



# Making a difference

International responses to economic abuse

November 2022



# Key statistics

Economic abuse is a form of family violence that involves a pattern of behaviour to control another person by restricting, exploiting, or sabotaging their money or economic resources, limiting their autonomy and undermining their economic security.



**Six** organisations across the globe **are working together** to improve responses.

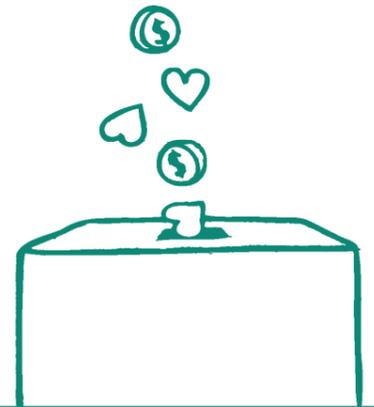


In Australia, economic abuse is estimated to **cost victims \$5.7 billion** a year.

More than two thirds of surveyed social service providers in Canada **don't have specific training** for staff to assist survivors experiencing economic abuse.



**100%** of domestic violence prevention centres in Israel can use the Banking Availability Covenant for Women Survivors of Violence.



In South Africa **53%** of mothers get no child support.



**Over half of women** in New Zealand have experienced physical, sexual, psychological, economic or emotional **abuse from an intimate partner.**



**One in six** women in the UK have experienced economic abuse from a current or former intimate partner.



# Executive summary

**This report outlines key international developments in response to economic abuse over the past 12 – 18 months across six participating countries: Australia, Canada, Israel, New Zealand, South Africa and the United Kingdom.**

It highlights the actions governments, corporations and other community organisations are taking to make a difference for victim-survivors of this lesser-known form of family violence.

## GOVERNMENT

Economic abuse has been recognised in national plans to address gender-based violence in Australia, Canada and the UK.

A specific sub-set of economic abuse related to child maintenance has been highlighted in South Africa's National Strategic Plan.

## INDUSTRY

A refreshed Financial Abuse Code of Practice is being implemented in the UK which recognises coerced debt and arrears, and recommends firms work to prevent future debt accruing as well as being flexible in solutions.

In Israel, Women's Spirit worked with the banking sector and the Ministry of Welfare on rolling out the Banking Availability Covenant for Women Survivors of Violence. This Covenant offers suitable responses for women survivors of abuse to facilitate the financial treatment of debts incurred by violent spouses.

In Canada, representatives from financial institutions, women's shelters and services organisations collaborated through the Taskforce on Women's Economic Justice; to explore how to create more equitable financial services for survivors of economic abuse.

In Australia, the new Banking Code of Practice includes additional guidance with the Industry Guidelines for Preventing and Responding to Family and Domestic Violence including Financial Abuse.

In New Zealand and Australia, banks have taken collective action to stop their payment platforms being used to send abusive messages.

## LEGAL RESPONSES

In the UK, the Home Office published the Statutory Guidance on domestic abuse with economic control as a form of abuse, highlighted within the guidance.

## AWARENESS AND EDUCATION

Awareness of economic abuse is still low relative to other forms of domestic violence. In 2021, four countries came together to recognise international Economic Abuse Awareness Day on 26 November, with a further two countries joining the campaign in 2022.

Three awareness campaigns ran over the past year. In the UK, HSBC ran a campaign highlighting its Safe Spaces initiative which provides a safe space for domestic abuse survivors in any of its branches. In Australia, the Commonwealth Bank ran a campaign about financial abuse in support of its Next Chapter initiative, which supports people to access confidential support through free one-on-one financial coaching, tools, and assistance – no matter who they bank with. In New Zealand, 44 digital billboards across the country raised awareness about the impacts of economic abuse.

## NOT-FOR-PROFIT SECTOR

There are a range of initiatives by economic abuse-focused organisations; including peer support services, specialist financial support and tools like the Economic Abuse Evidence form and the Economic Harm Assessment Tool.

# Australia



## CWES supports women experiencing economic abuse.

The last few years have seen a growing awareness of the problem of economic abuse in Australia.

