



Report by Rebecca Glenn Churchill Fellow

2019 Churchill Fellowship to study  
service responses to women  
experiencing or escaping domestic  
financial abuse USA, Canada, UK.

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## Acknowledgments

I would like to acknowledge the Winston Churchill Trust in Australia for this fantastic opportunity to learn globally (virtually) and inspire locally (hopefully). I appreciate the adaptations that the Trust made in response to COVID-19, to enable this Churchill Fellowship to be undertaken using ‘virtual’ travel.

I also want to thank all of the people I interviewed - every one of whom was incredibly generous in sharing their expertise and insights with me. I now feel part of a global network of people who share my passion for economic safety and justice. It was an absolute pleasure to talk with, and learn from, people doing such incredible work to support survivors of domestic and family violence and economic abuse.

In particular, I want to thank Dr Nicola Sharp Jeffs - a Winston Churchill Fellow in the UK and founder of the charity, [Surviving Economic Abuse](#). Nicola eased my way in the UK and beyond by connecting me with a host of people working in the field. I am in awe of all she has achieved in the last four years and know she will continue to serve an inspiration and sounding board for me as I establish the [Centre for Women’s Economic Safety](#) in Australia.

My heartfelt gratitude to my friends and family for their support and encouragement through this period. Special thanks go to my boss and colleague at Insight Exchange, Sal Dennis, for allowing me the time to complete this work, and to my sister-in-law Emma Barron for her sound advice on structure and editing and to my husband John for everything!

And finally, to each survivor of economic abuse who has shared their story with me, I thank you for trusting me, educating me and stoking the fire in me that continues to rage against the injustice of economic abuse and gendered violence. I hope this report inspires action *against* economic abuse and *for* economic safety.

## Key words

Financial abuse, Economic abuse, Domestic abuse, Domestic violence, Intimate partner violence, Family violence, Economic justice, Economic wellbeing, Financial wellbeing

## Glossary

**Advocate:** A person who supports victims of violence to access services, resources and justice. This could include social workers, case workers, debt counsellors, lawyers, therapists and others. It also refers to a person who publicly supports particular policy positions or causes. These can be the same people.

**Coerced debt:** Non-consensual, credit-related transactions that occur in intimate relationships where one partner creates debt for the other.

**Coercive control:** Is a pattern of behaviour and entrapment that “renders the victim hostage-like in the harms they inflict on their dignity, liberty, autonomy and personhood as well as to their physical and psychological integrity” (Stark, 2007).

**Domestic violence (*domestic abuse or intimate partner violence*):** Any behaviour, in an intimate relationship which is violent, threatening, coercive or controlling, causing a person to live in fear and to be made to do things against their will. It can include physical and sexualised violence, psychological or emotional abuse, economic abuse, stalking and harassment and can continue after the relationship is over (*post-separation abuse*).

**Family violence:** Refers to the same scope of abusive behaviours as domestic violence but occurring in a broader range of domestic, familial or kinship relationships.

**Economic abuse:** Is a form of domestic violence in which one person controls or attempts to control another person’s ability to acquire, use or maintain economic resources, threatening their self-sufficiency and economic security (Adams, Sullivan, Greeson, & Bybee, 2008). It is commonly experienced as part of coercive control.

**Economic safety:** Is being free of economic abuse, having access to appropriate financial products to help manage your finances, receiving fair and appropriate financial support for children, or others, in your care, and having structural and systemic support to maintain and build your economic security over time.

**Financial abuse (domestic financial abuse):** Financial abuse is a subset of economic abuse referring to abuse directly related to restriction or exploitation of money and finances. In Australia, it is a term often used interchangeably with economic abuse to refer to the broader set of behaviours. Domestic financial abuse refers to financial abuse in a current or former domestic or intimate partner relationship.

**Independent Domestic Violence Advisor:** Professionally qualified, specialist domestic abuse worker, who supports high-risk victims of domestic abuse in the UK.

