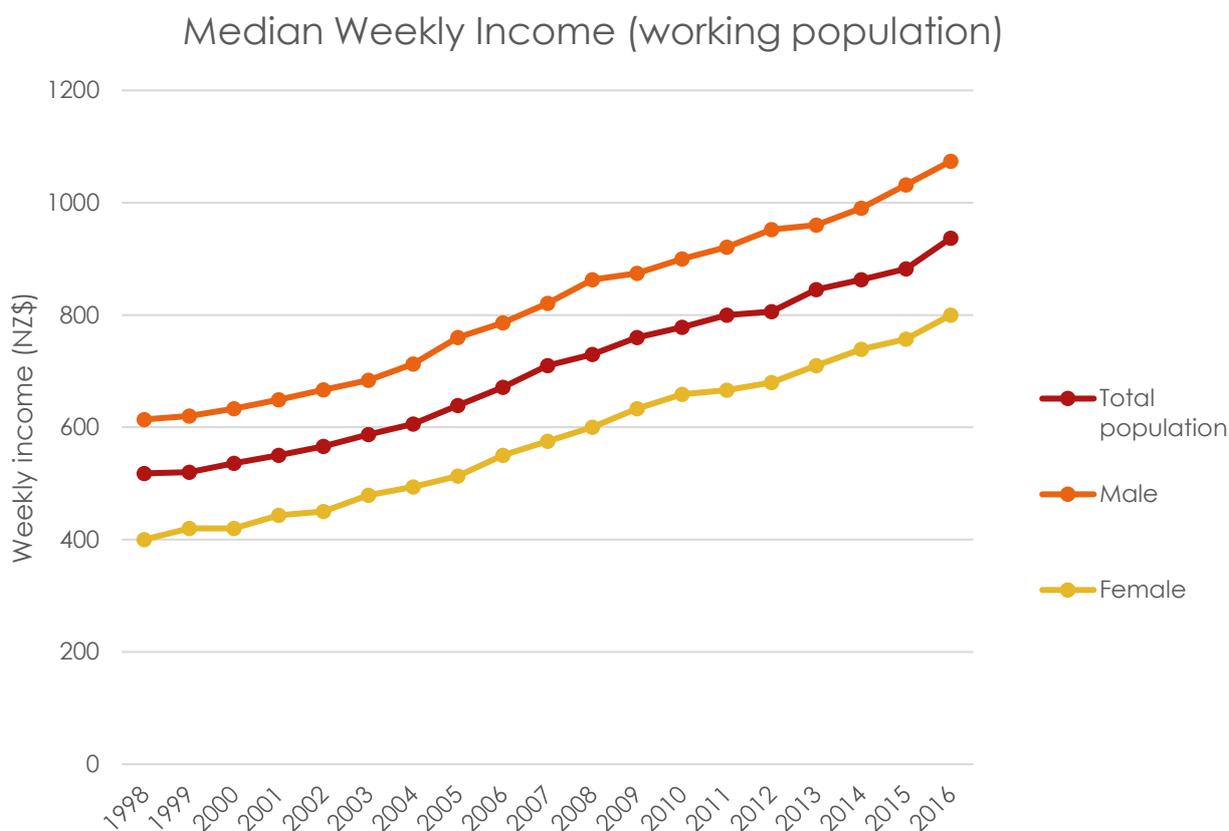
FIGURE 3: UNEMPLOYMENT RATES FOR THE TOTAL NEW ZEALAND POPULATION, MALES AND FEMALES



¹⁵ Prior to 2012, sole parents had been eligible for the Domestic Purposes Benefit until their youngest child was 18 years of age.

¹⁶ From the 2013 census, 84% of sole-parent families in New Zealand were headed by a female. According to Perry (2014), 90% of sole-parent families have a level of equivalised disposable income below the overall median in 2013, compared with 50% of two-parent families (PERRY, B. 2014. Household incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2013. Wellington: Ministry of Social Development.)

FIGURE 4: MEDIAN WEEKLY INCOME



2.3 Gender and intimate partner violence

Reported rates of IPV and child abuse and neglect (forms of family violence that have been the most well researched) in New Zealand are alarmingly high. When using the International Crime and Victimization Survey as a consistent data measurement tool for which to compare across countries, the rate of IPV experienced by New Zealand men and women in the previous 12 months exceeded that of all other countries in the OECD (OECD, 2013). Rates of child death due to negligence, maltreatment or physical assault, for children aged 0-19 were 18th out of 35 countries (Ibid., 2013). When using the World Health Organisation’s Violence Against Women survey or other national surveys with specific violence against women modules, UN Women reported that past year and lifetime prevalence rates for physical (30% lifetime, 5% past 12 months) or sexual intimate partner violence (14% lifetime, 2% past 12 months) for New Zealand women were higher than all other developed countries (UN Women, 2011).

