

Barriers to Exit

**How financial barriers prevent
women from leaving abusive
relationships**

July 2025



Good Shepherd
New Zealand

Contents

Executive Summary	3
Summary of Recommendations	4
Introduction	5
What is economic abuse?	6
Leaving a relationship is expensive.....	8
Economic abuse behaviours that prevent exit	12
Cultivating financial dependency	12
Exploiting joint financial arrangements	14
Impacts of economic abuse that prevent exit.....	18
Financial hardship	18
Access to advice and justice	20
Recommendations	23
Recommendation 1: Continued awareness raising of family violence economic abuse as a form of violence.....	23
Recommendation 2: Improved policies and practices to support customers experiencing family violence economic abuse.....	24
Recommendation 3: Improved recognition of family violence economic abuse in government work programmes	25
Recommendation 4: Expand the legal aid regime and increase funding for free legal advice	25
Recommendation 5: Change or remove eligibility limits for legal aid, for cases where family violence is present.....	26
Recommendation 6: Wipe all debt-to-Government related to family violence	26
Recommendation 7: Provide a one-off grant to victim-survivors of family violence to cover exit costs	27
Reference List	28

Authored by Brittany Goodwin, Senior Social Policy and Advocacy
Advisor

Executive Summary

In New Zealand, 15% of partnered women will experience some form of family violence economic abuse, yet understanding of this issue is still low. Largely invisible, yet pervasive, family violence economic abuse has long-lasting impacts on a woman's life, financial resilience, and ability to leave abusive relationships. A victim-survivor leaving a relationship will have to weather many costs to escape the abuse. When considering the various costs of starting again, the up-front cost of leaving an abusive relationship comes to around \$10,000.

Abusers can utilise behaviours that weaken their partner's financial wellbeing and security so that they have less resources available to meet these costs and leave the relationship. This includes creating a culture of financial dependency within the relationship, and leveraging joint finances to exploit and disadvantage victim-survivors. The impacts of this behaviour can put victim-survivors into serious financial hardship. Without access to wages or savings and with debt taking a cut from their weekly budget, many victim-survivors cannot purchase the goods and services needed to escape, and they cannot afford to access legal advice needed to ensure their rights and obligations are met.

This report emphasises the need for targeted interventions across a range of sectors to ensure victim-survivors do not end up trapped in abusive relationships because of a lack of finances. Not only do businesses need to improve their policies and practices for supporting customers experiencing family violence economic abuse, but cross-government action is needed to provide targeted funding and assess current settings. Joined up efforts are needed to address the complex challenges caused by family violence economic abuse, and help victim-survivors keep themselves safe, recover and thrive.

Summary of Recommendations

Recommendation 1: Continued awareness raising of family violence economic abuse as a form of violence.

Recommendation 2: Improved policies and practices to support customers experiencing family violence economic abuse

Recommendation 3: Improved recognition of family violence economic abuse in government work programmes

Recommendation 4: Expand the legal aid regime and increase funding for free legal advice

Recommendation 5: Change or remove eligibility limits for legal aid, for cases where family violence is present

Recommendation 6: Wipe all debt-to-Government related to family violence

Recommendation 7: Provide a one-off grant to victim-survivors of family violence

Introduction

Research has consistently shown that financial barriers are a key factor hindering women from leaving abusive relationships¹. This report explores the ways in which economic abuse is wielded as a tool to prevent women leaving harmful relationships.

Money is essential to enable women experiencing abuse to leave the relationship. This can be for safe housing away from the abuser, for a car as part of their safety plan, or essential goods and services like food and healthcare. The inability to leave due to not affording these expenses can be a major restriction for women seeking safety. Without financial independence, women become trapped in abusive relationships and are subject to further harm and hardship.

This report lays out some of the different financial barriers that exist in abusive relationships and offers potential solutions that could make a material difference to the lives of women experiencing economic abuse. There are complex reasons why women do not, or are unable to, leave harmful relationships. This can include the threat of physical assault or death, the psychological effects of control, fear for the wellbeing of children, and many other reasons. This paper does not explore all of these; it simply isolates the element of financial control as a potential barrier. It is likely that for those experiencing economic abuse, there will be other interconnected factors acting as a barrier to exiting the relationship. There are also many other financial factors related to poverty which this report does not specifically focus on – see the ‘dignified income’ section of our recent issues paper for

¹ (Sin, Minehan, Fanslow & Mikahere-Hall, 2024; Sanders & Schnabel, 2006; Strube, 1988; Anderson & Saunders, 2003; Matlow & DePrince, 2015; Conner, 2014)

more information on systemic and structural issues related to income and hardship².

To keep language simple, this report uses 'economic abuse' to mean 'economic abuse and harm from family violence'. There are other forms of economic and financial abuse, such as elder abuse, which are not in scope of this report. The term 'victim-survivor' is used throughout to recognise both the responsibility of the person inflicting harm on someone, but also the strength of those who have experienced violence. People who are experiencing, or have experienced, violence have different preferences for which terminology to use. We have chosen to use victim-survivor to be consistent with language used by the Executive Board for the Elimination of Family Violence and Sexual Violence³.

What is economic abuse?

