



Good Shepherd New Zealand: Family violence economic harm support service

Social return on investment
Final Report

06 June 2025
Commercial in Confidence



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Preface

This report has been prepared for Good Shepherd New Zealand by EeMun Chen and Mehrnaz Rohani from MartinJenkins (Martin, Jenkins & Associates Ltd).

For over 30 years MartinJenkins has been a trusted adviser to clients in the government, private, and non-profit sectors in Aotearoa New Zealand and internationally. Our services include organisational performance, employment relations, financial and economic analysis, economic development, research and evaluation, engagement, and public policy and regulatory systems.

We are recognised as experts in the business of government. We have worked for a wide range of public-sector organisations from both central and local government, and we also advise business and non-profit clients on engaging with government.

Kei te āwhina mātau ki te whakapai ake i a Aotearoa. We are a values-based organisation, driven by a clear purpose of helping make Aotearoa New Zealand a better place. Our firm is made up of people who are highly motivated to serve the New Zealand public, and to work on projects that make a difference.

Established in 1993, we are a privately owned New Zealand limited liability company, with offices in Wellington and Auckland. Our firm is governed by a Board made up of Executive Partners and Independent Directors. Our Independent Directors are Jenn Bestwick and Chair David Prentice. Our Executive Partners are Sarah Baddeley, Nick Carlaw, Allana Coulon, Nick Davis, and Richard Tait. Michael Mills is also a non-shareholding Partner of our firm.



Summary results

Social return on investment (SROI) for the Family violence economic harm support service

Specialist, trauma-informed, financial advocacy service for women who have experienced economic harm within family violence

QUANTIFIED BENEFITS

Estimated value of societal benefits of improved access to financial resources and financial advocacy services. Benefits accrue to individuals, families, and the Crown

\$4.4 million

net present value after 3 years

KEY BENEFIT DOMAINS

Subjective wellbeing: Improved quality of life for adults and their children

Income, consumption, and wealth: Reduction in personal debt and improved personal income through employment; reduced demand for social security benefits

Health: Reduction in use of specialist community mental health services, and primary health services

Safety: Reduction in costs related to violence

COSTS

Total costs of Family violence economic harm service per annum

\$1.3 million

UNQUANTIFIED BENEFITS

Health: Reduction in use of ED and emergency services; reduction in use of hospital and other health costs associated with physical health

Income, consumption, and wealth: Increase in productivity; reduction in demand for hardship grants and emergency benefits

Knowledge and skills: Attainment of qualifications; school attendance

Housing: Improvement in housing condition

Safety: Reduction in costs associated with Protection Orders

Engagement and voice: Benefits related to social connection

SOCIAL RETURN ON INVESTMENT RATIO

For every \$1 invested in the Family violence economic harm support service, \$3.49 of social impacts are generated

\$3.49



The Good Shepherd Family violence economic harm support service

Understanding of, and the identification of, economic harm or economic abuse as a facet of family violence is in its relative infancy in New Zealand. A recent Cochrane review of advocacy interventions for women who are being abused found only one study of an intervention that explicitly included economic abuse (Bahadir-Yilmaz & Öz, 2018; Rivas et al., 2019).

Postmus et al (2020) refers to economic abuse as an invisible form of domestic violence. However, their review of economic abuse across several countries is useful in defining three constructs within economic harm:

- Economic control:
 - restricting access to finances
 - refusing to contribute financially for necessities or other items
 - restricting access to financial information or involvement with financial decision-making, and
 - controlling the household spending.
- Economic exploitation:
 - misusing family finances
 - damaging property
 - stealing property, money, or identities
 - going into debt through coercion or in secret
 - kicking the victim out of the living situation
 - using wealth as a weapon or as a threat
 - selling necessary household or personal items
 - restricting access to health care or insurance, and
 - denying or restricting access to transportation.
- Employment sabotage:
 - anything related to interfering with or preventing a partner from work.

The Good Shepherd New Zealand (GSNZ) Family violence economic harm (FVEH) support service was developed and piloted from November 2021 (McCauley, 2023). The service aims to identify and provide the most appropriate support for people affected by economic harm.



Referrals from within Good Shepherd New Zealand, external stakeholders, and self-referral

Referrals into the FVEH service are from three sources:

1. From within GSNZ, that is, the GoodLoans team, DEBTSolve team, and the GSNZ loan network
2. Relationships with stakeholders, for example, family violence agencies, banks, financial mentors, budgeting services, NZ Police, Salvation Army, and other social services
3. Self-referrals. Those affected by economic harm and family violence contact GSNZ through the website, phone, or email address and might have found out about them through media coverage, word of mouth, or social media.

It wasn't until I was out of the relationship that I began to understand the full extent of what had happened – how **my ex had controlled my ability to earn money and build a career**. At the time, I thought it was normal or even my fault.

I'll never forget the relief I felt after that first call with Good Shepherd. Apart from the Women's Refuge, they were the first people who listened. **They didn't judge**. They didn't ask how I had ended up in my situation or why I couldn't just fix it myself. Instead, they asked, 'How can we help you?'

Lillian¹

Susan experienced extreme relationship violence, which caused the **loss of her business and privately owned home**. Threatening behaviours continued in the form of stalking after the relationship ended. She lived in hiding out of fear for her safety and faced ongoing challenges with her health as a result of violence.

When Susan enquired about a Good Loan for some **legal costs, she was renting** a home shared with her **son who is autistic**. She was receiving the **sickness benefit and struggling to meet the costs** of basic needs. Years of lengthy court proceedings against her ex-partner had taken a toll. This got worse when the High Court ruled in favour of Susan **receiving \$61,000 for unpaid child support and her ex fled the country in response**.

While she was seeking financial support to progress her legal battle, **Susan's ex made complaints** to the Ministry of Social Development, the legal aid service, and Inland Revenue. **This prevented her accessing any financial assistance from these agencies**.

Susan²

¹ Story has been edited to keep her from being identified and to help you read. Names have been changed.

² Story has been edited to keep her from being identified and to help you read. Names have been changed.



Economic harm specialists undertake an assessment

The FVEH service is a free, nationwide service. It is open to anyone who has experienced, or is currently experiencing, economic harm within family violence. It is a telephone-based service that is staffed by:

- One (1) Economic resilience manager
- Two (2) Economic harm specialists
- One (1) volunteer administration support, who has since gone on to be in full-time employment elsewhere.

The Specialists and the Manager are trained financial mentors who have backgrounds in family violence intervention, crisis intervention, safety planning, and peer mentoring.

The needs assessment is an initial conversation which provides the client with an opportunity to talk about their concerns, and so the Specialist is able to understand what the issues are. A trauma-informed approach is taken, so the focus is on empathetic listening, reassurance, identifying whether there are critical or urgent safety concerns that need to be addressed, and helping clients understand that what they are going through is not their fault and they are not alone. The conversation provides clients with validation and acknowledgement that the behaviours they have been subjected to are unhealthy and harmful, and in many cases, they are illegal.

The research, and GSNZ's experience, shows that economic harm impacts all parts of a client's life (Jury et al., 2017, 2023; McCauley, 2023; Postmus et al., 2020; Sin et al., 2024).

Suddenly I was a solo mum with **no income and a mountain of trauma** to work through – **both mine and my children's**. The house we lived in, which I co-owned with my ex, started falling apart. The shower leaked, the dishwasher and washing machine broke down, and the car battery died. I couldn't afford to fix anything. **The stress took its toll on all of us.**

Lillian³

I had just come out of a string of abusive relationships, one of which left me in significant financial trouble by **taking out loans in my name that he never repaid**. When my car broke down, I was **buried in debt with no credit and no real support to help me through**.

Abbie⁴

³ Story has been edited to keep her from being identified and to help you read. Names have been changed.

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FVEH clients are able to access a range of services, including access to the GoodLoans product

Clients come to the FVEH service with debt with a range of organisations, and often multiple organisations. FVEH specialists undertake a client advocate role, and a large part of the service is the negotiation of debt reduction and debt relief solutions with various creditors. Advocacy and negotiations can involve multiple meetings, calls, and emails that occur over months. Creditors can include banks, government agencies, debt management companies, finance companies, utility companies, and other organisations and companies that provide everyday necessities (for example, car repairs and car loans, rent, health-related debt, schools).

Most clients have debt reduced or have other debt relief interventions because of accessing the FVEH service. In some cases, clients will access the GoodLoans, no-interest no-fees, GSNZ product. GSNZ also have a grant facility that clients can access. For others, there might not be debt reduction as a direct result of the FVEH but the service might have led to improvements in credit scores so that they are able to access mainstream financial services.

The service is consistent with programmes in operation internationally, seeking to address and mitigate economic harm. Examples include the Family violence flexible support package initiative in Australia (Family Safety Victoria, 2017), Surviving Economic Abuse in the UK (Surviving Economic Abuse, 2025), and the financial capability and asset building programme in the US (Tlappek et al., 2022).