3 Convergence of disadvantage

Concurrent with global trends (Garcia-Moreno et al., 2005), there are ethnic and socio-economic disparities in New Zealand women’s exposure to IPV. From a cross-sectional, representative study of 2,855 New Zealand women (Fanslow & Robinson, 2004), it was estimated that the lifetime prevalence of physical and/or sexual IPV among Māori women (57.6%) was significantly higher than that of Pacific women (32.4%) or European/Other women (34.3%). With respect to past 12-month prevalence, Māori (14.1%) and Pacific (9.3%) women had the highest prevalence of physical and/or

sexual IPV, more than two times higher than the 12-month prevalence reported by women of European/Other ethnic origin (3.9%), or Asian women (3.4%). Unpublished data from the New Zealand Violence Against Women study has also revealed that where the household income was less than \$25,000, 54% of women had experienced physical or sexual IPV in their lifetime, compared with 26% of women whose household income was greater than \$100,000.

As well as the relationship between income and unemployment with lifetime experience of IPV, low income and unemployment are significantly associated with current (occurring in the past 12 months) physical and/or sexual violence victimisation for New Zealand women. In an investigation into the factors associated with current (12 months prior) as opposed to previous (before the most recent 12 months) experience of physical or sexual violence, Fanslow and Gulliver (2015) identified that increased household income and both the respondent and her partner being employed were associated with reduced likelihood that women would experience current as opposed to prior IPV. These relationships continued to hold after adjustment for exposure to violence as a child, other experiences of physical or sexual violence over the age of 15 years, and problem alcohol consumption. While correlational, it is difficult to disentangle the direction of association between economic security/financial stress and IPV experience.

IPV can impact on employment by both direct (inhibiting access to employment) and indirect means (increased absenteeism, tardiness and ability to maintain employment). Therefore, the association of employment with reduced likelihood of experiencing IPV may be reflective of a more egalitarian relationship rather than the protective nature of employment *per se*, where the roles of each partner are not so tightly bound by social norms, and thereby reducing power imbalances (Heise, 2011).

4 The regulatory and legal environment

4.1 The Domestic Violence Act

Since the 1980s, there has been heightened policy activity in the area of family violence within both New Zealand (Fanslow, 2005) and internationally (Harvard School of Population Health, 2010). Both at the local and global level, the journey towards family violence policy development began with a strong, independent feminist movement (Weldon, 2002). In 1995, following intense pressure from women's groups, the media and commissions of enquiry, The Domestic Violence Act (1995) (DVA) was introduced in New Zealand, with the objective "*to reduce and prevent violence in domestic relationships*" (p. 5).

In the original Domestic Violence Act, violence was defined as:

(2) In this section, violence means—

(a) Physical abuse:

(b) Sexual abuse:

(c) Psychological abuse, including, but not limited to,—

(i) Intimidation:

(ii) Harassment:

(iii) Damage to property:

(iv) Threats of physical abuse, sexual abuse, or psychological abuse:

(v) In relation to a child, abuse of the kind set out in

subsection (3) of this section. (The Domestic Violence Act 1994, p. 5)

Through a series of amendments, the definition was broadened in scope. Specific mention of economic abuse as a form of psychological violence occurred in 2013 following the passing of an amendment to the Domestic Violence Act. In discussing the importance of acknowledging economic abuse through legislative means, the then head of Women's Refuge, Heather Henare, asserted that the change would make it easier for women to recognise economic abuse as a true form of abuse.

"A person can be living in that kind of environment, under extreme pressure and stress all the time, but not consider themselves to be abused, because it was not specifically recognised.

Lots of people think that the only way you are abused is physically...The change will mean such behaviour is treated on a par with physical violence by the Family Court and people subjected to it can seek remedies such as protection orders, which require an abuser to stay away from family members (Trevett, 2012).