Economic abuse is a form of family violence that uses coercive, controlling, and threatening behaviour to restrict or remove a person's financial freedom, autonomy, and security. It is experienced in close personal relationships, particularly intimate partner relationships, and often occurs alongside other family violence behaviours. Research by Good Shepherd NZ⁴ found nearly 60 different economic abuse behaviours experienced by Good Shepherd NZ and Women's Refuge clients. Examples include restricting a person's access to money for food and clothing for them or their children, controlling the use of property such as a mobile phone or vehicle, misusing money in joint bank accounts, building up debt in the victim's name, and preventing victim-survivors from obtaining or maintaining employment. Research shows that 15% of ever-partnered women have experienced economic abuse⁵.

² (Good Shepherd New Zealand, 2025a)

³ (Executive Board for the Elimination of Family Violence and Sexual Violence., 2022)

⁴ (Good Shepherd New Zealand, 2025b)

⁵ (Mellar, Fanslow, Gulliver, & McIntosh, 2024)

Economic abuse has long-lasting impacts on a victim's financial wellbeing and economic participation. They may end up severely indebted, with a ruined credit score and no source of income. If they do have assets, they may not have control of, or access to, bank accounts holding their money. Research using the Growing Up in New Zealand longitudinal study showed that mothers who had greater access to financial resources faced less barriers to leaving violent relationships than those with lower access to resources⁶. Without access to money, victim-survivors can lack resources to escape violent relationships and remain free of the abuser⁷.

While there is no one way of experiencing economic abuse, and every individual's experience will be different from another's, this paper pulls out commonalities that show how economic abuse has serious impacts on their ability to leave abusive relationships.

⁶ (Sin, Minehan, Fanslow & Mikahere-Hall, 2024)

⁷ (Connor, 2014)

Leaving a relationship is expensive

There are many expenses involved with leaving an abusive relationship, and without accessible money it can be hard to start fresh.

As will be discussed further below, employment is a challenge for many women experiencing economic abuse. Because of this, they may not have access to an independent income and may rely solely on money from the abusive partner (although many may not have even this). Upon leaving, they would lose access to this and have no reliable income. Depending on eligibility criteria, they may be able to receive a benefit and other financial supports (some repayable) from Work and Income. For example, a single woman with one dependant child may get a Sole Parent Benefit for a maximum of \$505.80 (after tax), Family tax Credit for around \$144, Accommodation Supplement (if they are renting) for around \$163⁸. This weekly income would not go far given the up front and on-going costs detailed below, especially if they have no access to savings and have debts.

Firstly, housing costs are a significant part of any household budget. Unless a victim-survivor has family or friends they can stay with, it's probable that they will need to find rental accommodation or risk becoming homeless. Social housing is available, but the waitlist at March 2025 was sitting at 19,308⁹ and it can take a long time to access. As of May 2025, the New Zealand mean weekly rent is \$575¹⁰, with large variability across the country. A woman leaving a relationship with a child or children will likely need to find a home of their own, not renting with other

⁸ Estimated using the Work and Income “check what you might get” calculator. Inputs were a 30 year old, single, female with a 3 year old child, living in rental accommodation in Wellington.

⁹ (Ministry of Social Development, 2025)

¹⁰ (Ministry of Business, Innovation, and Employment, 2025)

people, and will need more than one bedroom to live comfortably. Costs for rent alone could easily take up 50% or more of their weekly budget, and bond is a significant upfront cost for someone on their own to pay (a \$2300 bulk payment if using the mean rent of \$575). A Bond Grant is available from Work and Income but this is a loan they may need to pay back (some don't need to be repaid in certain circumstances due to family violence) and can add to their indebtedness.

Another significant expense is the purchase of a car. Research has shown the importance of having a car when leaving an abusive relationship¹¹. Not only does it provide the means to physically leave and gain freedom, but it also provides an on-going source of shelter and transport to work, schools for children, and to reconnect with a victim's broader community¹². The purchase of a second-hand car can cost around \$5000-\$7000, although cheaper cars can be found online but may be less reliable, resulting in on-going maintenance and warranting costs.

As well as these large costs, there are more costs associated with the move itself. Charities like Woven Earth help people escaping family violence furnish their homes, and Work and Income can provide some additional financial support, but many victim-survivors are left to find the cash to pay for these items themselves. If they can take their belongings with them and don't have independent transport, a moving truck can cost around \$200 an hour¹³. For those who have to leave their belongings behind, there are high costs associated with starting a household again, including but not limited to:

- A low-end smartphone, \$200¹⁴
- Secondhand double or queen bed, \$300-\$600¹⁵

¹¹ (Alianz, 2021)

¹² (Alianz, 2021)

¹³ Estimates from different moving companies, using Wellington as a base.

¹⁴ A Samsung Galaxy A06 from Noel Leeming costs \$199 as at June 2025.

¹⁵ From trademe.com listings at June 2025

- Secondhand couch, \$200–\$400¹⁶
- Secondhand dining table and chairs, \$200–\$400¹⁷
- Secondhand fridge, \$200
- Kitchenware, including glassware, plates, appliances, and utensils for cooking, \$200–300
- Wardrobe of clothing, including shoes, outerwear, a coat, and new underwear, \$300–\$500 if bought secondhand

This is only a small snapshot of the essential goods a woman fleeing violence would need to purchase for a home of her own, and they are all low-end or second-hand options. They may also need to repurchase medications, prescription glasses, and other disability aids if needed. Those who are unable to take their wallet and documentation with them, or have had it stolen by their abuser, will need to replace their drivers' licence (\$26.30 for a replacement card), birth certificate/s (\$33 each), passport (\$247), and new bank cards (\$10–15 per replacement card). Altogether, these items come to over \$2000 if using the low end of the scale.