### GOVERNMENT

At a federal level, the Commonwealth Government recently released the National Plan to End Violence Against Women and Children 2022–2032. It is the first time a national plan includes an explicit focus on economic abuse.

The Federal Government also commenced a trial of financial assistance to help people leaving an abusive partner: the Escaping Violence Payment, which is valued up to \$5,000 including \$1,500 cash, for Australian citizens and permanent residents and delivered through Uniting. As well as the Family and Domestic Violence Assistance Payment, with a value up to \$3,000 for temporary Visa holders, which is delivered through Red Cross.

### INDUSTRY

The Australian Banking Association has published guidelines in support of its new Code of Practice – the Industry Guidelines for Preventing and Responding to Family and Domestic Violence including Financial Abuse. Banks have also taken action to stop or 'de-platform' abusers who use their online platforms to send abusive messages with small amount transfers (sometimes as small as \$0.01).

### AWARENESS AND EDUCATION

The Commonwealth Bank ran an TV, print, digital and radio campaign promoting its commitment to supporting victim-survivors of financial abuse, through Good Shepherd Australia, no matter who they bank with.

Australian academic, Dr Supriya Singh, published a book: Domestic Economic Abuse: The violence

of money. The Gendered Violence Research Network (GVRN) at the University of NSW published a series of papers on economic and financial abuse, funded by the Commonwealth Bank.

### JUSTICE

Australia's largest state, New South Wales, has finally included economic abuse in its domestic violence legislation and is introducing an offence of coercive control. The states of Queensland, South Australia and Western Australia are also looking to criminalise coercive control.

### NOT-FOR-PROFIT SECTOR

The Economic Abuse Reference Group has worked with utilities, telcos, credit reporting agencies and others to improve responses.

Funding has been announced for a new, national family violence financial counselling helpline to be established by Zahra Foundation.

Good Shepherd Australia launched Financial Independence Hubs providing ongoing financial coaching for women recovering from financial abuse, beyond crisis. This is a national initiative – funded by Commonwealth Bank.

Thriving Communities Partnership launched the One Stop One Story Hub; a platform that enables corporate and community organisations to connect and refer their clients experiencing family violence to a range of supports through a single access point, in a safe and secure way.

### THE CENTRE FOR WOMEN'S ECONOMIC SAFETY

CWES published the new Financial Safety website and Directory and coordinates Economic Abuse Awareness Day in Australia. It is currently trialling Money Clinics, a program which provides free, one-to-one, financial safety planning and guidance for women experiencing domestic violence.

Read more on the following pages about the work of Surviving Economic Abuse (UK), the Institute for Social Justice and Development (South Africa), Good Shepherd New Zealand, Women's Spirit (Israel), the Canadian Centre for Women's Empowerment, and the Centre for Women's Economic Safety (Australia).



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# Canada



## CCFWE creates systemic change for the empowerment of economic abuse survivors.

### AWARENESS AND EDUCATION

31 cities across Canada proclaimed 26 November as International Economic Abuse Awareness Day, and more than 125 individuals and organizations signed CCFWE's pledge to take action against economic abuse and other forms of gender-based violence as part of CCFWE's #HelpUsRise awareness campaign.

CCFWE collaborated with Miss World Canada 2020 and Founder of FinPowered, Svetlana Mamaeva, to provide more than 85 free workshops on financial literacy and economic abuse in 25 women's shelters across Canada.

Economic abuse was addressed in national conferences and panel discussions (e.g. 2022 Payments Canada Summit, Women March, Equal Futures 2022: A Gender Equality Summit) in the context of gender equality, gender-based violence, and improving financial services.

### POLICY INFLUENCING AND SYSTEM CHANGE

In 2021, the Government of Canada committed to creating a National Action Plan to Address Gender-Based Violence (NAP), and invited organizations to assemble recommendations from stakeholders. CCFWE led 9 rounds of consultations with gender-based violence organizations and financial institutions across Canada; resulting in economic abuse being mentioned in Canada's NAP.

Canada's Divorce Act now recognizes financial abuse as a distinct form of family violence following amendments that came into force in March 2021.