The 2013 Domestic Violence Act Amendment Bill (Parliament of New Zealand 2013) specified economic abuse as a specific form of psychological violence, so that this section now reads:

(c) psychological abuse, including, but not limited to,—

(i) Intimidation:

(ii) Harassment:

(iii) Damage to property:

(iv) Threats of physical abuse, sexual abuse, or psychological abuse:

(iva) Financial or economic abuse (for example, denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education).²¹
(p. 5)

4.2 Family Courts

A year after the Domestic Violence Amendment Act was enacted, reforms for the New Zealand Family Court were also implemented. The reforms were intended to streamline the process of resolving disputes before they went to court. As part of the process, couples in child custody disputes could not be represented by a lawyer unless they filed a 'without notice' application (generally prompted by allegations of violence either against a child or partner). Instead, couples were expected to work through a Dispute Resolution Process, although there were provisions for this to be avoided where allegations of violence existed (Beehive, 2012).

Concern was raised at the time of implementation of the reforms, and continue to be raised, about their success or whether the reforms have introduced a two-tiered system for those who are able or who are unable to afford legal advice. Further, because counsel aren't involved until later in the proceedings, judges are required to work with litigants with no experience in legal processes and who could not be expected to understand procedural provisions (New Zealand Law Society, 2015).

As highlighted above, compared with men in New Zealand, a smaller proportion of women are employed, and for those who are a gender-based pay gap exists. As such, it is feasible to expect that the changes to the Family Court have had a disproportionately negative effect on women as compared with men.

In March 2017, the Backbone Collective was formed to provide an on-going mechanism to ensure that women who had experienced violence are heard while planning, implementing and evaluating services.¹⁷ In their first watchdog report, the Collective focussed on the Family Court and whether it was keeping women and children safe. The report drew on the views of 10 women (from a pool of 400 who had contributed experiences) to highlight the most pervasive issues facing the Family Court. Of particular relevance to this report was the view that Family Court proceedings were forcing women into debt and that the Family Court did not recognise the impact of financial abuse on women and their children.

...women [are] forced ... to borrow vast amounts of money to pay for legal counsel or being forced to defend themselves. Many women are unable to get legal aid and are financially ruined by the proceedings...Some women are forced to attend court hearings unrepresented as they can't borrow any more money to pay for a lawyer and yet they are forced to defend applications made by their abuser (The Backbone Collective, 2017, p. 26).

The Collective also heard from women who felt that their abusers were using the Family Court as an alternate form of emotional abuse.

Women wonder why financial abuse is listed as a form of psychological abuse in the Domestic Violence Act 1995, but the Family Court continues to sanction, and some would say promote, financial abuse via vexatious and repeated litigation by their abusers (Ibid., p. 27).

4.3 Credit and debt regulation and financial wellbeing

Questionable lending practices (including ease of access to money, high interest rates and targeting low socio-economic populations) of some financial institutions have been highlighted as a key determinant of entrapping vulnerable populations in an ongoing spiral of debt (Garden et al., 2014).

“Debt causes debt. The worst thing about having debt is when you really need something you have to use the most expensive options such as the mobile trucks.”

As a result, Helen often goes to loan sharks around Christmas, birthdays and when her bills become unmanageable. She says that if her bank loaned her the money she would only have to pay \$60 a week. However the broader issue of exploitation of which she is very aware is less important to her than addressing her family's immediate needs. (Ibid., p. 4)

In response to a growing awareness of some of these questionable practices, the New Zealand government introduced the Credit Contracts and Consumer Finance Act Amendment Act (2014). To encourage more ethical behaviour by creditors, the purpose of the Act is stated as:

It is also the purpose of this Act—

(a) to promote the confident and informed participation in markets for credit by consumers; and

¹⁷ See <https://www.backbone.org.nz/>

(b) to promote and facilitate fair, efficient, and transparent markets for credit; and

(c) to protect the interests of consumers under credit contracts, consumer leases, and buy-back transactions of land, both when those agreements are entered into and for their duration; and

(d) to provide remedies for debtors, lessees, and occupiers (including consumers) in relation to—

(i) oppressive credit contracts, consumer leases, and buy-back transactions of land; and

(ii) oppressive conduct by creditors under credit contracts, lessors under consumer leases, and transferees under buy-back transactions of land. (Ibid., Section 3: Clause 2)

In conjunction with the Act, the Ministry of Business Innovation and Employment released the *Responsible Lending Code* to provide guidance about the implementation of the Act (Minister of Commerce and Consumer Affairs, 2015).