When added to the cost of bond and a car, **the up-front cost of leaving an abusive relationship comes to a conservative estimate of nearly \$10,000**. Analysis from Australia estimates it costs \$18,000 to leave a violent relationship, including legal fees related to court processes¹⁸.

Faced with numerous challenges to flee a violent relationship, many women stay longer than is safe or healthy. The discussion below details how economic abuse can be wielded as a tool to break down a victim-survivors financial situation and prevent them exiting the relationship.

¹⁶ From trademe.com listings at June 2025

¹⁷ From trademe.com listings at June 2025

¹⁸ (Australian Unions, 2018)

COST OF LEAVING

Bond	\$2,300
Car	\$5,000-\$7,000
Moving truck	\$200/hr
Cheap smartphone	\$200
Bed	\$300-\$600
Couch	\$200-\$400
Table & chairs	\$200-\$400
Fridge	\$200
Kitchenware	\$200-\$300
Clothing, shoes etc	\$300-\$500
Replacement drivers' licence	\$26.30
Replacement birth certificate	\$33
Replacement passport	\$247
New bank cards	\$10-\$15/card

TOTAL

~\$10,000



Economic abuse behaviours that prevent exit

Cultivating financial dependency

There are a large variety of behaviours that constitute economic abuse which are used to reduce the victim's autonomy and make them financially dependent on the abuser. These controlling tactics minimise women's financial independence to trap them into the relationship, and are a key reason why it can be so difficult to leave an abuser¹⁹.

Good Shepherd NZ research²⁰ found that many of these behaviours relate to the control of income and restricting access to bank accounts. This can occur through behaviour such as paying wages to an account which the earner cannot access or an abuser coercing bank login details from their partner and using the account freely as their own. It can also involve an abuser forcing a victim-survivor to pay for all household expenses, but only those they dictate; limiting the financial decision-making powers the victim-survivor has within the household²¹.

"He always had to have a card to my account. He always had to know my bank logins. He always had to have – if it was a credit card, he had the credit card, not me. And I'd be like, 'But it's mine. It's in my name. It's my money. I have to pay it back.' 'Well, that doesn't matter. We're in a relationship. We've been together longer than two years. So, what's yours is mine.'" – Good Shepherd NZ Client²²

¹⁹ (Postmus et al, 2020; Adams, Sullivan, Bybee & Greeson, 2008; Nyman, Evertsson & Henrikson, 2023)

²⁰ (Good Shepherd NZ, 2025b)

²¹ (Good Shepherd New Zealand, 2025b; Postmus et al, 2020)

²² (Good Shepherd New Zealand, 2025b)

This has become easier since the widespread adoption of digital banking platforms, taking out the personal element of financial transactions via a bank branch and replacing it with pin codes or passwords which can be forced from a victim-survivor and then accessed from anywhere²³.

There are many other controlling behaviours listed in the literature²⁴, all of which are wielded to reduce access to money and position abusers as the authority on financial matters in the home. This behaviour is so pervasive because of the long history of traditional gender norms within the home, particularly the role of male breadwinner as an aspirational masculine trait²⁵. Women are often positioned as 'bad' or 'frivolous' with money, while men can be trusted with financial decision-making – despite evidence to the contrary²⁶. Money, power, control, and masculinity are deeply intertwined and create a social structure that allows and enables economic abuse to be hidden as a 'normal' family dynamic.

This also manifests in another common economic abuse behaviour, forbidding the victim-survivor from working²⁷. Research by Women's Refuge shows that during an abusive relationship, the number of women in employment halved, from 60% to 27%²⁸. In the context of a traditional relationship where the woman's place is in the home, economic autonomy becomes impossible without an individual income and the woman is entirely dependent on their partner providing an (often meagre) allowance²⁹. This can be particularly pervasive in certain cultural contexts where traditional family values are stronger, and especially where other

²³ (Scott, 2023)

²⁴ (Good Shepherd New Zealand, 2025b; Postmus et al, 2020)

²⁵ (Barzilay, 2017)

²⁶ (Gamble, 2022)

²⁷ (Jury, Thorburn, & Weatherall, 2017)

²⁸ (Ibid.)

²⁹ (Barzilay, 2017)

vulnerabilities exist – such as for migrant women dependent on a partner for visa status and financial support³⁰.

Additionally, a key behaviour associated with economic abuse is forced disconnection from community, where an abuser purposefully erodes at a victim-survivor's social network³¹. This could be by physically isolating her through moving to a different location or by controlling who she is allowed to see and when. The impact of this is that the victim-survivor becomes more and more alone, and increasingly reliant on the abuser. If she does decide to leave, she may find there's no one she can turn to for financial or other forms of support.

Without access to money saved or an income of their own, women become financially reliant on their abusive partner. They have no ability to pay the up-front costs required to escape a violent relationship such as bond, rent, the purchase of a car, or day-to-day expenses. This limits women's ability to create financial independence outside of an abusive relationship and in such cases, women may remain in abusive relationships because they lack alternative options.

Exploiting joint financial arrangements

It is common for those experiencing economic harm to have a joint liabilities and accounts with their abusive partner. These joint accounts are manipulated, often coerced, and wielded as a way to push financial liability onto the victim-survivor and prevent the abuser from responsibility. The victim-survivor finds themselves having to pay for joint debts the abuser incurred because they are jointly liable and are pushed into financial hardship, further tying them to their abuser.