In March of 2022, CCFWE's Executive Director, Meseret Haileyesus, was invited to present a statement at the House of Commons to outline the organization's main recommendations. The Committee's report, titled Towards a Violence-Free Canada: Addressing and Eliminating

Intimate Partner and Family Violence, includes recommendations to the government to develop a comprehensive strategy to address financial and economic abuse as a way to prevent intimate partner violence. This was shared by the Canadian press.

Over 30 representatives from financial institutions, shelters, women's services, and the public sector, work together as part of CCFWE's Task Force on Women's Economic Justice. They provide input, expertise and advice toward identifying how economic injustice can be better addressed in public and private sector initiatives.

### RESEARCH AND EVIDENCE-BASED PRACTICE

CCFWE conducted the first Canadian study on the prevalence of Economic Abuse titled - Access to Economic Resources for Victims of Economic Abuse of COVID-19 in the National Capital Region. The study informed decision-making processes and created proactive, preventative solutions to address economic abuse.

A national research study conducted by CCFWE, titled - Understanding the Nature of Economic Abuse: A national study on used service provider insights. It explored the prevalence, perceptions, service barriers, needs, and access of survivors of economic abuse as a form of intimate partner violence.

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# New Zealand



## Good Shepherd NZ tackles the significant issues impacting women, girls and whānau (families) in Aotearoa (New Zealand).

Economic abuse is a form of family violence that has been hidden for many years in New Zealand. Cross-sector collaborations have been critical to the increase in awareness and understanding of the issue.

### GOVERNMENT

Economic and financial abuse is included in the Family Violence Act (2018) as a form of psychological abuse. However Good Shepherd NZ is calling for this to be amended so that economic abuse become a form of violence in its own right, alongside physical, sexual and psychological.

### INDUSTRY

Banks have developed specialist teams to work through banking challenges resulting from family violence. They provide banking support including debt reduction and setting up urgent bank accounts for people who don't have access to identification documents.

Debt is being reduced or forgiven by creditors because of a better understanding about the impacts of economic abuse, including by debt collection services and banks.

Bank of New Zealand (BNZ) is trialling no interest family violence response loans of up to \$5,000 to support Good Shepherd NZ's economic abuse support service clients.

Major banks are monitoring and responding to messages in banking transactions designed to harass or intimidate recipients.

### AWARENESS AND EDUCATION

Good Shepherd NZ ran national economic abuse awareness campaigns that included digital billboards, developed promoted free online resources, and supported clients with lived

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experience to share their stories in the media. Major banks in New Zealand have also added information about how they can offer relevant banking support.

Good Shepherd NZ has been providing training to client-facing staff across sectors to improve understanding of economic abuse.

Good Shepherd NZ and Auckland University of Technology (AUT) published a free Healthy Financial Relationships Toolkit, to support people to have conversations about money with their partners and encourage healthy financial behaviours in relationships.

### NOT-FOR-PROFIT SECTOR

Reciprocal referral pathways have been developed between banks, financial mentors, family violence and debt collection agencies to make it easier for people impacted by economic abuse to access the support they need.

Good Shepherd NZ is piloting an economic abuse support service to provide individual support for clients working through the impact of economic abuse. ASB, BNZ and Westpac banks' specialist teams, and other creditors, have worked directly with this service to improve their response in relation to barriers impacting shared clients.



# Israel

## **Women's Spirit provides financial independence for women survivors of abuse.**

Women's Spirit works to promote economic independence of women survivors of abuse and strives for social change through a focus on employment and financial empowerment. It works with the social and business community, policymakers, and government bodies.

### **GOVERNMENT AND INDUSTRY**

Women's Spirit, together with the Ministry of Welfare, the Bank of Israel, and the Association of Banks, are part of the Banking Availability Covenant for Women Survivors of Violence.

This Covenant offers suitable responses for women survivors of abuse to facilitate the financial treatment of debts incurred by violent spouses.

While the Covenant started in 2015 at women's shelters, Women's Spirit argued that only a small number of the women who need this assistance reach the shelters and most of them are living in the community. It pushed for the Covenant to be used as a pilot at eight Domestic Violence Prevention centers. As of 2022, 100% of the centres in Israel can now use the Banking Availability Covenant for Women Survivors of Violence.