The Act allows for hardship provisions that must be considered by the lender in the process of loan repayment. Such conditions include the end of a relationship, where the creditor cannot reasonably meet loan repayments but there would be the potential to meet the repayments if the conditions of the loan were changed. However, such applications can only be made if the applicant is not more than 2 months behind payments, has failed to make repayments on less than 4 consecutive payments, and is within 2 weeks of receiving a repossession notice (Commerce Commission, 2016b). The Act also prevents oppressive loans – those that are “*harsh, unjustly burdensome, unconscionable, or in breach of reasonable standards of commercial practice*” (Commerce Commission, 2016a). However, despite the changes being made, evidence exists that people in areas of high poverty continued to be targeted by some lenders, and interest rates continued to be excessive when borrowing from such “loan sharks” (Ratley, 2015).

The Credit Contracts and Consumer Finance Amendment Act (2014) is not specifically targeted at those who have experienced economic abuse. While there is scope within credit regulations to better support victims of family violence, it would not appear to be happening in practice.

4.4 Employment protections

Economic abuse impacts on a woman’s ability to financially support herself, through limiting access to family finances and income generating activities. Like other forms of IPV, there is a substantial overlap between economic abuse, psychological violence and physical and/or sexual violence (Fanslow & Robinson, 2011). For example, bruising on the face or other predominant parts of the body resulting from physical violence can reduce a woman’s ability to work or reduce the likelihood of her presenting for work (Rayner-Thomas et al., 2014). In an effort to acknowledge this, and to address other ways in which intimate partner violence interacts with a woman’s ability to work, Green MP Jan Logie’s *Domestic Violence-Victim’s Protection Bill 2016* (Parliament of New Zealand, 2016) seeks to amend the Domestic Violence Act 1995, Employment Relations Act 2000, Health and Safety at Work Act 2015, Holidays Act 2003, and Human Rights Act 1993 to enhance legal protections for victims of domestic violence (Logie, 2016).

If passed, the Bill would provide for a minimum entitlement of 10 days leave for people to deal with the effects of family violence, prohibit discrimination on the basis of experiencing family violence,

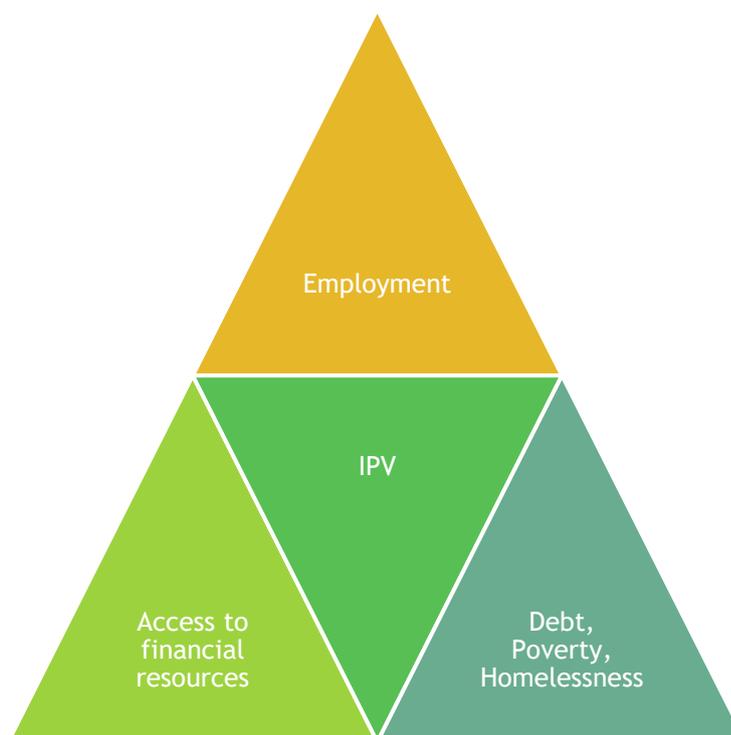
define family violence as a hazard for the purposes of the Health and Safety Work Act, and allow for the re-negotiation of a variation of working arrangements for those who are experiencing violence (Ibid.). The Bill is currently in front of a Select Committee, with submissions being accepted until April 28, 2017. Opponents to the introduction of this Bill have suggested that there are sufficient safeguards already in place to prohibit discrimination on the basis of experiencing violence (through the Human Rights Act). However, international research suggests that many women who have experienced violence report being unable to get to work, experiencing loss in earnings, facing disciplinary actions at work and being fired from work (Swanberg et al., 2005). Recent research in the New Zealand context indicates experiences are similar, with over one-third of domestic violence victims/survivors indicating experiences of violence negatively impacted on both their ability to get to work and to perform their duties to a high standard. Additionally, this research found that there is a lack of understanding by most employers that domestic violence is also a workplace issue that needs a deliberate policy and practice strategy (Rayner-Thomas, et al., 2016).