This behaviour can include joint bank accounts which are exploited as discussed above, used by an abuser to spend as they

³⁰ (Croskery-Hewitt, 2023)

³¹ (Good Shepherd New Zealand, 2025b)

please – often on alcohol or gambling related costs at the expense of essential household needs and pushing an account into overdraft³². The same can occur for joint utilities accounts, where abusers can rack up large charges and then leave bills unpaid without the victim’s knowledge³³. In both cases, victim-survivors often end up shouldering these costs.

“[He would] get things in my name without me even knowing. You know, his debts that I have and I’m like, I don’t even know how. How? ... He just got my licence out of my bag, the number and the version number, and would get something in my name. I mean it’s that easy.” Good Shepherd Client³⁴

The most well documented economic abuse behaviour that exploits joint arrangements is coerced or forced debt. This can occur through deception, manipulation, and threats of violence. Various studies³⁵ have shown that abusers take out credit cards, car loans, financial and business loans without victim-survivors knowing this was happening. These may be solely in the victim-survivors name, avoiding liability entirely, or adding a victim-survivor as a co-borrower to make the loan application more appealing to a lender.

Abusers can gain access to their partners’ identification (such as passports or driver’s licences) through coercion or stealing and are able to apply for products in their name. As mentioned above, the rise in digital technology being used for financial services has made it easier for abusers to apply for loans online using stolen identification³⁶. In cases of other intimate partner violence being

³² (Good Shepherd New Zealand, 2025b; Postmus et al, 2020)

³³ (Ibid.)

³⁴ (Good Shepherd New Zealand, 2025b)

³⁵ (Adams, Littwin & Javorka, 2020; Littwin, 2012; Good Shepherd New Zealand, 2025b; Nyman, Evertsson & Henrikson, 2023)

³⁶ (Nyman, Evertsson & Henrikson, 2023)

present, women may be forced into taking on a debt with threats of violence³⁷.

As well as taking on debt through fraudulent activity or coercion, abusers often refuse to pay joint debts, making victim-survivors liable for the full repayment³⁸. Women can then be pursued by debt collectors and/or creditors for repayments for debts, including those that they were coerced into or that they did not even know about. This significantly weakens victim's financial situation and restricts the resources she has available to meet other expenses, particularly those which would be incurred when exiting the relationship.

Finally, joint housing contracts are a serious barrier for victim-survivors of economic abuse, both in rentals and home ownership. The introduction of regulations³⁹ allowing withdrawal from a tenancy following family violence has meant that victim-survivors can leave with no financial penalty. However, the question remains where the victim-survivor will go – unless they have friends, family, or a space at a refuge to escape to, they may be at risk of homelessness⁴⁰. Those experiencing economic abuse may not have access to money, be burdened with debt and have little income, making it difficult to pay bonds and on-going housing costs especially if costs were once split and now have to be shouldered alone.

The issues around joint home ownership are even more complicated. The above housing challenges also apply when a home is owned, but the joint financial arrangements are more difficult to untangle than a tenancy agreement. Mortgages are a financial contract between a bank/provider, and the co-borrowers of the loan – both of whom are liable for the repayments. Because

³⁷ (Good Shepherd New Zealand, 2025b; Nyman, Evertsson & Henrikson, 2023)

³⁸ (Jury, Thorburn, Weatherall, 2017)

³⁹ (Residential Tenancies (Termination for Physical Assault by Tenant and Withdrawal Following Family Violence) Regulations 2022)

⁴⁰ (Bidois, Hynds, Hutana-Te Aho, & Sanaei, 2024)

of this, mortgages can be leveraged by abusers to cause harm in a few different ways. They can restrict decision-making about the mortgage, choosing options that benefit them financially or adding debt to the mortgage as they see fit⁴¹. Additionally, they can force a victim-survivor to pay for more than their fair share of the repayments, putting them into financial hardship in the process⁴². Both of these actions can put the victim-survivor in a position where they are unable to financially afford to leave, either through leaving the home or staying and potentially having to pay the full mortgage amount themselves if an abuser refuses to make repayments.

The complex process of removing a party from a mortgage or having to sell (especially if an abuser indicates they would be non-compliant) can be a significant barrier for victim-survivors considering leaving a relationship. Bank employees are not always aware of or understand economic abuse and many victim-survivors can experience further harm from the institutions they interact with, which causes distrust and an unwillingness to engage⁴³. This is especially the case when access to justice and advice is limited, as will be discussed further below.

⁴¹ (Cartwright, 2024)

⁴² (Cartwright, 2024)

⁴³ (Scott, 2023)

Impacts of economic abuse that prevent exit

Financial hardship

The behaviours detailed in the section above have profound impacts on a victim's financial situation, and limit their resources to leave an abusive relationship. Victim-survivors can find themselves in financial hardship through no fault of their own as a result of this economic abuse.

The economic abuse behaviours detailed above can put pressure on day-to-day expenses and deplete victims' savings. It is common for victim-survivors to enter a relationship with assets and savings, which are either directly taken by the abuser or used to pay for loans or discretionary expenses incurred by the abuser⁴⁴. The long periods of unemployment which can occur in abusive relationships can also affect women's ability to save for the future⁴⁵. If they have Kiwisaver they may access hardship withdrawal⁴⁶ but this risks their financial wellbeing into the future, and may set them up for poverty in old age. With little to no savings to draw on, women are left without the resources to exit a relationship.

People are able to turn to government, such as Work and Income, for financial support when they're seeking to leave a relationship. However, there are financial eligibility criteria to receive these which women may not meet, especially if joint assets are counted – despite victim-survivors of economic abuse not being able to access these. Additionally, many of the supports offered are loans they will need to pay back. Persistent debt does not just occur with bank or non-bank lenders – women are overrepresented among

⁴⁴ (Good Shepherd New Zealand, 2025b)

⁴⁵ (Ibid.)