GSNZ helped me in so many practical ways. They provided **an interest-free loan** to cover the most urgent repairs. They also helped me **structure my finances to make things more manageable**. For example, my benefits were paid weekly, but my mortgage came out monthly, which created constant stress. Lynda, the person I worked with at GSNZ, suggested I switch to weekly mortgage payments. It was such a simple change, but it made a big difference.

Today, my life looks very different. After years of legal battles, I finally secured the house in the separation. I've been working to repair and improve it.

I also found a job that I love. It's the sort of work that is meditative and healing for me and feels true to who I am – it's helping me reclaim parts of myself that were lost in the relationship. It doesn't pay much though, and sometimes I struggle with this tension.

"Money was so key to rebuilding my life...I could see if I stayed on the benefit I just wouldn't progress."

Lillian⁵

⁵ Story has been edited to keep her from being identified and to help you read. Names have been changed. Quotes are Lillian's own words.



When I first got in contact, I was hoping to get a loan for a car – but I ended up getting so much more.

Charlotte in their economic harm team ... was beyond anything I could have imagined. Charlotte **reached out to all my creditors and negotiated with them**, managing to **erase nearly \$12,000 worth of debt**.

But Charlotte was incredibly understanding. **She had been through a similar experience**, which made things easier. She was always there for me, checking in with updates as she worked hard behind the scenes to clear all those debts. It's hard to explain how important it felt to have someone who genuinely cared about my situation.

It was such a relief to clear most of those debts ...

I finally have **the ability and confidence to save and make decisions** I couldn't have made before.

My son has a birthday coming up. I'm able to afford a little birthday party. That's **a huge shift for us, both financially and emotionally**. It feels so good to be able to contribute to school fundraisers and events – things that may seem small to some, but make a huge difference to me.

I want to have a steady income and a routine that supports my family. I'm also **thinking about going back to study**, possibly in healthcare, which feels like the right path for me based on my own experiences with injuries.

Abbie⁶

The FVEH service explored options for Susan including a bridging loan. But the **complex nature of her situation** limited the affordability and repayment of a loan. GSNZ **approved a grant** to cover the cost for Susan to apply for, register, and serve bankruptcy documents to her ex so she can be paid the money she is owed. The unpaid child support will enable Susan to get back on her feet and hold her ex-partner accountable. She will have **more options to move to affordable housing, plan for a better future, and continue improving her mental and emotional wellbeing**.

Working alongside Susan, our team also discussed housing support, connected her with the Salvation Army to address basic needs, and introduced her to a financial mentor to help with challenges moving forward.

Susan⁷

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A social return on investment approach to quantifying value

Social return on investment calculates the value to society from every dollar invested

Social return on investment (SROI) involves comparing the monetary value of an intervention's benefits with its costs. It looks at the full range of benefits to society, such as economic, social, cultural, and environmental benefits, as well as any fiscal benefits in terms of cost savings (avoided government expenditure). The SROI approach aims to value the things that materially matter to stakeholders, rather than focusing on what can be easily measured. Stakeholders include those that directly receive the service, as well as those who provide the service. Stakeholders can also include those who fund the service and have a stake in its success. Good Shepherd New Zealand Trust funds the FVEH service.

The SROI is a summary metric that shows the amount of value that Aotearoa New Zealand receives from every dollar of investment.

We used a combination of a social cost-benefit analysis and social return on investment approach

Our approach to quantifying the social value of the FVEH service is consistent with the New Zealand Treasury's guide to social cost-benefit analysis (CBA) (The Treasury, 2015) and social return on investment (SROI) guidance (Table 1) (The SROI Network, 2012). This involved the following steps.

- **Establishing scope and identifying key stakeholders:** We began by clearly defining the scope of the SROI analysis, identifying the primary boundaries of what this analysis could cover. Key stakeholders were identified to ensure that all relevant groups affected by the programme were considered. We worked with GSNZ to identify the most relevant stakeholders and to confirm the parameters of the FVEH service. This helped shape the direction and focus of the analyses.

The key stakeholders identified were (i) the individual, (ii) the family and whānau of the individual, (iii) GSNZ economic harm specialists, (iv) GSNZ economic harm volunteers, and (v) the government.

- **Mapping outcomes:** We developed a theory of change and impact map for the FVEH service for the purposes of the SROI analysis⁸, and improved it through discussions and collaboration with the GSNZ team and data and information collected through delivery of the FVEH service. This stage helped clarify the short- and long-term impacts the service aims to deliver and provided a

⁸ Note that a theory of change and impact map for SROI may differ from a theory of change or intervention logic model developed for programme evaluation purposes.



structure for understanding its value proposition. To visually represent the connections between the inputs, outputs, and intended outcomes of the FVEH service we categorised these impacts according to the domains in the Treasury's Living Standards Framework (see Figure 1).

- **Evidencing outcomes and assigning value:** We used the collected data to confirm whether the anticipated outcomes were being achieved. Each outcome was then assigned a monetary value, where possible, reflecting its significance. To ensure relevance, we focused on available data sources and supplemented them with insights from local and international benchmarks where appropriate. **Where possible, we used evidence of benefits from peer-reviewed academic literature.** Our modelling focused on the impacts associated with the biggest quantifiable benefits, and **we took a conservative approach to quantification.**
- **Establishing impact:** After evidencing and monetising the outcomes, we determined which changes could be directly attributed to the service, excluding those that might have occurred without its influence. This step isolates the service's unique contributions, helping us avoid over-claiming by accounting for alternative factors that may have contributed to observed outcomes.
- **Calculating the SROI:** In this stage, we aggregated all positive benefits and subtracted any negative or unintended impacts, then compared the net results to the investment (inputs) made in the service. Sensitivity analysis was conducted to test the robustness of our findings, ensuring a reliable SROI ratio that reflects the service's potential social impact.
- **Reporting, using, and embedding findings:** Finally, we compiled the results into this report, fostering transparency and encouraging dialogue about the findings. An SROI model underlies this report, that is consistent with the above-mentioned guidelines.

Table 1. The principles of social return on investment

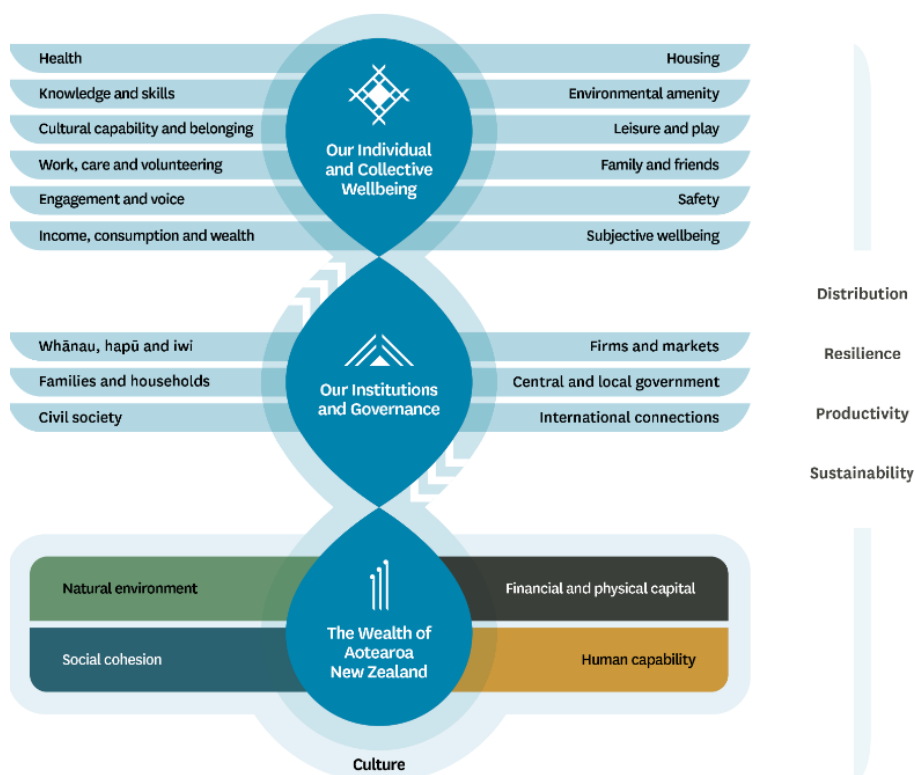
1	Involve stakeholders Actively engage with stakeholders to understand their perspectives and ensure that their insights and experiences shape the analysis. This helps to capture relevant and meaningful outcomes that matter to those affected.
2	Understand what changes Identify and assess changes that occur because of the initiative, not just the intended outcomes. This includes both positive and negative changes to provide a balanced view of the impact.
3	Value the things that matter Assign financial values to outcomes that matter most to stakeholders, regardless of whether these outcomes are typically measured in monetary terms. This approach ensures that social, environmental, and economic impacts are given appropriate weight.



4	Only include what is material Focus on stakeholders and outcomes that are essential to understanding the full impact of the initiative. By including only material elements, we ensure that the analysis is relevant, avoiding unnecessary detail that doesn't significantly affect the results.
5	Do not over-claim Ensure that results are realistic and attributable to the initiative by clearly distinguishing between the programme's direct impact and other influencing factors. This approach avoids inflating the findings.
6	Be transparent Providing clear and accessible documentation of the methodology, data sources, assumptions, and reasoning behind each decision. Transparency fosters trust in the findings and allows others to review and understand the process.
7	Verify the result Subject the findings to external verification to confirm accuracy and credibility. This step strengthens the validity of the results and reassures stakeholders of the findings' reliability.