5 Prevalence and impacts of economic abuse

There is a dearth of research describing the prevalence and impact of economic abuse in New Zealand. Original versions of the WHO VAW study (World Health Organisation, 2017), on which the New Zealand Violence Against Women study (Fanslow & Robinson, 2004) was based contained only a limited number of questions about access to financial resources. While there have been other investigations (described below), their approach has been to describe the impact of IPV on employment, or workers and the workplace. However, in the process these studies have also described one component of economic abuse – how it negatively impacts a woman’s ability to be financially independent. There are other forms of economic abuse beyond impacts on employment, including manipulating or restricting access to family financial resources, placing debt in the victims’ name, and withholding access to resources when a woman attempts to leave a violent relationship (Corrie & McGuire, 2013). Women who are experiencing IPV may prioritise their safety over their right to their own property, and returning to retrieve such property may place her at risk of experiencing further violent acts (Towns, 2014).

Traditionally, these forms of economic abuse have been observed as an *outcome* of IPV experience. However, with increased understanding of the many forms that economic abuse can take, they are more commonly being considered as *components* of systematic abuse (and therefore, components of IPV, **Figure 5**). As such, studies that have described the economic impact of IPV are described in this section.

FIGURE 5: INTERACTIONS BETWEEN ECONOMIC ABUSE AND ECONOMIC OUTCOMES OF IPV



5.1 Employment

In 1999, Tania Pouwhare conducted a qualitative investigation of the effect of intimate partner violence on Māori women's employment opportunities. A total of 30 women were recruited from Women's Refuges throughout New Zealand, with information being obtained through individual interviews and focus groups. Participants were Māori women who had lived with family violence. Women's Refuge advocates contacted women whom they were supporting to participate in the research, resulting in a mixture of residential women (i.e., staying in the refuge safe house) and community clients. The violence experienced by participating women severely impacted on their ability to seek and retain employment and to perform in the workplace (Pouwhare, 1999).

In an Issues Paper written for the New Zealand Family Violence Clearinghouse in 2014, Margaret Rayner-Thomas and colleagues highlighted the overlap of economic insecurity as a consequence of family violence and the impact of family violence on a victim's ability to retain their employment (Rayner-Thomas et al., 2014). While future policy development in New Zealand has the potential to make it illegal to discriminate against people who have experienced intimate partner violence (see *The regulatory and legal environment in New Zealand in relation to economic abuse* above), the process of establishing discrimination may be beyond the financial and emotional resources of women involved.

In 2013, Rayner-Thomas conducted a web-based survey of members of the Public Service Association, New Zealand's largest union, with over 58,000 members representing Public Services, District Health Boards, the State Sector, Local Government, and Community Public Services. Of the 10,000 members randomly selected to receive an email to invite them to participate in the survey, 1,626 responded. Of those who responded, 75% were women, 85% were aged over 35 years and 14% were Māori. Twenty-six per cent (n=249) of the participants of the survey participants had experienced intimate partner violence, with slightly over half of these being in paid employment at

the time of the violence. Of those who reported experiencing violence, the majority reported that the experience negatively impacted on work performance, with 84 per cent reporting that they were late for work and 16 per cent reporting that they were distracted, tired or unwell while at work. There were additional impacts felt by co-workers of the abused employees, reported by 73 per cent of those who experienced violence. The impacts experienced by co-workers included being threatened or harmed, or the situation causing conflict or tension with co-workers (Rayner-Thomas, 2013).

More recently, Raynor-Thomas and colleagues reported that over one-third of domestic violence victims/survivors indicated that experiences of violence negatively impacted on both their ability to get to work and to perform their duties to a high standard, while half indicated they had taken time off due to the violence. The primary causes of missed work were physical injury or restraint, followed by fear of leaving child/ren with the abuser and having transportation options removed. Days missed were attributed to health/medical reasons (52 per cent), attending counselling sessions (49 per cent), attending appointments of court (53 per cent), and moving house (28 per cent). Additionally, this research found that many employers do not recognize experiences of violence as a workplace issue, which limits the options for victims/survivors (Rayner-Thomas et al., 2016).