**Perpetrator (*abuser, harm-doer*):** Used to refer to a person who is harming or has harmed others. It is not used as an identity term.

**Survivor or victim (*victim-survivor, person with lived experience*):** A person who is being harmed or has been harmed. It is not used as an identity term. Survivor and victim-survivor are also used in reference to people who have experienced, or are experiencing violence, and are surviving. In recognition that not all people who experience violence ‘survive’, ‘victims’ is used where appropriate.

**Trauma-informed:** Generally refers to practice that is grounded in an understanding of and responsiveness to the impact of trauma, that emphasises physical, psychological, and emotional safety and creates opportunities for survivors to rebuild a sense of control and empowerment.

### A note on language used in this report

This paper mostly uses the term economic abuse, which is the common language of services and academics in the UK, USA and Canada. In Australia, research has showed that ‘economic abuse’ is not a term that resonates with victim-survivors and so ‘financial abuse’ is often used instead (Fernando, N 2018). The title of my Fellowship refers to domestic financial abuse in recognition of Australian usage and my focus on the domestic violence context.

Throughout this report you will read various terms meaning the same and similar things (included in the glossary, above). In describing the work of different organisations, I have kept the language used by the people I interviewed. For instance, people and organisations in the UK use the term ‘domestic abuse’ to describe the gamut of behaviours also known as domestic violence, domestic and family violence, coercive control and intimate partner violence. In the US section, the term ‘advocates’ is used a lot to describe almost anyone working on behalf of, or for the benefit of, victims.

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## Introduction

The majority of women experiencing intimate partner violence in Australia are experiencing economic abuse as part of the broader pattern of controlling and coercive behaviour. This has immediate and long-term impacts on safety and wellbeing. Domestic and family violence is the primary reason women in Australia seek support from homelessness services (Australian Human Rights Commission, 2019), and the fastest growing cohort of people experiencing homelessness is women over the age of 55 (Australian Institute of Health and Welfare, 2016).

There are well understood structural reasons contributing to women's poverty such as the gender and superannuation pay gap and the disproportionate burden of unpaid care work women carry. However, the ripple effects of economic abuse are underexplored.

While economic abuse as a form of intimate partner violence may not be a new phenomenon it is still an emerging field of study and a relatively new focus for services responding to domestic and family violence (DFV). There is significant scope for both statutory and non-statutory services to improve their understanding of economic abuse and their capacity to respond. Increasingly, services and advocates are discomfited by the very significant financial impact of domestic violence and the long-lasting consequences of economic abuse. As a result, more organisations are looking at how they can better support people experiencing it.

My Churchill Fellowship investigated the ways services in the UK, USA and Canada are responding to women experiencing domestic economic abuse and to identify opportunities for Australia to improve its responses to economic abuse.

Originally, I was to travel to the US, Canada and the UK in May and June of 2020. In late 2020, as a result of continuing travel restrictions due to COVID, I opted instead to do my Churchill Fellowship virtually. Over the summer of 2020-21, using online video platforms, I interviewed more than 30 people including advocates, frontline service providers, academics, and trainers. In the absence of being able to directly observe their work, I have also read a number of reports and evaluations which are referenced throughout the report.

Four of the 23 organisations represented by interviewees are expressly focused on the issue of economic abuse and economic justice in the context of domestic violence (Surviving Economic Abuse, FreeFrom, Center for Survivor Agency and Justice, and Canadian Centre for Women's Empowerment). Most other organisations have a more general domestic violence remit. The



academics I interviewed were involved in relevant economic abuse research and/or evaluations of programs mentioned in the Report.

Since being awarded the Fellowship, I have established the Centre for Women's Economic Safety (CWES), a not-for-profit organisation operating under the auspices of registered charity, Domestic Violence Service Management. The mission of CWES is to raise awareness and understanding of intimate partner economic abuse and to advocate for social changes that support women's economic safety and opportunity.