⁴⁶ (Ibid.)

people recoverable assistance (57%) debt to MSD⁴⁷. While most government loans or repayable grants do not have interest, they still contribute to indebtedness and reduce a person's weekly income⁴⁸.

"I'm doing ok but am left with debt. I've had to start at the bottom a couple of times. When I left, I'd go to MSD for hardship grants for furniture due to me having to start again. Now I owe thousands but only have to pay \$25 a week." Good Shepherd Client⁴⁹

Women in this situation may turn to lending as a last resort, however this traps them further in the debt cycle – especially if they are already repaying coerced and forced debts incurred in their name. They may be unable to access traditional lending due to loans being unaffordable and a bad credit score, and be pushed to predatory, high-cost lenders or buy-now pay-later. High-cost loans come with high interest rates and fees, especially when payments are missed⁵⁰. While there are legislative protections to try and protect consumers from harm, the total cost of lending is still incredibly high for some people. For women paying off coerced or forced debts, it is likely that they will miss payments given their state of overall financial hardship and the need to prioritise basic needs for their family.

Credit ratings are impacted by late or missed payments, and can limit women's ability to access further credit or services because lenders view people with lower credit ratings as riskier clients⁵¹. In the case of low credit ratings, lenders may refuse to lend to the client or charge higher interest rates to offset the (real or perceived) risk. Credit reports are also used for more than just lending, they are increasingly utilised by utilities, housing, and other service providers to determine the riskiness of taking someone on

⁴⁷ (Li, & Anastasiadis, 2022)

⁴⁸ (Work and Income, 2025)

⁴⁹ (Good Shepherd New Zealand, 2025b)

⁵⁰ (McLanahan, 2021)

⁵¹ (Israel, Caspi, Belsky, Harrington, Hogan, Houts, ... & Moffitt, 2014)

as a client. A poor credit history makes people appear at higher risk of missing payments, making it harder to get a mortgage from the bank, get a rental property, or get hooked up to essential utilities like power. Some employers also use a credit check during recruitment processes, meaning a poor credit score can potentially impact their job prospects and ability to earn an independent income. Without access to these essential services and an income, women can find their pathway out of a relationship blocked.

Access to advice and justice

Economic abuse, and the financial hardship it often causes, can limit women's ability to access advice when considering leaving an abusive relationship. Victim-survivors often do not always understand their legal rights or how child custody or relationship property laws work⁵². Correct legal information is essential, especially when false information is provided by the abuser to prevent the victim-survivor leaving⁵³. Women are told by the abuser that if they leave, they will lose their children, home, and possessions, and victim-survivors cite accessing legal services as a turning point in their journey to leave the relationship⁵⁴. Access to information about legal rights and entitlements facilitates women leaving because it breaks the power an abuser has in controlling the narrative, and gives women the tools to map out a pathway to independence. There is evidence to show that those who access legal advice and representation fare much better in resolving conflicts than those who do not⁵⁵.

However, access to this information can be difficult for those who have experienced economic abuse. Organisations such as Women's Refuge may provide advice and information to victim-

⁵² (Good Shepherd New Zealand, 2025b)

⁵³ (Smallwood, 2015)

⁵⁴ (Ibid.)

⁵⁵ (Ministry of Justice, 2022)

survivors of violence who reach out to them, but what many victim-survivors need is formal legal representation. Yet legal advice is prohibitively expensive for many. In 2016, the average hourly charge out rate for seeing a lawyer was \$292.70 and this is likely to have increased⁵⁶. For someone paying multiple coerced debts, bills, and lacking access to money this is likely an impossible charge to meet, particularly over multiple sessions. Improving access to justice has been a focus of government action in recent years, but there are still many challenges for people to achieve this access⁵⁷.

Free legal advice is available through organisations such as Community Law Aotearoa, Citizen's Advice Bureau, and Youth Law. These organisations offer free services and information via in-person centres, outreach clinics, websites, and phone lines. They particularly focus on access to justice for those who experience barriers to finding legal advice and their services bridge an essential gap in the provision of the right to justice. However, they do not provide on-going legal advice or representation except in very few cases.

Additionally, those experiencing abuse may still struggle to reach these services. Stealing property, such as phones or laptops, is a common abusive behaviour which can restrict victim-survivors access to the internet and communications⁵⁸. Those experiencing economic abuse will likely not have the available funds to replace these. Abusers may also monitor browsing history and call logs, making it potentially unsafe for victim-survivors to view websites or make calls to helplines for information⁵⁹. Victim-survivors may visit centres in person, but those who can not afford a car may not be able to get there if public transport options aren't available – and even those with a car can't visit the centres if they're too far.

⁵⁶ (Stewart & Toy-Cronin, 2018)

⁵⁷ (Ministry of Justice, 2022)

⁵⁸ (Adams, Sullivan, Bybee & Greeson, 2008)

⁵⁹ (Good Shepherd New Zealand, 2025b)

Distribution of in-person locations is a key challenge facing community-based advice services⁶⁰.

For those needing to access legal representation outside of community providers, legal aid is available for those under income thresholds. Economic abuse may limit women's abilities to get this as it can appear that they have income or assets, even if they do not have access to them⁶¹. If they are granted legal aid, it is a repayable loan, which contributes to indebtedness and impacts financial wellbeing at a time where women are particularly vulnerable to financial hardship. Legal aid for the purposes of a protection or other order for family violence should get written off, but there is not data on the prevalence of this and legal aid granted for childcare disputes may still be repayable⁶².