The National Collective of Independent Women's Refuges conducted an online survey of women who self-identified as having experienced economic abuse (National Collective of Independent Women's Refuges Inc., 2017). Four hundred and forty-five women chose to respond to the survey. No data was available on the prevalence of economic abuse from this survey, as only women who had experienced economic abuse were invited to take part. However, the research provides insights into the ongoing effect of economic abuse. For example, the women who took part found themselves getting into debt to provide for themselves or their children, particularly if their partners had been repeatedly taking their allocated household money for food, baby formula and bills to use for their own purposes. Increased debt created long-term issues, for example adversely impacting on the quality of housing available after exiting the relationship.

5.2 Housing

Lack of quality, available housing for women who have experienced family violence can lead to experiences of homelessness. In a qualitative investigation conducted as partial fulfilment of her Masters of Public Health, Bukowski reported that many women lack support during the process of leaving violent relationships, especially for women battling mental health issues and addictions (Bukowski, 2009). Hager (2011) has supported the findings that there is a lack of support for women outside the "mainstream" attempting to escape violent relationships. Bukowski quoted Armore and Robertson when describing the relationship between IPV and homelessness for New Zealand women:

Family violence and homelessness are not connected in the New Zealand psyche, but the relationship could not be clearer... when a woman is forced to leave her home she is homeless. She is homeless in the true sense of the word, not only do her (and her children) lose their familiar roof, they lose everything that gave them a sense of home – family privacy, connection to the community, a sense of place. Violence may have made it much less of a home than it should have been, but few women want to leave their home – they leave because they want the violence to stop (Armour & Robinson (2007) as quoted in Bukowski, 2009, p. 19).

Auckland, the city in which Bukowski's Masters Thesis was conducted, has experienced substantial population growth in recent times, and is expected to grow by a further 10,000 per annum for the next 10 years (Stats NZ, 2017d). In 2009, Bukowski noted that there was substantial pressure on Auckland's social housing stock, further accentuating the risk of homelessness for women escaping violence. Since that time, there have been moves by central Government to reduce the social housing stock, with an apparent lack of a long-term housing plan for New Zealand as a whole (Mills et al., 2015). In combination, these factors further enhance difficulties women face in obtaining suitable accommodation post-separation.

6 The ways in which economic abuse is perpetrated in New Zealand

From the National Collective of Independent Women's Refuges, the following summary provides a description of the key ways that economic abuse is perpetrated in intimate partner relationships:

- less than half of respondents who had worked full-time prior to the relationship sustained full-time employment during the relationship.
 - Many respondents spoke about being forced to quit, or having their employment situations made untenable by the abuser.
 - Tactics used included:
 - insisting all money was transferred to the abuser's account and then withholding money for essentials such as clothing or sanitary items;
 - sabotage methods of transport to get to work: selling the car without permission or emptying the petrol tank;
 - spreading rumours about misconduct to the victim's colleagues;
 - giving women bruises that made them too ashamed to attend work;
 - damaging their work property intentionally;
 - threatening them with violence if they didn't resign or change jobs;
 - telling them that 'good' parents/partners would stay home; and
 - being forced to work for their partners for little or no pay.

Abusive partners routinely forced victims to cede all control of their finances or the money was often taken forcibly or deceitfully. The tactics described in the National Collective of Independent Women's Refuges work were similar to those described by Rayner-Thomas, who also reported that many respondents to her survey were threatened with, or actually experienced, violence to prevent them from getting to work (Rayner-Thomas, 2013). Rayner-Thomas also described a pattern of being harassed through phone calls, emails or text messages and being stalked while at work.

Most of the women interviewed in Tania Pouwhare's (1999) research into the effects of domestic violence on Māori women's employment had been long-term employees, with their work being occasionally interrupted by motherhood, redundancy, moving location and family violence. Of note is that the majority of participants in this study were the sole supporters of their family or household. The economically abusive tactics that the abusers employed included renegeing on promised childcare, harassing women at work, threatening colleagues, and burning work clothes. Further, women reported being expected to conform to rules set by their partners about the conditions or hours of work, or could not take up opportunities for training or promotion. In all of

the studies described, the economically abusive acts were part of an overall pattern of physical, sexually, and/or emotionally abusive behaviour that the women were experiencing.

7 Structural inequalities

Although the current review provides an overview of economic abuse from an IPV perspective, an understanding of the wider structural inequalities within which this is experienced may serve to highlight why economic abuse could differentially impact on various demographics in New Zealand.