This report will help guide the work of CWES in the coming years and has the potential to inform state and federal policy and program development.

### Dissemination

This report will be shared directly with key stakeholders and its findings publicised through traditional and social media, conferences and webinars, and through advocacy with policymakers. The Centre for Women's Economic Safety (CWES) is well placed to advocate for the recommendations contained in the report.

This year has seen a new push from federal and state governments to address the issue of domestic and family violence and a growing awareness that economic abuse can be damaging in itself, an indication of other controlling behaviour, and serve to prevent someone leaving an abusive partner when they otherwise want to. I will forward the report to relevant ministers and policy makers, including the Federal Minister for Women's Economic Security. The report has already informed the CWES submission to the NSW Government Joint Select Committee on Coercive Control.

Several recommendations can be directly implemented by CWES alone or in partnership, including the trials of mobile money clinics, which CWES is about to commence, and the Community Advocacy Project, and the provision of training about economic abuse.



## Executive summary

This report outlines the work of organisations and people I met with virtually to investigate responses to domestic economic abuse in the UK, USA and Canada. It includes observations about the potential relevance of this work to the Australian context and includes some recommendations for Australia.

Three of the major barriers to improved responses in Australia and elsewhere are, 1) low public awareness and understanding of economic abuse, 2) system complexity and interdependence, and 3) already inadequate resources (time and money) of the not-for-profit sector at the frontline of responding to victims of DFV. I was therefore particularly interested in practices that could support women experiencing economic abuse that did at least one of the following:

- Placed minimal time or cost burden on existing DFV services
- Reduced the burden on victim-survivors
- Increased the capacity to respond, and quality of responses, both in and outside the DFV sector
- Was cost-effective and/or scalable
- Contributed to increased public awareness

Overwhelmingly, the people I spoke with recognised that the best response to women experiencing or escaping economic abuse, would be a more equitable society: One that increased women's economic safety and reduced the burden on services. However, they know we cannot wait for these reforms and ignore the very significant needs women have right now. Nor should we focus all our energy supporting women and ignore the broader structural and system barriers to economic justice. As a result, it was commonplace to see organisations working towards both goals in parallel. As a reflection of that, my recommendations fall into two broad categories:

1. Improving systems
2. Improving responses (directly and indirectly)

**'Improving systems'** takes in systems change advocacy and research to support steps towards a more equitable society.

**‘Improving responses’** takes in approaches, models and programs that respond to women directly (**direct responses**), and that build the capacity of others to respond and improves understanding and awareness (**capacity building**).

There is an enormous opportunity for Australia to significantly improve its responses to women experiencing economic abuse in the intimate partner context. Organisations I engaged with for my Fellowship that had the most promising practices had three things in common. They were all:

- Survivor-centric in their approach.
- Focused on reducing barriers to safety and justice.
- Working to expand the ecosystem of responders.

Key activities included lobbying governments for better recognition of economic abuse, working with a range of organisations to build understanding and awareness of economic abuse and improve responses, research into economic abuse, and supporting victim-survivors with cash, information, and advocacy.

At the end of the report is a discussion with recommendations for Australia. These recommendations are summarised, below.

### Summary of recommendations

#### IMPROVING SYSTEMS

- 
- 1 Define economic abuse in NSW legislation and harmonise domestic and family violence definitions across Australia.

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  - 2 Expand Australian Bureau of Statistics data collection on economic abuse in the Personal Safety Survey (PSS).

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  - 3 Provide a better domestic violence welfare safety net for temporary visa holders.

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  - 4 Improve victim-survivor access to legal advice and guidance.

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#### IMPROVING RESPONSES - Direct responses

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- 5 Investigate the extent to which existing national helplines meet the needs of victims of economic abuse.

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  - 6 Establish a trial of mobile money clinics for victims of domestic violence.

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7 Co-locate financial counselling, legal and domestic violence services.