"So, I asked my lawyer, 'What do we do in this situation?' And she said that the only way if he behaves like this is to apply through the court for the property division. And I was really upset about that because property law is not covered by legal aid." Good Shepherd Client⁶³

The fear of having to pay high legal fees and legal aid debt can deter people from applying even if they do qualify⁶⁴. Legal aid also suffers the same distributional challenges as community law services, and there are issues around the number and availability of legal aid lawyers – meaning victim-survivors may have no legal aid provider in their area⁶⁵. With no options for legal advice and assistance, women may stay in abusive relationships because they feel trapped with no alternatives.

⁶⁰ (Stewart & Toy-Cronin, 2018; Woodlock, Alexander, Domingo-Cabarrubias, Zhong, Cao, Weinberg, ... & Sato, 2022)

⁶¹ (Christy, Welter, Dundon, Valandra, & Bruce, 2022)

⁶² (Community Law, 2025)

⁶³ (Good Shepherd New Zealand, 2025)

⁶⁴ (Stewart & Toy-Cronin, 2018)

⁶⁵ (Stewart & Toy-Cronin, 2018)

Recommendations

The above findings paint a picture of abusive behaviour that is pervasive, controlling, and has serious financial impacts. There are also obvious system failings that result in victim-survivors of economic abuse being unable to access the supports they need to escape the relationship. However, there are changes to the system which could be made to help victim-survivors leave, and ensure they have the resources needed for a fresh start.

The recommendations below cover operational through to regulatory changes. These recommendations are not in order of importance, but they are intended to be operationalised alongside each other. No one intervention will “solve” economic abuse and create better pathways for women out of abusive relationships. Responsibility for responding to violence sits across multiple sectors – with the businesses who victim-survivors interact with, with the social services who support them, and especially with government who controls the policy and funding settings which help or hinder their recovery. It is vital that government and other sectors work hand in hand to develop robust interventions for economic abuse.

Recommendation 1: Continued awareness raising of family violence economic abuse as a form of violence.

We recommend that any organisation or business with an interest in family violence prevention/intervention include economic abuse in communications about family violence. Victim-survivors are often more likely to disclose economic abuse to friends, family, or their bank than to police – and knowing the signs can help open the door for victim-survivors to speak up. Many victim-survivors have never heard of economic abuse, and have no idea that the behaviours displayed by their partners were a real form of violence. Validating victim’s experiences is essential in disrupting

the stories that abusers tell and giving victim-survivors the words to describe their experiences. Additionally, if people know about economic abuse, they can help prevent it or reduce harm when they recognise it in their friends and family.

This could be done through information on businesses staff intranet, social service providers' websites, or internal staff training. There are multiple sources online where further information can be found to support this⁶⁶.

Recommendation 2: Improved policies and practices to support customers experiencing family violence economic abuse

We recommend widespread engagement from relevant businesses to support the development of codes of practice for organisations who want to support survivors of family violence economic abuse. These will create guidelines the financial services, banking, energy, telecommunications, and financial advisor sectors to provide effective support and fair treatment to customers experiencing economic harm due to family violence. Frontline staff of banks, lenders, and other essential service providers are often in a position to prevent and reduce harm caused by economic abuse for customers experiencing family violence. Organisations such as these need to ensure they have clear policies and processes in place to better support victim-survivors and ensure they do not inadvertently create additional barriers to exiting relationships.

⁶⁶ See: <https://goodshepherd.org.nz/policy-advocacy/key-issues/>, <https://www.govt.nz/browse/law-crime-and-justice/abuse-harassment-domestic-violence/financial-abuse/>, <https://womensrefuge.org.nz/what-is-family-violence/>

Recommendation 3: Improved recognition of family violence economic abuse in government work programmes

We recommend that work is undertaken to explore how economic abuse can be better recognised in the next Te Aorerekura Action Plan, with associated funding. We suggest a cross-government work programme investigating how current settings may inadvertently harm victim-survivors of economic abuse and enable abusers. This should include the Executive Board for the Elimination of Family Violence and Sexual Violence, but also agencies and stakeholders with financial expertise (such as the Financial Markets Authority and Ministry for Business, Innovation and Employment) in recognition of the need for family violence *and* economic lenses on this issue. Money and family violence are deeply interconnected, and someone's economic situation can leave them vulnerable to abuse, or economic abuse can co-exist alongside other forms of violence. Economic abuse is a family violence issue, and requires a more considered response than simply pointing towards other interventions designed to address hardship.

Recommendation 4: Expand the legal aid regime and increase funding for free legal advice

We recommend that the government allocates resource to expanding the legal aid and free legal advice schemes. This includes policies that incentivise lawyers to join the scheme such as increasing remuneration and reducing the administrative burden, so that there are more legal aid lawyers in more diverse locations. This should be done alongside continued and extended funding for free services such as Community Law Aotearoa and Citizens' Advice Bureau. Free legal advice in various forms and various locations is essential to help those in need understand their legal rights and obligations. It is especially necessary for those who are still in abusive relationships and hesitating to leave,

due to a lack of this understanding and no resources with which to seek legal advice.