Source: The SROI Network (2012)

Figure 1. The Treasury's Living Standards Framework



Source: The Treasury (2021)



The timeframe base for our analysis was the 2024 calendar year.⁹

We applied a discount rate of 2% to estimate the present-day values of future costs and benefits (The Treasury, 2024b).

⁹ The 2024 calendar year was used as the base year as it was a full year for which we were able to gather the most complete and robust data.



Establishing scope and identifying stakeholders

This SROI is for the FVEH service – a financial coaching, management, and negotiation service for individuals who are affected by family violence

The scope of this SROI is the FVEH service. The FVEH service also enables clients to access a range of GSNZ services including GoodLoans and grants.

Clients that access both FVEH and GoodLoans are included in this SROI, but are excluded from the GoodLoans SROI. This is to avoid double-counting in the GoodLoans SROI.

Grant recipients are included in the model. The value of grants is currently a very small component of the FVEH service. We do not separately identify costs and benefits of grants.

The stakeholders for inclusion in the SROI are individuals who have experienced family violence and economic harm, their children, as well as the broader social, health, and justice system

Stakeholders are defined as people or organisations that experienced change or affect the activity being analysed, whether in a positive or negative way. The initial list of intended stakeholders identified for the FVEH service included a broad range of groups expected to be impacted by the programme (see Table 2).

This list was later refined during the SROI process as we gathered more information on the materiality of each stakeholder and the outcomes they experienced because of the service (Appendix 1).

Table 2. List of potential stakeholders

Stakeholder	Reason for inclusion	Whether included or excluded from final analysis
Individuals who receive the FVEH service	They are the primary recipients of the service.	Included
Dependents of the individuals who receive the FVEH service	While they are not the primary recipient, the FVEH service and research finds that the service has flow-on effects for clients' children by supporting family finances to be manageable, reducing parental stress, and improving children's access to everyday needs	Included



Stakeholder	Reason for inclusion	Whether included or excluded from final analysis
	and expenses. It is intended that the quality of life of children and dependents would be improved.	
GSNZ Economic harm specialists	They work with individuals on Debt Reduction Plans, Financial Action Plans, Budgets, and negotiate with creditors on clients' behalf. This is all undertaken with a trauma-informed lens. It is assumed that by providing the services they are improving their own skills and knowledge, advancing their own capability and professional development, and able to advance further in their profession.	Excluded
GSNZ Economic harm volunteers	Volunteers have been involved in the FVEH service, mostly providing administrative services. It is assumed that volunteers gain knowledge, skills, and abilities, and these will support them into paid work.	Excluded
Social sector system (New Zealand government)	Reduction in Job Seeker benefits. Reduction in emergency benefits and hardship grants.	Included Excluded
Health system (New Zealand government)	Reduction in primary mental health intervention services. Reduction in use of primary health care. Reduction in referrals to specialist community mental health services. Reduction in use of ED services and emergency care.	Excluded Included Included Excluded
Justice system (New Zealand government)	Reduction in costs related to violent offences, as financial support enables clients to leave their partners. Reduction in costs related to Protection Orders.	Included Excluded

The GSNZ team were involved in scoping the SROI, testing the frameworks used, and provided data on costs, outputs, and outcomes

Several sessions were held with the GSNZ team to better understand the FVEH service, test the intervention logic model, and to identify data sources that would inform and be inputs into the analysis. The key data and information sources relied on were:

- Financial information on the costs associated with the delivery of the FVEH service.
- Client data collected as part of the FVEH service.
- Follow-up client surveys implemented in April 2024 and October 2024.



Intervention logic model

The FVEH service relies on specific resources (such as people) to carry out its activities. These resources lead to various outputs and outcomes for stakeholders, which may occur over different timeframes or in varying sequences. A diagram which shows this relationship between activities, outputs, and outcomes is known as the intervention logic model (Figure 2).

Inputs are the costs and resourcing involved in delivering the FVEH service

We used the costs provided by GSNZ to deliver FVEH over a year which includes:

- Salaries, training and development, wellbeing
- Operational costs of service delivery including IT infrastructure
- Facilities and equipment
- General management.

We acknowledge that the debt negotiation service leads to organisations writing off debt – debt to the government is written off (\$26,978), as well as debt to the private sector, for example utilities companies, banks, and other organisations (\$861,105).

The annual cost of the FVEH service = \$384,779

Debt to government written off = \$26,978

Debt to private sector written off = \$861,105

TOTAL INPUTS = \$1,272,862

Outputs are the services delivered: GSNZ worked with 153 people in 2024

FVEH services were described earlier in this report. Outputs are a quantitative summary of an activity.

The following calculations are based on the 2024 calendar year.

Data provided by GSNZ states that 153 people accessed FVEH services in 2024. Of those 153 people, 101 have accessed the debt facility and had \$1.1 million of debt reduced or written off.

153 people have been provided with FVEH services

\$1.1 million in debt reduced for clients



Table 3. Services delivered in 2024

Service	2024
People supported	153
Total debt written off or reduced	\$1,095,325

We assume that services are provided evenly over each month within each year.

An intervention logic model for the FVEH service to guide the SROI

We developed an intervention logic model for the FVEH service in conjunction with the GSNZ team. The inputs, outputs, activities, and intended outcomes of the service were identified through literature review as well as insights from the GSNZ team. The intervention logic model considered the outcomes and impacts of the FVEH service across various stakeholders and outcome areas.

Population of the measures in the intervention logic model relied on data collected by the GSNZ team, rather than through engagement directly with recipients of the FVEH service. GSNZ team's business-as-usual monitoring of activities and effectiveness includes some measures of outcomes that we were able to include in the analysis. The changes in outcomes, identified through regular GSNZ client surveys, were integrated with the literature, to support the SROI analysis.

Figure 2 sets out the intervention logic model.

We did materiality tests to identify which stakeholders and outcomes to include in the SROI model. These are outlined in Appendix 1.

Figure 3 sets out the investment map, highlighting the outcomes that are quantified, and those that are not.



Figure 2. Intervention logic model for the FVEH service, for the purposes of SROI analysis

Stakeholder group	Activity	Data source / method of engagement	Output	Immediate outcomes	Intermediate outcomes	Outcome measure
Individuals (usually women) who have been, or are, in a relationship with family violence and receive the service	Telephone-based, specialist, trauma-informed, financial coaching and debt consolidation, negotiation, management service, with referrals to other support services and agencies Access to GoodLoans and grants	Self-reported outcomes through surveys Client database	# of women who have been provided with telephone-based services \$ of debt reduced # of people who have accessed GoodLoans and FVEH # of people who have accessed grants and FVEH	Decrease in "unmanageable debt" <ul style="list-style-type: none"> Debt is repaid at faster rate Defaults and penalties related to repayments are avoided Credit ratings are improved Improved knowledge about forms of economic abuse and support to mitigate the effects Improved access to mainstream financial services Improved financial autonomy	Improved mental health and quality of life	Improved subjective wellbeing
					Improved financial resilience, including ability to save for retirement	Reduction in personal debt
Children and dependents	Indirectly receive the FVEH service through their parent or caregiver		# of children/dependents	Family finances are manageable <ul style="list-style-type: none"> Experience more effective parenting Improved access to essentials Reduction in stress and anxiety 	Can do things and participate in things that others in their peer group are able to do Improved quality of life	Improved subjective wellbeing
Social system					Reduction in demand for benefits, emergency benefits, hardship grants, and food parcels	Reduction in costs associated with, and demand for, JobSeeker Support