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8 Expand flexible funding to provide direct cash assistance to victim-survivors.

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9 Establish a trial of the Community Advocacy Project in Australia and evaluate its impact on economic safety and wellbeing.

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### **IMPROVING RESPONSES - Capacity building**

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10 Bolster police training in domestic violence and coercive control with specific sessions on economic abuse.

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11 Expand training in economic abuse for the DFV sector and beyond.

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12 Encourage credit reporting agencies to work with DV and economic abuse advocates to support victim-survivors.

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13 Consolidate workplace efforts to improve responses to domestic and family violence.

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14 Commit more resources to raising public awareness and improving understanding of economic abuse.

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## IMPROVING SYSTEMS

### Legislative landscape

One of the key system responses to economic abuse is the legal system. It is the system society looks to, to determine right from wrong, hold perpetrators to account and facilitate access to victims' compensation. Legislation determines legal responses and more broadly guides other system and service responses. It also influences funding allocations.

Understanding the legislative landscape in each country is an excellent starting place to understand each nation's responses to economic abuse.

### United Kingdom

One in five British women have experienced financial abuse in a current or former relationship and 95 per cent of women who experience domestic abuse report experiencing economic abuse (Surviving Economic Abuse, 2021).

In 2015, coercive and controlling behaviour in a relationship was criminalised in England and Wales with convicted perpetrators facing up to five years in jail. The new offence did not name economic abuse but did reference "financial abuse including control of finances, such as only allowing a person a punitive allowance" (Home Office, 2015). An analysis of how economic abuse was being reflected within the offence of coercive and controlling behaviour found six in 10 cases that were successfully prosecuted included at least one form of economic abuse (Sharp Jeffs & Learmonth, 2017).

The UK government then announced its intent to introduce a new Domestic Abuse Bill in 2017 to raise awareness and understanding of the impact of domestic abuse, improve justice system responses and strengthen the support offered to victims by statutory agencies (Home Office, 2020).

Separately, Scotland passed the Domestic Abuse Act criminalising coercive and controlling behaviour in 2018. The Act did not define economic abuse, nor other types of abuse which constitute domestic abuse.

**Surviving Economic Abuse (SEA)** is a UK charity founded by Dr Nicola Sharp-Jeffs dedicated to raising awareness of economic abuse and transforming responses to it. It works to ensure that women are supported not only to survive, but also to thrive.

## Advocacy

A key plank of Surviving Economic Abuse's (SEAs) work has been its advocacy with policy makers to improve legislation around economic abuse in the hope it will increase the range of service responses available to supporting women impacted by economic abuse.

SEA was instrumental in ensuring that the definition of economic abuse was included in the UK's *Domestic Abuse Bill*. It argued that the concept of financial abuse included in the policy definition of domestic abuse needed to be broadened, because abusers control more than 'just' their partner's access to money and finances, but also the means to earn an income and those things that money can buy, including food, clothing, transportation and a place to live (economic resources). As a result, the DA Bill 2020 includes a definition of economic abuse and further descriptions of economic abuse are included in the Statutory Guidance that accompanies the bill.

SEA further successfully advocated for the bill to incorporate post-separation abuse which was not originally covered, in recognition of the fact economic abuse can escalate or start, post-separation, as a result of the perpetrator no longer having the physical proximity to exert other forms of control and abuse.

At the time of writing, they were continuing to support advocacy by Southall Black Sisters and others for provisions in the bill to protect migrant women.

**Southall Black Sisters (SBS)** is a not-for-profit organisation specialising in the needs of black minority women who have experienced domestic violence and other gender-based violence including forced marriage, sexualised abuse, and "honour" based violence.

### ***Provisions for migrant women***

SBS Head of Policy and Research, Hannana Siddiqui, says economic abuse is a thread throughout all their cases, often with interrelated issues related to immigration status and structural barriers to economic safety as a result of the government's 'no recourse to public funds' (NRPF) setting for immigrants without permanent residency. Women on temporary visas are especially vulnerable to violence and abuse as a result of their ineligibility for benefits or housing.