In 2020 the Minister of Justice submitted a bill for the Prevention of Violence in Family Law (Prevention of Economic Abuse), which passed the first reading. It was then forwarded to the Constitution, Law, and Justice Committee of the Israeli Parliament in preparation for the second and third readings. Israel's Parliament dissolved and the discussion of the bill was neglected. In June 2022, a letter was sent to the Minister of Justice, from 16 civil society organizations and academics, asking that he complete the legislation. The legislative process did not proceed until the dissolution of the Parliament in preparation for another round of elections in November 2022.

### **AWARENESS AND EDUCATION**

Work is underway with cosmetician schools about how to identify signs of abuse and offer support to women survivors in their community. As professionals, cosmeticians have a unique close, constant, open, and intimate relationship with their clients and they have an exceptional opportunity to make a change in the lives of women. Often, women who suffer from abuse do not show physical signs, and the abuse is concealed from even their closest friends out of fear or shame. Most are unaware that help is available.

Women's Spirit had its first appearance before the United Nations Human Rights Council in 2022. It participated in the Interactive Dialogue with the Special Rapporteur on violence against women, its causes, and consequences. Women's Spirit highlighted the importance of naming economic abuse as a worldwide phenomenon.

Women's Spirit will host its third International Conference with panelists from Israel, UK, New Zealand and Australia. The conference will put a spotlight on the global aspects of economic abuse, discussing best practices around the world to fight economic and financial abuse.

In the past 12 months, Women's Spirit gave 150 lectures and workshops that exposed more than 5,000 people from across society including judges, lawyers, prisoners, social services, cosmeticians, and more, to the complicated issue of violence against women in general and economic abuse in particular.

### **WOMEN'S SPIRIT**

Women's Spirit works in three main domains: individual; education; policy and legislation. Advocating for a better understanding that abuse against women is a social pandemic that must be seen from all three areas in order to make a difference.

“My bank helped me more than I expected. I had debt from a previous controlling relationship and even though the relationship ended, it still had a hold on me. They looked at my debt and gave me control for the first time.”



# South Africa



## The Institute for Social Development & Justice is dedicated to making economic abuse visible.

There has been a growing awareness of economic abuse in South Africa in the past five years and economic abuse has been recognized in legislation as a form of domestic abuse. However, not enough attention has been given to this specific form of domestic abuse due to the high rate of femicide, rape and physical abuse experienced by women in South Africa.

2022 will be the first year that there is a specific focus on economic abuse during the 16 Days of Activism campaign and a national campaign to increase awareness; partnering with international organisations will attract more attention to the high prevalence of economic abuse and lack of support for victims in South Africa.

### GOVERNMENT

In response to the national Total Shutdown protest in 2018 against gender based violence, the President appointed a steering committee in his office tasked with developing a Gender Based Violence National Strategic Plan (NSP).

As a result of the NSP certain amendments have been made to the Domestic Violence Act this year which include coercive and controlling behaviour, elder abuse and exposing children to domestic violence.

Submissions to the steering committee regarding the use of Child Maintenance as a tool to further punish the victim were included in the GBV NSP and in the amendments in that an interim maintenance order in the form of emergency monetary relief can now be obtained through the Domestic Violence Courts.

### INDUSTRY

The banking and financial industries have been reluctant to join other countries in adopting a Code of Practice, The Institute for Social Development & Justice will be engaging with the banking sector early in 2023 to develop

guidelines and a Code of Practice for the South African banking sector. Corporates have also been reluctant to include economic abuse in the GBV campaigns which The Institute for Social Development & Justice hopes will change.

### AWARENESS AND EDUCATION

Partnerships with the National Prosecution Authority, expert legal firms and other non-profit companies in monthly Maintenance Community Workshops was an excellent opportunity to focus on economic and financial abuse as well as other community workshops.