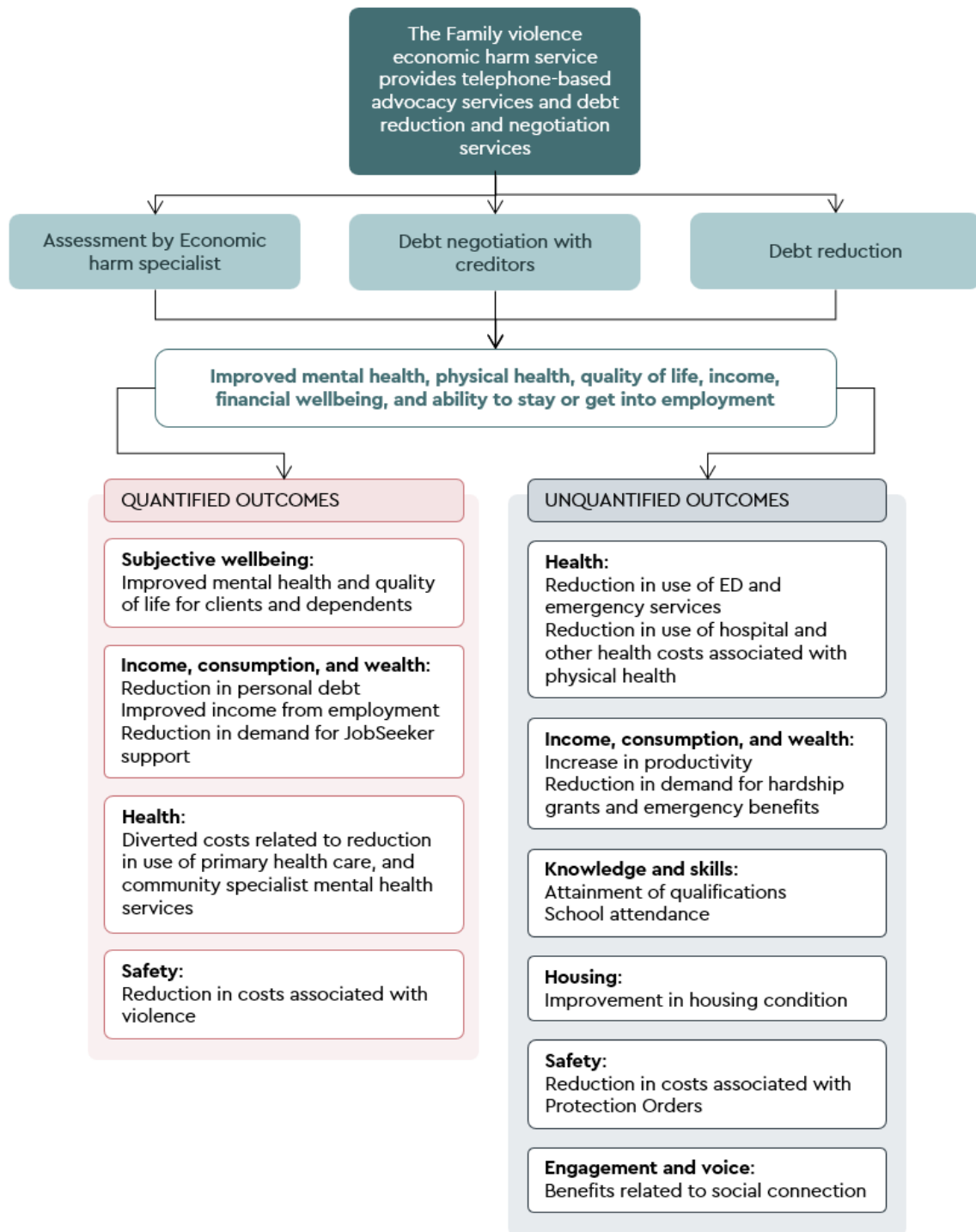


Stakeholder group	Activity	Data source / method of engagement	Output	Immediate outcomes	Intermediate outcomes	Outcome measure
Health system				Improved physical health. Family violence has a strong association with a diagnosed physical health condition	Reduction in use of primary health care	Reduction in GP visits
				Leaves family violence relationship so no longer requires use of emergency department services and emergency care, or specialist mental health care	Reduction in use of community specialist mental health services	Reduction in specialist visits
Justice system				Leaves family violence relationship so reduction in costs to justice system such as NZ Police time and courts	Reduction in acts of economic abuse and family violence	Reduction in costs associated with violence

Note: As a result of the materiality tests, we excluded FVEH volunteers and FVEH specialists from the intervention logic model as we didn't have appropriate data, and we were unable to assign monetary values. See Appendix 1.



Figure 3. Family violence economic harm investment map



Evidencing and valuing outcomes

The benefits from FVEH are realised in the years immediately after receiving the service

The efficacy of economic harm-related interventions is dependent on complex human behaviours and interactions with a multitude of other factors, as well as access to a range of other services and supports.

For some clients, their engagement with the FVEH will be cyclical as they leave the relationship and potentially go back to the relationship after a period. A systematic review and meta-analysis of psychosocial interventions for survivors of intimate partner violence found that most effects were modest and were not maintained past 12-months (Micklitz et al., 2024). However, this was also due to studies not following up on effects over longer time periods. We rely on other SROI analyses of similar interventions where net present values are provided over three years (for example, NEF Consulting, 2021).

Based on the above studies, we use three years as the period at which benefits are realised post-intervention.

Benefits for FVEH are realised in the 3 years post-service

It is assumed that the benefits will decrease over time

While the positive changes supported by GSNZ's work may endure long into the future, other factors may also play an increasing role as time goes by. For example, in the first year the FVEH service may be the main contributor of the client's wellbeing and financial wellbeing, but over time other actions and decisions will make more of a difference. The model therefore discounts the impact of the FVEH service over time.

Benefits realisation is adjusted for efficacy. We reduce effects by 20% in years 2 and 3

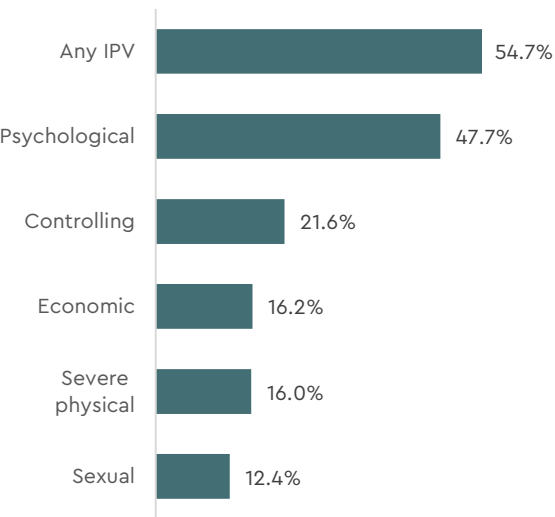


The peer-reviewed literature finds strong support for financial resources making the most difference in being able to leave a family violence relationship

Economic abuse and harm in intimate relationships is not widely recognised and known as a type of intimate partner violence (IPV). Economic harm usually doesn't happen in isolation and often coexists with or reinforces other types of IPV (including physical or sexual IPV). Economic harm in this context can have compounding or additive effects.

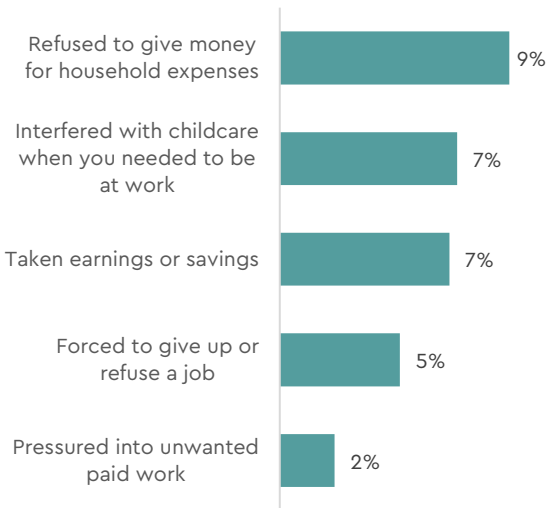
The 2019 New Zealand Family Violence study | He Koiora Matapopore (NZFVS) was a population-based retrospective cross-sectional survey based on the World Health Organisation's internationally standardised multi-country study on violence against women (WHO MCS). The WHO MCS was adapted to the New Zealand setting and was conducted from March 2017 to March 2019 across the regions of Waikato, Northland, and Auckland.¹⁰ The study found that 16.2% of women experienced economic abuse within an intimate partner relationship (Figure 4), and over half of women experience at least one act of IPV. As for types of economic abuse, refusing to give money for household expenses was the most common while being pressured into unwanted paid work was least common (Figure 5).

Figure 4. Prevalence of intimate partner violence, 2019



Source: Mellar et al (2023)
Note: Weighted percentage

Figure 5. Prevalence of types of economic abuse, 2019



Source: Mellar et al (2024)
Note: Weighted percentage

¹⁰ These areas accounted for around 40% of the New Zealand population and covered a range of ethnicities and urbanicity.



Using data from the Growing Up in New Zealand (GUiNZ) longitudinal study, Sin et al (2024) find that mothers with low access to financial resources (or lower earning potential) face higher barriers to leaving a partner who uses violence, than mothers with greater financial resources.

GSNZ's FVEH service is in line with best practice for effective support for individuals and families experiencing IPV and economic abuse

The study using GUiNZ data concluded that increasing financial support to victims of IPV may increase their ability to leave their partners and ultimately recover and rebuild their lives (Sin et al., 2024). The researchers indicated that effective support might be quick access to cash for items or services that are necessary for the person, without a lot of bureaucratic hurdles or judgement.

The Family Violence Flexible support package (FSP) available in Victoria, Australia delivers tailored and holistic responses that assist child and adult victim survivors of family violence to access support, move out of crisis, stabilise and improve their safety, wellbeing and independence (State Government of Victoria, 2021). FSPs provide access to a range of supports including counselling, education, housing stability,¹¹ and other practical or material needs. Goods and services specifically include financial security and independence, such as, basic material needs, payment of bills (utilities, phone) and debts, financial counselling, and financial services.