Recommendation 5: Change or remove eligibility limits for legal aid, for cases where family violence is present

We recommend that the government adopt flexible eligibility requirements for legal aid when cases involve family violence. Current eligibility thresholds are already excluding some people in poverty from accessing justice. Those experiencing economic abuse may not meet eligibility thresholds and be locked out of receiving legal aid, despite having no access to these assets or wages. We suggest the Ministry of Justice explores how eligibility thresholds could be waived, have special considerations or lower thresholds if family violence is relevant to the case.

Recommendation 6: Wipe all debt-to-Government related to family violence

We recommend that debt-to-Government be consistently wiped when caused by family violence and/or economic abuse. This could include debt incurred to Ministry of Social Development through recoverable assistance payments (e.g. for expenses like replacing drivers' licence stolen by an abuser) and for legal aid debt to Ministry of Justice. Given debt is a contributing factor to people not seeking legal assistance, the knowledge that this debt may be wiped could help people take the step to seek advice. Legal aid incurred to get a Protection Order will likely be wiped under current settings, but there is no certainty that this will occur if it is for other family violence related matters, such as child custody or relationship property. This should be made explicit, applied consistently, and communicated on the Ministry of Justice website.

Recommendation 7: Provide a one-off grant to victim-survivors of family violence to cover exit costs

We recommend the introduction of a flexible grant provided to victim-survivors of family violence to access the supports needed to escape and recover from family violence, possibly funded through the Proceeds of Crime Fund if criteria were changed. This could be implemented in a similar fashion to the 'Family violence flexible support packages' implemented in Victoria, Australia. These deliver individualised packages up to \$10,000, which can be used to purchase services and goods nominated by victim-survivors such as clothing, financial counselling, rent in advance and others. Feedback from stakeholders is that these are valuable in providing tailored support to victims⁶⁷, and this is backed up by New Zealand research which suggested that increasing financial support to victim-survivors of intimate partner violence may increase their ability to leave their partners and ultimately recover and rebuild their lives⁶⁸.

⁶⁷ (Office of the Family Violence Reform Implementation Monitor, 2022)

⁶⁸ (Sin, Minehan, Fanslow, & Mikahere-Hall, 2024)

Reference List

- Adams, A. E., Littwin, A. K., & Javorka, M. (2020). The frequency, nature, and effects of coerced debt among a national sample of women seeking help for intimate partner violence. *Violence against women*, 26(11), 1324–1342.
- Adams, A.E., Sullivan, C.M., Bybee, D. & Greeson, M.R. (2008) Development of the scale of economic abuse. *Violence Against Women*, 14(5): 563–88.
- Allianz. (2021). Understanding Family Violence and the role of the car and insurance.
https://www.allianz.com.au/content/dam/onemarketing/aal/au_site/documents/about-us/understanding-family-violence-and-the-role-of-the-car-and-insurance.pdf
- Anderson, D. K., & Saunders, D. G. (2003). Leaving an abusive partner: An empirical review of predictors, the process of leaving, and psychological well-being. *Trauma, violence, & abuse*, 4(2), 163–191.
- Australian Unions. (2018). Changing the rules for working women.
https://storage.googleapis.com/actu_old_site_bucket/media/1034054/a4_ctr_systematic-change-for-women.pdf
- Barzilay, A. R. (2017). Power in the age of in/equality: Economic abuse, masculinities, and the long road to marriage equality. *Akron Law Review*, 51, 323.
- Bidois, T., Hynds, A., Hutana-Te Aho, S., & Sanaei, N. (2024). Ngā Ara ki te Kāinga: Understanding Barriers and Solutions to Women's Homelessness in Aotearoa. Ihi Research.
<https://static1.squarespace.com/static/665e6f2743bbb0ba5874917/t/675491ed4707682afcf257e3/1733595656848/CWH+25665+Research+Report+%C6%92.pdf>

Cartwright, D. (2024). Locked into a Mortgage, Locked Out of My Home': How Perpetrators Use Joint Mortgages as a Form of Economic Abuse and How to Stop Them. Surviving Economic Abuse. <https://survivingeconomicabuse.org/wp-content/uploads/2024/09>.

Christy, K., Welter, T., Dundon, K., Valandra, & Bruce, A. (2022). Economic abuse: A subtle but common form of power and control. *Journal of Interpersonal Violence*, 37(1-2), 473-499.

Community Law. (2025). Repaying legal aid. <https://communitylaw.org.nz/community-law-manual/test/family-civil-legal-aid-for-non-criminal-cases/repaying-legal-aid/>.

Conner, D. H. (2014). Financial Freedom: Women, Money, and Domestic Abuse. *William & Mary Journal of Women and the Law*, 20(2), 339-398.

Croskery-Hewitt, S. (2023). Fighting or Facilitating Family Violence? Immigration Policy and Family Violence in New Zealand. The Michael and Suzanne Borrin Foundation. <https://communitylaw.org.nz/wp-content/uploads/2023/03/Borin-Foundation-FV-Visa-Report.pdf>

Gamble, J. (2022). *New Zealand Financial Capability – Focus on Women*. Retirement Commission. <https://assets.retirement.govt.nz/public/Uploads/Deep-dive-on-womens-financial-capability.pdf>

Good Shepherd New Zealand. (2025a). Issues facing women experiencing harm and hardship. https://goodshepherd.org.nz/wp-content/uploads/2025/05/PubsandInsights-Issues-paper_2025.05.09.pdf

Good Shepherd New Zealand. (2025b). Long-term impacts of economic abuse. <https://goodshepherd.org.nz/wp->

content/uploads/2025/04/PubandInsights-Long-term-impacts-of-economic-abuse-2025.04.10.pdf

Israel, S., Caspi, A., Belsky, D. W., Harrington, H., Hogan, S., Houts, R., ... & Moffitt, T. E. (2014). Credit scores, cardiovascular disease risk, and human capital. *Proceedings of the National Academy of Sciences*, 111(48), 17087-17092.