Women in New Zealand experience lower levels of employment than New Zealand men. When they are employed, they face additional barriers to pay equity, including being over-represented in precarious and low-paying jobs such as clerical or sales occupations (Stats NZ, 2015). Even when attaining parity with men in terms of role, there is a large 'unexplainable' gender pay gap (Sin et al., 2017). For women on lower incomes, the differences can be largely attributed to type of work, family responsibilities, education, and age. These factors are of specific concern for women who are more likely to be on lower incomes, including Māori, Pacific Peoples, migrant, and sole mothers. For women in higher incomes some of these differences can be attributable to individual choices – noting, however, the continued prevalence of gender-segregated roles which may influence these decisions. In a report commissioned by the Ministry for Women, analysts found the 'unexplained' aspects of the wage gap was scaled from close to zero for the lowest-paying jobs to 100 per cent for the highest-paying jobs. The researchers conclude that the 'unexplained' nature of the gap is a glass ceiling effect for women, presumably explained by both conscious and unconscious bias – entrenched sexism - which negatively impact on a woman's recruitment and pay advances (Packeco et al., 2017). At an international level, the United Nations has highlighted the unequal distribution of paid and unpaid work and the implications of this to economic resources and employment opportunities (United Nations, 2009).

As an Indigenous minority group, Māori women are placed at further risk in New Zealand society. As Denise Wilson describes:

In contemporary Aotearoa, Māori whānau are over-represented in poor social and health outcomes, including family violence prevalence and deaths. It is more than just an issue of coercive control commonly associated with family violence affecting the majority of the population (Johnson et al., 2014). Rather whānau violence is entangled in a history of colonisation, socioeconomic deprivation, and trauma that persists into contemporary times (Wilson, 2016, p. 33).

Further, Wilson goes on to highlight that in response to the increased risk and experience of violence:

Mainstream services, many of which are designed to help New Zealanders, continue to colonise Māori and perpetuate systemic inequities that compound historical trauma and poverty, employment opportunities, and access to necessary services. (Ibid., p. 35)

Therefore, as well as potentially experiencing the economic abuse perpetuated by a violent partner, Māori women may find themselves further traumatised (and economically abused) by the structural violence experienced as part of the process of attempting to seek help.

8 A way forward

The New Zealand Family Violence Clearinghouse provides an overview of intimate partner violence and the workplace in an issues paper authored by Rayner-Thomas and colleagues. In concluding their discussion of the effects of IPV on the workplace, they highlight that:

addressing intimate partner violence as a workplace issue protects human rights. All people deserve freedom from discrimination and to have access to financial security. By actively engaging with the realities of intimate partner violence, organisations can avoid taking on the financial and resource costs associated with its occurrence and impacts in the workplace (Rayner-Thomas et al., 2014, p. 25).

With the inclusion of economic abuse in the Domestic Violence Act, women who experience this type of abuse can now seek the same remedies as they would for physical, sexual or psychological IPV, including protection orders. However, the process of obtaining a protection order is difficult to negotiate (Adams et al., 2017), and does not always deter perpetrators from actively seeking contact with, and control over, the protected person (Family Violence Death Review Committee, 2016). Additionally, protection orders may be limited in what they can achieve pertaining to economic abuse, given the often tangled nature of financial holdings within a family unit, the long-term consequences of accumulated debt, and their limitations in controlling post-separation actions by abusers such as legal harassment.

8.1 Domestic Violence – Victims Protection Bill

As highlighted above, the Domestic Violence – Victims Protection Bill, which is in front of a parliamentary select committee, is an additional legal remedy that may be possible in the future. The Bill provides for the amendment of:

- The Domestic Violence Act (1995) to more clearly define the term “victim of family violence”;
- The Employment Relations Act (2000) to provide for flexible working arrangements and prohibit discrimination on the grounds of being a victim of domestic violence;
- The Health and Safety At Work Act (2015) to require people conducting a business or undertaking to have policies on handling situations arising from the hazard of a worker suffering domestic violence;
- The Holidays Act (2003) to allow victims of domestic violence to request domestic violence leave;
- The Human Rights Act (1993) to prohibit being a victim of domestic violence as grounds for discrimination (Logie, 2016).