An evaluation of the FSPs found that the packages were successful in supporting individuals experiencing family violence (Family Safety Victoria, 2017). The service reached 3,025 unique clients between January 2016 and March 2017 and feedback from those who received a package was generally positive. Some indicated that the support was a life changing opportunity to become and stay free from violence. Unfortunately, the data from the evaluation doesn't give a breakdown in the costs specifically associated with financial security and independence, so it is unclear to what extent the debt components were a significant contributor to outcomes. However, the FVEH service is broad in its types of economic abuse so many of the costs for safety and security (in the parameters of the Victorian FSP service) are in line with FVEH outputs and costs.

In July 2017, \$20.53 million was allocated for FSP in 2017/18. The maximum package amount was \$7,000 to \$10,000 and provided access for children to a package in their own right as part of their individual case plan (Family Safety Victoria, 2017). The funding allocation for FSPs have remained at about \$20 million a year since (UNSW Sydney, 2024), with an average unit cost of a FSP of \$3,300 per package.

An evidence review highlights that the components of the broader service in Victoria, Australia is very much in line with the FVEH service that GSNZ provides (UNSW Sydney, 2024). This includes education or employment support, referral for financial counselling, brokerage, and advocacy with financial institutions. One study found that accessible and affordable specialist financial advice and advocacy

¹¹ Such as public or private housing debt, mortgage costs, rent in advance, rent arrears, relocation costs, travel costs, furnishings and whitegoods in newly established housing (Family Safety Victoria, 2024).



with financial institutions, delivered in partnership with a family violence service, can take the pressure off a case worker and assist in resolving debts and related financial issues for women and families (Abela & Blustein, 2021).

A consistent finding of the Australian evidence was that victim-survivors who had access to stable housing and were financially independent or were engaged with services that facilitated financial independence and housing stability, had the best outcomes (UNSW Sydney, 2024). The literature provides support for the efficacy of the FVEH service.

The GSNZ pilot evaluation of the FVEH service also found that clients reduced their debt and experienced other debt relief and were satisfied with the service – particularly the positive empathetic and non-judgemental approach of the Economic harm specialists (McCauley, 2023). Clients also developed the confidence to have financial discussions with their banks and other creditors, which enabled them to build financial confidence and regain financial control over their lives and futures.

Economic harm support, advocacy, and debt relief reduces stress, improves mental health, and ultimately improves quality of life

The research in New Zealand finds that women who experienced economic abuse are at increased risk for poor mental health compared with women who experienced no IPV, or women who experienced any IPV but not economic abuse (Mellar et al., 2024). Other studies have highlighted the adverse emotional impacts of economic abuse (Jury et al., 2017), as well the isolating effects of economic abuse from social activities and everyday social participation, physical health, housing, and employment situations (Abela & Blustein, 2021; Jury et al., 2017, 2023; Mellar et al., 2023, 2024; Sin et al., 2024).

As the FVEH service mitigates economic abuse and enables clients to leave IPV relationships and establish and maintain their lives after the relationship, the service supports improved mental health and quality of life.

GSNZ undertakes six-monthly surveys of clients to understand changes in financial capability and wellbeing, and life satisfaction (Table 4). Their monitoring and evaluation data shows that the service appears to support improvement in perceived client life satisfaction.

The benefits related to life satisfaction need to consider how much is related to the FVEH services versus other factors. The research by Motu Public Policy discussed previously identified that financial resources were a key factor that enabled an individual (usually women) to leave an IPV relationship (Sin et al., 2024). The financial resources that made the most difference and were measured included mother's education level, deprivation index, household income, and personal income.



Table 4. Life satisfaction scores of FVEH clients, pre- and post-service

Life satisfaction	April 2024 (median change)	October 2024 (median change)
How did you feel about life as a whole?	+3.00	+1.00
Median life satisfaction point increase	+2.00	

Note: We use median individual change as the data is not normally distributed and has outliers.

The results show that the probability that a relationship involving physical conflict ends is close to 0 for households with incomes of \$50,000 or below but is positive for higher-income households. The coefficients used in the results are difficult to interpret but it appears that the probability of leaving an IPV relationship is about 2 percentage points at the \$50–\$100,000 household income level to about 6 percentage points at household income levels greater than \$100,000 between the time the child is born and at 9-months (Sin et al., 2024). We don't know what the denominator is though, so using this information and measures used in by similar interventions (Deloitte Access Economics, 2019; Mantell Gwynedd, 2021; NEF Consulting, 2016, 2021)¹², we adopt a conservative 30% as the proportion of the outcome that is related to the FVEH service. This means that the outcomes are reduced by 70%, accounting for other interventions and circumstances that would contribute to life satisfaction (that is, attribution).

Improved life satisfaction of clients	
Pre- and post-client surveys show that there is a median +2.00 increase in life satisfaction (on a 10-point scale) due to FVEH services. The surveys also indicated that not everyone experienced improvements in life satisfaction – 70% indicated at least a 1-point improvement in life satisfaction.	
The number of total FVEH service clients over 2024 was 153.	
The Treasury's CBA'x tool provides a mid-range WELLBY of \$15,636 for every point increase in life satisfaction (The Treasury, 2024a).	
Benefit in Year 1	\$794,110
Benefit in Year 2	\$635,288
Benefit in Year 3	\$508,230

¹² A Deloitte Access Economics (2019) study of a comprehensive wraparound service for individuals experiencing IPV used 30% as the gain in wellbeing from the intervention.



The FVEH debt reduction services provide immediate debt relief for clients

A key part of the FVEH service is debt reduction and debt relief. This can be through financial services advocacy and negotiation provided by the Economic harm specialists, access to GoodLoan, and access to special GSNZ grants. GSNZ capture data on the total amount of debt clients hold, and the amount that is reduced because of FVEH services.

The amount of debt reduced reflects what clients would have had to service/pay without GSNZ's involvement. It means that clients can now use those financial resources in different ways. As discussed before, research shows that financial resources are a key enabler in victim-survivors of IPV leaving the relationship (Sin et al., 2024).

Reduction in client debt	
GSNZ data shows that over the 2024 calendar year, the total amount of debt written off was \$1,095,325. 101 individuals benefited from this reduction in debt, and GSNZ data shows that the average debt reduced was \$10,738 which was 89% of their clients' total debt. The benefits related to that reduction of debt is only applied for Year 1.	
Benefit in Year 1	\$759,330
Benefit in Year 2	\$0
Benefit in Year 3	\$0

Access to financial advocacy services and debt reduction enables clients to leave IPV relationships, improve their employment status, and therefore their personal income

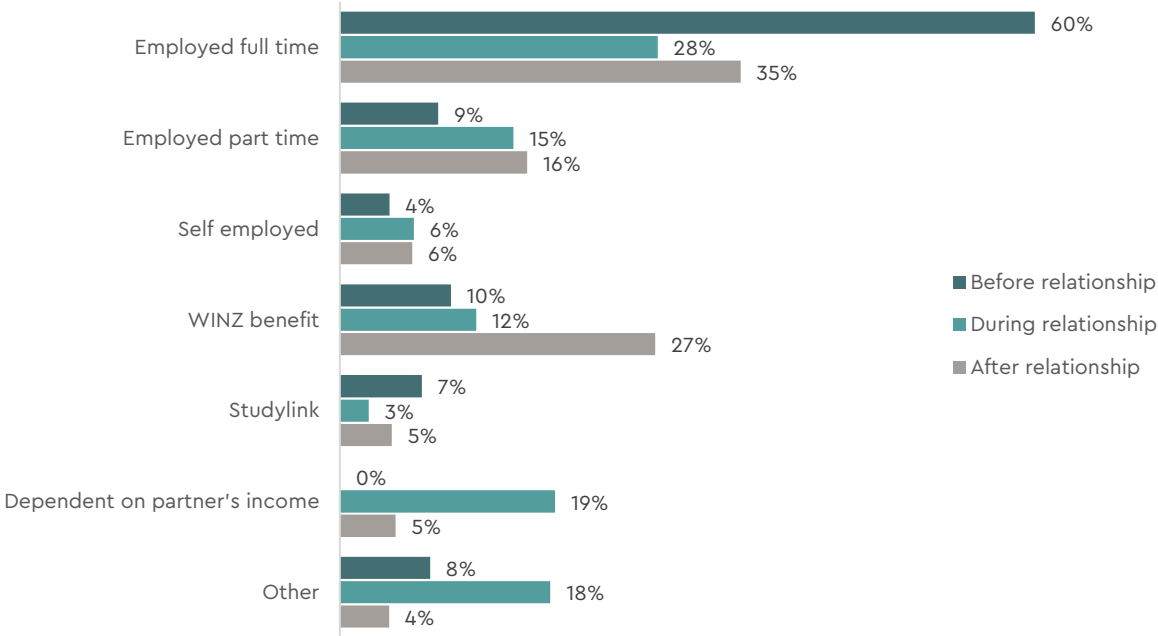
The theory of change sets out the pathway for the package of services – telephone services, financial advocacy, GoodLoan, grants, debt reduction, write-offs – enabling clients to access mainstream financial services, improve financial resilience, remain employed or enter employment which leads to improvements in personal income.