Jury, A., Thorburn, N., & Weatherall, R. (2017). Women's Experiences of Economic Abuse in Aotearoa New Zealand. Women's Refuge. <https://womensrefuge.org.nz/wp-content/uploads/2020/01/economic-abuse-report-.pdf>

Li, F., & Anastasiadis, S. (2022). Patterns across debt and debtors to government. Social Wellbeing Agency. <https://www.sia.govt.nz/assets/Publications/reports/Patterns-across-debt-and-debtors-to-government-phase-2-report.pdf>

Littwin, A. (2012). Coerced debt: The role of consumer credit in domestic violence. *California Law Review*, 100, 951.

Matlow, R. B., & DePrince, A. P. (2015). The impact of appraisals and context on readiness to leave a relationship following intimate partner abuse. *Violence against women*, 21(9), 1043-1064.

McLanahan, J. (2021). A law and behavioural economics analysis of high-cost lending in New Zealand. *Victoria University of Wellington Law Review*, 52, 373.

Mellar, B. M., Fanslow, J. L., Gulliver, P. J., & McIntosh, T. K. D. (2024). Economic Abuse by An Intimate Partner and Its Associations with Women's Socioeconomic Status and Mental Health. *Journal of Interpersonal Violence*, 39(21-22), 4415-4437.

Ministry of Business, Innovation, and Employment. (2025). Regional Economic Activity Web Tool – Weekly rent in New Zealand. [Data set]. <https://webrear.mbie.govt.nz/theme/mean-weekly-rent/map/timeseries/2025/new-zealand?right-transform=absolute>

Ministry of Justice. (2022). Regulatory Impact Statement: Improving access to legal assistance for low income New Zealanders. <https://www.regulation.govt.nz/assets/RIS-Documents/ria-justice-lalinz-jun22.pdf>

Ministry of Social Development. (2025). Housing Register – March 2025. [Data set]. <https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/housing/housing-register.html>

Nyman, C., Evertsson, L., & Henrikson, A. S. (2023). Digitally facilitated economic abuse in the age of digital financial services–new risks for economic abuse in intimate partner violence. *Journal of gender-based violence*, 7(3), 368–382.

Office of the Family Violence Reform Implementation Monitor. (2022). Monitoring Victoria’s family violence reforms – Crisis response to recovery model for victim survivors. State of Victoria. <https://www.fvrim.vic.gov.au/sites/default/files/2023-05/FVRIM-Crisis-response-to-recovery-model-for-victim-survivors-report-%28December-2022%29-updated-19-May-2023.PDF>

Postmus, J. L., Hoge, G. L., Breckenridge, J., Sharp-Jeffs, N., & Chung, D. (2020). Economic abuse as an invisible form of domestic violence: A multicountry review. *Trauma, Violence, & Abuse*, 21(2), 261–283.

Residential Tenancies (Termination for Physical Assault by Tenant and Withdrawal Following Family Violence) Regulations 2022.

Sanders, C. K., & Schnabel, M. (2006). Organizing for economic empowerment of battered women: Women's savings accounts. *Journal of Community Practice*, 14(3), 47–68.

Scott, A. (2023). Financial abuse in a banking context: Why and how financial institutions can respond. *Journal of Business Ethics*, 187(4), 679–694.

Sin, I., Minehan, S., Fanslow, J., & Mikahere-Hall, A. (2024). Who can leave a partner who uses violence?. Motu Working Paper.
<https://anrows.intersearch.com.au/anrowsjspui/bitstream/1/22799/1/apo-nid328216.pdf>

Smallwood, E. (2015). Stepping stones: Legal barriers to economic equality after family violence. Women's Legal Service Victoria.
https://anrows.intersearch.com.au/anrowsjspui/bitstream/1/20106/1/Stepping_20Stones_20Report%281%29.pdf

Stewart, K., & Toy-Cronin, B. (2018). The New Zealand Legal Services Mapping Project: Finding Free and Low-Cost Legal Services Pilot Report. https://ourarchive.otago.ac.nz/esploro/fulltext/report/The-New-Zealand-Legal-Services-Mapping/9926480038201891?repId=12396836220001891&mId=13397308590001891&institution=64OTAGO_INST

Strube, M. J. (1988). The decision to leave an abusive relationship: empirical evidence and theoretical issues. *Psychological bulletin*, 104(2), 236.

Executive Board for the Elimination of Family Violence and Sexual Violence. (2022). Specialist Family Violence Organisational Standards. <https://tepunaaonui.govt.nz/assets/Workforce-Frameworks/Specialist-Family-Violence-Organisational-Standards-May-2022.pdf>

Woodlock, D., Alexander, C., Domingo-Cabarrubias, L., Zhong, C., Cao, K., Weinberg, J., ... & Sato, M. (2022). Legal Tech for Justice: Enhancing Access to Justice in Family Violence Legal Services. Australian Centre for Justice Innovation.
https://researchmgt.monash.edu/ws/portalfiles/portal/394787531/382378956_oa.pdf

Work and Income. (2025). Recoverable Assistance Payment.
<https://www.workandincome.govt.nz/products/a-z-benefits/recoverable-assistance-payment-grant.html>