Although only in Select Committee stage, the Bill has had mixed reviews from Members of Parliament. The Minister for Workplace Relations, Michael Woodhouse, felt that the extra leave required by the Bill would have significant costs attached. In contrast, ANZ Bank, which has offered special leave to staff members affected by domestic violence, has suggested that the benefits of providing such leave outweighs the cost of losing staff, poorer performances and disengagement (Bradley, 2017).

In line with these developments, the Human Rights Commission launched a campaign to address family violence in the workplace, by increasing knowledge and understanding in New Zealand businesses (Human Rights Commission, 2017).

8.2 Corporate and business responses

Increasingly in New Zealand, private companies are developing their own policies to respond to family violence as it may manifest within the workplace. Although these policies do not specifically relate to economic abuse, increasing acknowledgement of the impact of family violence on work productivity and staff wellbeing may potentially lessen the perpetrator's reach. Workplaces that already have workplace policies and provide workplace support for employees who are directly affected by family violence include ANZ, Countdown, Family Planning, The Warehouse Group, the University of Auckland and the Government Communications Security Bureau (New Zealand Family Violence Clearinghouse, 2017b). Corporate and business responses also extend to supporting their customers who may be survivors of family violence and economic abuse, through hardship policies and other programs.

8.3 The non-government sector

Non-government service providers (NGOs), sometimes in collaboration with government agencies such as the police, Child Youth and Family and Health, are increasingly working toward providing practical support for women leaving violent relationships. Experiences of homelessness as a result of IPV may develop as a result of weakening ties with both the immediate and wider family group through the abuser's isolation tactics (Robertson et al., 2013). For example the development of a Whānau Ora Wellbeing Service Refuge services by Te Whakaruruhau (a Hamilton Refuge service) led to a shift in focus from safe housing to advocacy within the community, from a concentration on crisis to supporting women and children to make a successful transition to violence-free lives in the community, and from advocating for women and children in the context of Crown and other services to advocating for them in the context of Whānau, hapū and iwi. Through an extensive evaluation of the service, Robertson and colleagues highlighted that many of the outcomes related to adjusting to the economic impact of IPV, including:

- *Feeling safe.*
- *Having obtained suitable housing in the community.*
- *Being financially independent of the abuser, usually through employment.*
- *Having successfully addressed drug and/or alcohol abuse.*
- *Improved physical, psychological and emotional health.*
- *Feeling more competent and better resourced as a parent (Ibid., p. ii).*

As another alternative, the Safe@Home initiative was initially implemented by SHINE* (Towns, 2014) but is now implemented throughout New Zealand by the National Collective of Independent Women's Refuges (Women's Refuge, 2017). In her evaluation of the pilot programme, Alison Towns described the programme thus:

The Shine Safe@Home programme aims to assist individuals (and their families) experiencing ongoing and serious domestic abuse to stay in their own homes, and to prevent those identified as at high risk of repeat victimization from further victimization. The programme does this through specialist risk and danger assessment, individually

tailored safety planning, time limited advocacy and home security upgrades. The intention is that by providing a range of practical resources that increase security, victims in their homes become more difficult targets, the opportunities for reoffending are reduced, victims' safety is increased, their fear levels decrease and adult and child victims can begin to relax and get on with rebuilding their lives (Ibid., p. 23).

8.4 Next Steps

In order to properly understand, and hence better respond to, economic abuse, there needs to be greater community awareness of the issue. There also needs to be an integrated response that involves government, social service agencies, academia, communities and businesses.

This literature review highlights that there are many intersects between IPV and economic insecurity, and that the issue of economic abuse is emerging in New Zealand as a significant problem. This can serve as a basis for further conversations with relevant stakeholders to build a fuller picture and work towards a holistic solution.

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Appendix Two: List of research participants

The following is a list of organisations and people that participated in this research, either by attending the consultations or providing input during the course of the project. We are very grateful to all those people who contributed their time and expertise so generously:

Age Concern

AUT Business School

Aviva

Canterbury Family Violence Collaboration

Catholic Social Services

Catriona MacLennan, Barrister

Christchurch Methodist Mission

Christchurch Resettlement Services

Department of Corrections

Ebborn Law

Homebuilders West Coast

Ministry for Women

Ministry of Business, Innovation and Employment

Ministry of Justice

Ministry of Social Development

New Zealand Bankers Association

Shine

Te Roopu o Te Whanau Rangimarie o Tamaki Makaurau

Te Waipuna Puawai

The Backbone Collective

The Fono

The Salvation Army

Vaka Tautua

Women's Refuge (National Collective of Independent Womens' Refuges Inc.)