Leaving an IPV relationship is costly and lack of access to financial resources can be a barrier to leaving (Sin et al., 2024). Studies also find that the employment status of women changes before, during, and after the relationship, and in many cases, while the women's income improves, it doesn't rebound back to levels prior to the relationship (Jury et al., 2017, 2023; Mellar et al., 2024).

Figure 6 shows that full-time employment reduces greatly during an IPV relationship and post-leaving an IPV relationship, some can return to full-time employment, but others switch to part-time employment and onto MSD main benefits. Before the relationship, 60% of women were in full-time employment and during the relationship, this more than halved to 28%. This is consistent with the research, and client stories from GSNZ, that IPV can be damaging for long-term career prospects due to being forced to stop study, having to give up employment for long periods of time, reducing work hours, and moving jobs frequently (Jury et al., 2017, 2023). IPV is also associated with damaging impacts on workplace productivity.



Figure 6. Employment status of women, before, during, and after an IPV relationship



Source: Jury et al (2023)

Improved income from full-time employment	
We apply the benefits of improved income to FVEH clients that have accessed the debt reduction service and are currently employed.	
Using percentages from the New Zealand study by Jury et al (2023) and replicated in Figure 6 we determine the proportion of people who may now be able to be employed full-time due to leaving the IPV relationship. 34.7% (employed during IPV relationship) – 27.5% (employed after IPV relationship) = 7.2%	
We assume that changes in employment will only occur to those that are not already in full-time employment = 74% of clients that had debt reduction.	
The Treasury's CBAX database gives a value of \$52,062 for the average annual income of a person with a lower secondary school qualification (The Treasury, 2024a). While IPV affects individuals of all income bands, an examination of client profile data in GSNZ's database shows that FVEH clients are skewed toward the lower end of income brackets.	
Benefit in Year 1	\$66,969
Benefit in Year 2	\$53,575
Benefit in Year 3	\$42,860

The children of FVEH clients experience improvements in several facets of their lives that lead to better overall quality of living

GSNZ client stories and the pilot evaluation (McCauley, 2023) highlight the important follow-on effects of the FVEH service on their dependents and children. Clients spoke of being able to get everyday



necessities for their children including food and nappies, being able to afford school uniforms, and being able to be better parents because they are less stressed. An earlier evaluation of the Victorian Family violence flexible support package intervention stated that most women with children provided feedback that their children had also benefitted from the packages (Family Safety Victoria, 2017). The evaluation indicated that children were given opportunities to participate in school and sporting activities, and provided with access to counselling, new toys, and bedroom furniture (Abela & Blustein, 2021).

Improved life satisfaction of children and dependents

Pre- and post-client surveys show that there is an average +2.00 increase in life satisfaction (on a 10-point scale) due to FVEH services. It is assumed that children and dependents will experience the same point improvement in their life satisfaction.

The surveys also indicated that not everyone experienced improvements in life satisfaction – 70% indicated improvements in life satisfaction.

The number of dependents of all 2024 FVEH clients was 271.

The Treasury's CBA's tool provides a mid-range WELLBY of \$15,636 for every point increase in life satisfaction (The Treasury, 2024a).

We assume that the improvement in life satisfaction will only apply to half of the dependents = 50%.

Benefit in Year 1	\$703,280
Benefit in Year 2	\$562,624
Benefit in Year 3	\$450,099

FVEH services diverts clients and costs from physical health services related to IPV and economic harm

A Cochrane review of advocacy interventions for abused women recognises that the economic burden of IPV includes the frequent use of healthcare services and requires a wide range of medical services linked to the abuse (Rivas et al., 2019).

New Zealand research finds that for all types of IPV, irrespective of frequency of IPV, taking medication for pain or discomfort was the most common health outcome (Mellar et al., 2023). More than half of women in the sample (57%) reported taking medication for pain or discomfort. Additionally, almost half (47%) had been diagnosed with a physical health condition.

Reduction in use of primary health care services

We apply the benefits of reductions in use of primary health care services to all clients = 153.

We apply the proportion of women that have been diagnosed with a physical health condition (47%) (Mellar et al., 2023).

We assume that half of clients will no longer be dealing with physical health conditions.

We assume two General Practitioner (GP) visits a year related to that physical health condition, recognising that there will be a reluctance to see a GP.

The government co-payment related to GP visits is \$49 (The Treasury, 2024a).

Benefit in Year 1	\$2,399
Benefit in Year 2	\$2,399
Benefit in Year 3	\$2,399



FVEH services also diverts clients and costs from mental health services related to IPV and economic harm

The GSNZ FVEH service supports clients to improve their financial resources, confidence, and capability, which reduces stress, and means they do not have to seek specialist mental health support. Research shows a strong association between experience of economic abuse, IPV, and a range of poor mental health outcomes (Mellar et al., 2023; Sin et al., 2024). Similarly, those who experienced any IPV (except economic) were over twice as likely to have a diagnosed mental health condition, while those who experienced any economic abuse were almost five times as likely to, compared with those who experienced no IPV (Mellar et al., 2024). Of those who reported any IPV, those who experienced any economic abuse were over four times as likely to say that IPV affected their mental health "a lot" compared to those who did not report any acts of economic abuse (Mellar et al., 2024). The researchers note that individuals are likely to be experiencing mental health conditions and do not seek health services or disclose their symptoms to healthcare professionals. The prevalence of mental health diagnosis will therefore likely be an underestimate of true prevalence.

An Australian study found that just over half the women (52%) reported that they had received a diagnosis of a mental illness, with 43% diagnosed during IPV and 44% diagnosed after leaving (Moulding et al., 2021). Only 13% of the women reported a diagnosis of mental illness prior to IPV.

Reduction in referrals to specialist community mental health services	
We apply the benefits of reductions in the use of specialist community mental health services to FVEH clients who are currently accessing mental health services (as indicated in the GSNZ client database) = 20.	
We apply 43% as the proportion of clients that no longer require specialist community mental health services (Moulding et al., 2021). We assume that the reduction in people no longer requiring community mental health services relates to the same proportion of cost reduction = 43%.	
To be conservative, we assume one specialist initial visit and one subsequent specialist visit, rather than ongoing therapeutic support.	
The value of the specialist initial visit is \$769, and the subsequent specialist visit is \$532, for a total of \$1,301 (The Treasury, 2024a).	
Benefit in Year 1	\$3,283
Benefit in Year 2	\$3,283
Benefit in Year 3	\$3,283

FVEH services support clients to leave an IPV relationship and secure improved financial security, including a decrease in reliance on benefits

As discussed previously, IPV relationships have significant impacts on employment status and use of social security benefits (Jury et al., 2017, 2023). The New Zealand research finds that before the IPV relationship 9.6% are on a benefit, 11.8% during the relationship, and 27.3% after the relationship (Figure 6; Jury et al., 2023). We assume that FVEH services reverse these statistics.



Reduced demand for benefits

The number of FVEH clients that are currently accessing a benefit = 79.

We apply 17.7% as the proportion of clients that no longer access social security benefit (Jury et al., 2023). 27.3% (on benefit after relationship) – 9.6% (on benefit pre-relationship).

Leaving the relationships and reduction of debt often requires significant other costs so the magnitude of change won't be 100%. 11.8% (benefit during relationship) / 27.3% (benefit after relationship) = 43%

75% of FVEH clients have dependents and likely eligible for JobSeeker Support – Sole parent.

We assume the value of JobSeeker Support – Sole parent applies, \$26,820 (The Treasury, 2024a).

The benefit is only applied in the first year.

Benefit in Year 1	\$83,091
Benefit in Year 2	\$0
Benefit in Year 3	\$0

The government saves in costs related to family violence cases, due to FVEH services

Economic harm usually co-exists with other sorts of IPV (Jury et al., 2023; Mellar et al., 2023, 2024). As discussed earlier, Sin et al (2024) finds that access to financial resources is the key predictor of whether someone can leave an IPV relationship. The FVEH service works with clients to access loans and undertake debt advocacy so that debts can be minimised. We assume that the FVEH service enables clients to leave the IPV relationship, which in turn leads to reduction of costs related to family violence.

A small number of studies have been completed that seek to estimate the economic costs of family violence to New Zealand:

- In 1995, it was conservatively estimated to lead to an annual cost of at least \$1.2 billion (Snively, 1995).
- In 2014, the moderate scenario cost was \$4.5 billion and specifically included child abuse (Kahui & Snively, 2014).
- In 2020, the cost of sexual violence, not necessarily within the context of an IPV relationship, was estimated at \$6.9 billion, with \$600 million in costs to the Crown, \$5.2 billion in costs to individuals, and \$1.1 billion in costs to wider society (Schluze & Hurren, 2021).

Importantly, each of the studies include within the cost categories estimated costs related to police, incarceration, and court system costs. New Zealand Police are often the first responders to a sexual violence incident and costs are incurred for the call out, apprehending a perpetrator, and in working to make the environment safe again. Other social return on investment analysis states that research suggests that most victims of domestic violence will experience 35 incidents of abuse before they seek help (NEF Consulting, 2016). But in the UK, police statistics had a cap of recorded incidents at 5, which meant that there was not data available on the true extent and cost of IPV.