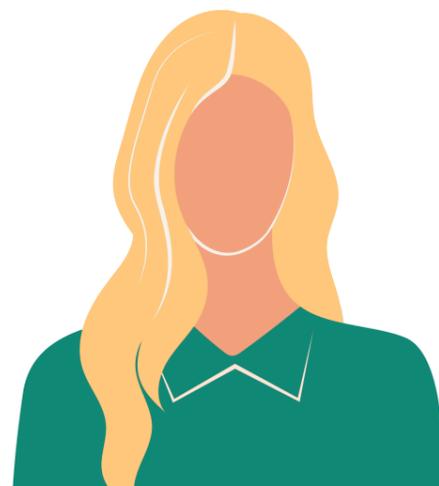
There is much more to do in regards to campaigns and educational awareness for the public at large and to create corporate awareness. In the planning, through the Institute for Social Development & Justice, is a Maintenance Summit for March 2023. The intersections of domestic violence, including economic abuse, and Child Maintenance will be a featured topic.

### JUSTICE

Economic abuse has been on South Africa's statute books for 25 years. Although the Domestic Violence Act 116 of 1998 identifies economic abuse as a criminal offence, there are no prosecutions. Magistrates and Judges are reluctant to issue protection orders as they advise victims to seek legal advice or to go to the Maintenance Courts.

### NOT-FOR-PROFIT SECTOR

The Institute for Social Development & Justice was founded early 2022 and is currently the only NPO focusing on economic abuse in South Africa.



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# United Kingdom



## SEA is dedicated to raising awareness of economic abuse. and transforming responses to it.

Surviving Economic Abuse (SEA) works to influence changes to professional practice, systems, policy, legislation and regulation so they recognise economic abuse and better support victim-survivors.

### GOVERNMENT

The Home Office published the National Domestic Abuse Plan to align with the VAWG strategy. It has a strong focus on economic abuse and encourages more banks and financial institutions to sign up to the Financial Abuse Code (published by UK Finance and supported by the Building Societies Association (FBSA)).

The Government also committed to doubling funding for work on economic abuse to a minimum of £200,000, providing vital support and economic safety for victims and survivors.

The Home Office published the Statutory Guidance on Domestic Abuse. Economic control as a form of abuse is highlighted within the guidance which also links to SEA's economic abuse Guide for victims developed with Money Advice Plus. For the first time, financial services (banks, building societies etc.) are recognised as a relevant stakeholder when responding to domestic abuse.

### INDUSTRY

SEA advised UK Finance on a refresh of the Financial Abuse Code of Practice, guiding the financial services sector in responding to customers experiencing financial abuse. 30 firms have now signed up across 40 brands.

Ten major banks are being supported by SEA to implement the 2021 Financial Abuse Code.

Through partnership with Lloyds Banking Group, SEA advised directly on 176 cases and supported the team to offer best practice responses to more than 1,200 customers experiencing domestic

violence, including financial abuse.

After successful work to include economic abuse in legislation, the Financial Conduct Authority (FCA) amended its guidance for vulnerable customers. For the first time, and following engagement with SEA, the FCA now names economic control within domestic abuse as a driver of vulnerability and includes SEA's partnership with Lloyds Banking Group as an example of best practice.

Originally established in 2018 and informed by SEA, the Financial Abuse Code now recognises coerced debt and arrears, recommending firms work to prevent future debt accruing as well as being flexible in solutions.

### AWARENESS AND EDUCATION

HSBC UK ran an advertising campaign with the message, "When an abuser controls your finances, they control you," raising awareness of the Safe Spaces scheme the bank has put in place and showing the link between financial and domestic abuse. The campaign was part of a wider awareness drive of the ways the bank can help people regain financial independence and take back control of their lives.

### JUSTICE

SEA collaborated with law firm Hogan Lovells on their pro bono report titled - Legal Rights and Remedies for Economic Abuse. The report focuses on reparations and compensation for victim-survivors of economic abuse, and advocates for reparations to be paid to victim-survivors who have experienced abuse through the criminal justice system.

### SURVIVING ECONOMIC ABUSE

SEA and Money Advice Plus (MAP) were awarded £1.7 million of funding from the National Lottery Fund to directly benefit survivors of economic abuse.

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