Reduction in costs associated with family violence and economic harm

The number of FVEH clients that are also accessing NZ Police = 2.

FVEH clients will likely already be engaging with the justice system before they reach GSNZ. Assume that through GSNZ improving knowledge of economic abuse across the system (McCauley, 2023), half of cases will not reach the stage of engaging with the justice system.

The CBAX value per violent offence is \$27,967 (The Treasury, 2024a).

The reduction in costs only applies in Year 1.

Benefit in Year 1	\$19,084
Benefit in Year 2	\$0
Benefit in Year 3	\$0

Debt to government and the private sector written off means that the government and private sector misses out

Debt to the private sector written off could have received interest (\$36,287 per annum).

We do not include deadweight loss of taxation.¹³

Debts written off

Debt to the private sector could have eventually been paid and receive interest. To estimate the opportunity cost of the foregone financial return that private lenders could have earned if the debt was not written off, we used the 5-year secondary market government bond yields for low-risk investments – 4.05%, as at January 2025 (Reserve Bank of New Zealand, 2025).

Dis-benefit in Year 1	(\$36,287)
Dis-benefit in Year 2	(\$36,344)
Dis-benefit in Year 3	(\$36,347)

¹³ The Treasury's social CBA guidelines state "Taxes encourage people to move away from things that are taxed and toward things that are not taxed or more lightly taxed. Their consumption choices are distorted away from what they would prefer in the absence of taxes. The change in the mix of consumption has an adverse welfare effect which is additional to the loss of welfare resulting directly from the loss of money that is taken away in the form of tax" (page 15). The Treasury have further advised that this current guideline is due for an update and have advised against using deadweight loss of taxation. Note that deadweight loss of taxation is not included in The Treasury's CBA template. The Treasury recommends using a Benefit Cost Ratio/Return on Investment threshold of 1.2.



Unquantified benefits and costs

ED and emergency services, hospital, and other health costs related to reduced physical health and physical health conditions

The studies we have referenced all shows clear links between IPV and physical health and mental health (Jury et al., 2023; Mellar et al., 2023, 2024; Sin et al., 2024). Studies on the economic cost of healthcare for abused women usually include hospital, ambulance services, and prescription costs which we haven't included in our analysis (Rivas et al., 2019).

There are also productivity losses to individuals and the economy from IPV

The shifts to part-time or onto social security benefits from full-time work (Jury et al., 2023) are specific indicators for productivity losses at the individual level. There were many examples from FVEH clients where the debt reduction and debt advocacy services enabled clients to purchase a car, or other necessities, so they could get to work (McCauley, 2023). Other studies suggest that there are considerable economic consequences and lost economic output from IPV and economic abuse (Rivas et al., 2019; Schluzer & Hurren, 2021).

Access to FVEH services means that clients don't have to access hardship grants and/or emergency benefits

There are number of other services through Ministry of Social Development that can be accessed, including (Ministry of Social Development, 2025):

- Accommodation costs arrears grant
- Support for essential repairs or maintenance
- Immediate and essential dental treatment
- Support with living expenses.

Each of these services have different eligibility criteria. We also did not have the data to enable inclusion into the model.

There were examples of clients being able to return to study because of FVEH services

Attainment of qualifications as part of the "knowledge and skills" domain of benefits haven't been included in the model. However, previous research (Jury et al., 2023) and GSNZ (2025) indicate that



leaving IPV and receiving economic harm services enables clients to return to study and gain qualifications. The qualifications then also lead to improved employment prospects.

School attendance improves through parents receiving economic harm services

Research from Australia notes that children who are exposed to family violence have increased odds of poor school attendance, as well as increased risk of school suspension, compared to their peers who have not been exposed to family violence (Orr et al., 2023). GSNZ were able to point to many examples of where their service enabled parents to pay for school fees, uniforms, and a car to get children to school. Children also experience improved parenting as their parents were less stressed and had improved mental health by accessing FVEH services.

Improved school attendance has individual benefits but also benefits to the economy. We assume that many of these benefits are incorporated into the life satisfaction-related benefit that is already quantified.

Access to debt advocacy and reduction services enables clients to access better housing

The GSNZ experience and other research in New Zealand and Australia finds an important intersection between housing support and financial security (Abela & Blustein, 2021; Jury et al., 2017; Mellar et al., 2024; UNSW Sydney, 2024). An evidence review for wraparound services including a flexible financial support package for IPV relationships found that one of the most consistent findings was that clients that had stable housing and were financially independent had the best outcomes (Abela & Blustein, 2021; UNSW Sydney, 2024). For example, clients who were assisted with debt and legal problems associated with IPV achieved affordable and stable housing sooner than clients that did not receive financial support (Abela & Blustein, 2021).

We were unable to robustly quantify the impacts of the FVEH service on housing. CBAX housing condition values were based on the extent of problems the home had, and it was difficult to determine an appropriate set of assumptions to underlie the analysis.

Protection Orders

GSNZ client data shows that most clients have Protection Orders in place – 82%. Protection Orders are provided through the Family Court and offer protection to both the applicant and the children from physical, emotional and/or sexual violence. Protection Orders can require considerable resources from both applicants and the justice system to process and implement (Towns, 2009). We have already included costs to the State in relation to violent offences which would likely include costs related to Protection Orders. Note that this would not include all orders that are in place for GSNZ clients, just costs related to the number of incidents of violence.



We do not include diverted costs related to Protection Orders as there is no data on order pre- and post-FVEH services, and there are no CBAX values specific to Protection Orders.

Social connection

The research shows there are isolating effects of economic abuse on victim-survivors. New Zealand survey data shows that the rates of social activities decline substantially during IPV relationships (Jury et al., 2017, 2023). This includes activities with friends, volunteering, support groups, sports, political causes, and taking part in spiritual pursuits. This loss of social connection has implications for several outcome domains including family and friends; engagement and voice; and work, care, and volunteering.

We do not have access to data to enable us to quantify outcomes related to social connection.



Understanding impact

One of the key principles of SROI is minimising the risk of over-claiming outcomes. To accurately understand impact, it is essential to isolate the changes resulting from the intervention and assess the extent to which these outcomes can be attributed to the FVEH service.

This section outlines the methodology for assessing impact in SROI, focusing on four key elements:

1. **Deadweight**¹⁴ measures the extent of outcomes that would have occurred regardless of the FVEH service being implemented. Expressed as a percentage, it represents the portion of outcomes attributable to factors other than the intervention.
 - a. Prior research shows that, despite the commonly held belief that once IPV starts it continues for the duration, it is common for partners that use violence to stop without any intervention (Woffordt et al., 1994).
 - b. The Motu Public Policy study found that a considerable proportion of mothers reported less conflict or abuse at the end of the period than at the start of the period, and in many cases no conflict or abuse (Sin et al., 2024):
 - i. 33.7% of mothers indicated frequent physical conflict antenatally and no physical conflict at 9 months
 - ii. 3.2% of mothers indicated frequent verbal conflict antenatally and no verbal conflict at 9 months
 - iii. 45.8% of mothers indicated frequent emotional abuse at 54 months and no emotional abuse at 8 years
 - iv. 71.2% indicated any physical abuse at 54 months and no physical abuse at 8 years
 - v. 21.5% indicated frequent verbal abuse at 54 months and no verbal abuse at 8 years.
 - c. We use the average of these percentages as the proportion that are likely to cease IPV without intervention = 22%.
2. **Displacement** assesses the extent to which the outcomes of an intervention replace or interfere with other outcomes. For the FVEH service, the material outcomes included in the SROI calculation do not displace any other outcomes considered (0%).
3. **Attribution** measures the extent to which the outcomes achieved were influenced by the contributions of other organisations or individuals outside of the FVEH. It involves determining

¹⁴ Deadweight here differs from the concept of deadweight loss, which refers to the loss of economic efficiency when the equilibrium outcome is not reached. While deadweight measures outcomes that would have occurred without the intervention, deadweight loss highlights inefficiencies and potential gains lost due to market distortions like taxes or subsidies.



what portion of the outcome can be directly credited to the programme versus what was supported or facilitated by external actors.

- a. The GSNZ database shows that 13% of FVEH clients also accessed financial mentors. Where relevant we remove 13% of the benefits that could have been due to financial mentors, rather than the FVEH service. We assume that the 13% applies equally to the employment, physical health, mental health, JobSeeker support, and justice and safety services benefits.
4. **Drop-off** refers to the annual reduction in an outcome's impacts after the first year of its duration for a given stakeholder. While some outcomes may last beyond one year, their effect often diminishes over time due to other influencing factors, which reduces the attribution of the outcome to the FVEH service. Drop-off accounts for this gradual decrease in impact across subsequent years.

By carefully assessing these factors, we ensure a more accurate representation of the service's effects. The process of impact estimate in SROI corresponds to calculating the marginal change relative to the counterfactual scenario in social cost-benefit analysis.

Values assigned for deadweight, displacement, attribution, and drop-off are provided in Table 5.



Table 5. Assumptions for impact calculation

Stakeholder	Outcome	Attribution		Deadweight		Displace-ment	Duration	Drop-off		
		%	Description and source	%	Description and source	%	Years	Year 2 %	Year 3 %	Description and source
FVEH clients	Improved life satisfaction	70%	Assume that majority of life satisfaction improvements will not be directly related to FVEH	22%	Proportion that are likely to cease IPV without intervention	0%	3	20%	20%	One SROI study used different drop-off percentages depending on whether the outcomes were intrinsic, extrinsic, or functional in nature. We adopt the 20% drop-off used for benefits with periods of 3 years (Think Impact, 2021).
FVEH clients that had debt reduction	Reduction in debt	0%	Directly related to GSNZ and FVEH	22%	Proportion that are likely to cease IPV without intervention	0%	1			
FVEH clients that had	Improved personal	13%	Proportion that are involved in other similar	22%	Proportion that are likely to cease IPV without intervention	0%	3	20%	20%	Think Impact (2021)



Stakeholder	Outcome	Attribution		Deadweight		Displace-ment	Duration	Drop-off		
		%	Description and source	%	Description and source	%	Years	Year 2 %	Year 3 %	Description and source
debt reduction	income due to employment		services (Financial mentors)							
Dependents of FVEH clients	Improved life satisfaction	70%	Assume that majority of life satisfaction improvements will not be directly related to FVEH	22%	Proportion that are likely to cease IPV without intervention	0%	3	20%	20%	Think Impact (2021)
Health system	Diversion from primary health care	13%	Proportion that are involved in other similar services (Financial mentors)	22%	Proportion that are likely to cease IPV without intervention	0%	3	20%	20%	Think Impact (2021)
Health system	Diversion from community mental health specialists	13%	Proportion that are involved in other similar services (Financial mentors)	22%	Proportion that are likely to cease IPV without intervention	0%	1			Studies find that a proportion of women who leave an IPV relationship will continue to struggle with poor mental health five or more years later (Adkins & Kamp Dush, 2010; Moulding et al., 2021). Women who



Stakeholder	Outcome	Attribution		Deadweight		Displace-ment	Duration	Drop-off		
		%	Description and source	%	Description and source	%	Years	Year 2 %	Year 3 %	Description and source
										leave often still have to deal with the ex-partner as part of co-parenting relationships so will continue to experience emotional abuse.
Social system	Diversion from social security benefits	13%	Proportion that are involved in other similar services (Financial mentors)	22%	Proportion that are likely to cease IPV without intervention	0%	1			
Justice system	Diversion of costs associated with violence	13%	Proportion that are involved in other similar services (Financial mentors)	22%	Proportion that are likely to cease IPV without intervention	0%	1			



Social return on investment

Summary results

For every \$1 invested, \$3.49 worth of social impacts are generated.

SROI results, discounted at 2%

Summary	Present value
Costs to administer and deliver the service	\$1.27 million
Quantified benefits	\$4.44 million
Social return on investment (SROI)	3.49x

Underlying values

Subjective wellbeing benefits comprise 79% of total quantified benefits, with income, consumption, and wealth benefits comprising 20%.

Programme costs	Total (present value) \$m	% of total costs
Total programme costs	\$1.273	100%

Incremental benefits	Total (present value) \$m	% of total benefits
Programme benefits		
Health benefits	\$0.016	0.4%
Income, consumption and wealth benefits	\$0.879	19.8%
Knowledge and skills benefits	-	-
Family and friends benefits	-	-
Subjective wellbeing benefits	\$3.522	79.4%



Work, care, and volunteering benefits	-	-
Safety benefits	\$0.019	0.4%
Total incremental benefits	\$4.436	100.0%
Net economic benefit		
Benefit cost ratio	1:3.49	
Net present value at 2% (less programme costs)	\$3.163 million	



Sensitivity analysis

Debt repayment

The cost of providing the FVEH service to GSNZ (or to the Crown) is approximately \$385,000 per annum. In calculating the full cost of service, we have included the costs associated with debt written off. GSNZ have indicated that it would often be the case that this debt (approximately \$888,000) would not be collected by debtors and/or debtors may expend significant costs in trying to recover debt.

We undertook sensitivity analysis on this scenario.

On the input side, only the costs borne by GSNZ are used (or the value of a service delivery contract for FVEH) and the approximately \$888,000 is not included.

Under this scenario we assume that all benefits remain the same. The debt negotiation service as part of FVEH is assumed to write off client debt:

- with no implications for the lender (government, utilities providers, banks, and financial services providers) – the lender writes off the debt and does not have to chase bad debts. This also means that the interest they might have received is not included (a dis-benefit in the income, consumption and wealth benefit category).
- with no implications for the client – it is assumed that wellbeing and other benefits remain the same. Clients could experience financial and psychological stress because they had debts written off they couldn't pay back, or the debt write off might lead to negative impacts in the future, such as not being about to take out a future loan. It is assumed that the positive and negative effects are cancelled out in this scenario.

If the debt written off is excluded (as well as interest related to that debt), the very top end of this theoretical scenario results in, for every \$1 invested in the FVEH support service, \$11.80 of social impacts are generated.

	Base case	
	Debt written off included	Debt written off excluded
SROI ratio	3.49	11.80
Inputs (cost of service and debt written off)	\$1.273 million	\$0.385 million
Net present value	\$3.163 million	\$4.156 million
Total benefits	\$4.436 million	\$4.541 million
Health benefits	\$0.016 million	\$0.016 million



	Base case	
	Debt written off included	Debt written off excluded
Income, consumption, and wealth benefits	\$0.879 million	\$0.983 million
Subjective wellbeing benefits	\$3.522 million	\$3.522 million
Safety benefits	\$0.019 million	\$0.019 million

Attribution

If the attribution percentage to other services is changed from 13% to:

- 5%: the ratio increases to \$3.51 in social impact for every \$1 invested.
- 50%: the ratio decreases to \$3.39 in social impact for every \$1 invested.

	Base case attribution 13%	Reduced attribution to other services 5%	Increased attribution to other services 50%
SROI ratio	3.49	3.51	3.39
Net present value	\$3.163 million	\$3.189 million	\$3.047 million
Total benefits	\$4.436 million	\$4.462 million	\$4.320 million
Health benefits	\$0.016 million	\$0.018 million	\$0.009 million
Income, consumption, and wealth benefits	\$0.879 million	\$0.901 million	\$0.777 million
Subjective wellbeing benefits	\$3.522 million	\$3.522 million	\$3.522 million
Safety benefits	\$0.019 million	\$0.020 million	\$0.011 million



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Appendix 1. Materiality tests

We assessed the materiality of outcomes to confirm whether they should be included in the SROI analysis

We did this by examining the relevance and significance of each stakeholder and outcome. A stakeholder or outcome was considered material if excluding it from the analysis substantially altered the conclusions about the service's effectiveness (Table 6).

Table 6. Summary of materiality tests

Stakeholder	Outcome	Material	Reason for materiality/ lack of materiality
FVEH clients	Improved mental health and quality of life	Yes	Literature supports efficacy, and the link with mental health and life satisfaction. Data is available from GSNZ.
	Improved financial resilience, including ability to save for retirement	Yes	Measured by reduction in personal debt. Data is available from GSNZ.
	Improved knowledge, skills, and abilities	No	Debt reduction and services can lead to clients going on to, or complete, studies. Data not available.
	Improved personal income due to (re-) engaging in employment	Yes	Literature supports link with employment. Data is available from GSNZ.
	Improved housing quality	No	Literature supports link with housing, but no appropriate CBAX (or other) values that could be assigned. Data not available.
Dependents of FVEH clients	Improved mental health and quality of life	Yes	Literature supports efficacy, and the link with dependents' mental health and life satisfaction. Data is available from GSNZ.
FVEH specialists	Improved knowledge, skills, and abilities	No	Data not available from GSNZ. Unclear what measures of outcomes would be appropriate.



Stakeholder	Outcome	Material	Reason for materiality/ lack of materiality
FVEH volunteers	Improved knowledge, skills, and abilities, and improved access to employment	No	Aware that FVEH was staffed by one volunteer that was able to secure full-time employment subsequently at another organisation. Unclear what measures of outcomes would be appropriate.
Health system (New Zealand government)	Reduction in primary mental health intervention services	No	Monetary values not available. Data not available.
	Reduction in referrals to specialist community mental health services	Yes	Literature supports link between IPV and mental health. Literature supports the link between financial stress and mental health. Data is available from GSNZ.
	Reduction in use of ED services and emergency care	No	Literature supports link between IPV and physical health. Data not available.
Social system	Reduction in Job Seeker benefits	Yes	Literature supports the link between IPV, support, and moving to employment. Data is available from GSNZ.
	Reduction in emergency benefits and hardship grants	No	Literature supports the link between IPV, support, and financial hardship. Data not available.
Justice system	Reduction in costs related to violent offences	Yes	Literature supports the link between IPV, support, and safety. Data is available from GSNZ.
	Reduction in costs related to Protection Orders	No	Literature supports the link between IPV, support, and safety. Data not available.



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