Siddiqui says perpetrators weaponise women's immigration and welfare status as a means of preventing them from leaving by telling them they've got nowhere to go, that they won't have any way to live, or they'll be deported. She says in many cases, that frightens women into staying with an abusive partner.



SBS has been leading a campaign to change this policy for many years and has had some success in achieving reforms for women on spousal visas with the introduction of the Domestic Violence Rule (DVR) and the Destitution Domestic Violence Concession (DDVC). The concession enables women who have left an abusive partner to claim benefits and housing for three months, while they apply to stay in the country permanently under the DVR.

SBS continues to advocate for the extension of the DDV concession and DVR to those on non-spousal temporary visas, including an unsuccessful attempt to put amendments through the Domestic Abuse bill being debated in Westminster Parliament at the time of writing in early 2021.

### ***Legal Aid Means Test Exemption***

Surviving Economic Abuse is calling on the means test for Legal Aid to be scrapped for all domestic abuse survivors. Since 2012, the funding of Legal Aid has been dramatically cut back in the UK and the eligibility criteria made more complicated. It is now an extremely complex areas of law because the eligibility test has exceptions, and exceptions to the exceptions, and there are many hoops for people to jump through to receive support.

SEA says although domestic abuse survivors are generally eligible, there is both an income and a capital test that form part of the means test. For many survivors even if they pass the income test, they may fail on the capital assessment, despite it being ‘trapped capital’ controlled by the perpetrator. A successful court challenge by the Public Law Project established that the Director of Legal Aid Casework has the discretion to value trapped capital at ‘nil’ to enable survivors’ access to Legal Aid (Public Law Project, 2021).

SEA argues that because of the abuse and control that domestic abuse survivors are already experiencing; they should be exempted from the means test altogether.

### **United States of America**

Various studies with survivors of intimate partner violence in the US have shown between 78 and 99 per cent of survivors experienced economic abuse (Postmus, Plummer, McMahon, Murshid, & Kim, 2011). Most of these studies are with women in domestic violence shelters.

A survey of callers to the National Domestic Violence Hotline found 52 per cent of callers had experienced coerced debt (Adams, Littwin, & Javorka, 2019); one form of economic abuse.

The single largest piece of relevant legislation in the USA is the federal Violence Against Women Act (VAWA) which is the mechanism by which federal money is distributed to state

domestic violence organisations/coalitions. Each state and territory also has criminal and civil legislation relevant to domestic and family violence.

At the time of writing VAWA was up for reauthorisation and advocates were lobbying for a range of amendments.<sup>1</sup> One of these was to include a definition of economic abuse.

Dr Adrienne Adams, co-creator of the Scale of Economic Abuse (2008), says while previous definitions of domestic violence in VAWA referred to economic impacts of domestic violence, the issue was not being directly related to the economic abuse survivors had experienced. Given the link between the definitions in VAWA and the funding and attention given to issues, there is a concerted push to have a definition included.

At the state level, there are few laws related to any tactics of economic abuse and only one state (Maine) has laws relating to economic abuse encompassing coerced debt. The Maine Economic Abuse Law also empowers the courts to provide “monetary compensation to the abused person for losses resulting from economic abuse” (129th Maine Legislature, 2021).

**FreeFrom** is a national, not-for-profit organisation, based in Los Angeles, founded by Sonya Passi. Its mission is to dismantle the nexus between intimate partner violence and financial insecurity and build survivor wealth.

FreeFrom operates on the understanding that the number one obstacle to survivor safety in the US, is financial insecurity. Further, it treats financial insecurity of survivors not as a series of unfortunate events or bad luck or bad decisions by the survivor, but a systemic economic issue. As a result, FreeFrom’s policy advocacy is focused on systems change.

### *Advocacy*

One of FreeFrom’s key policy recommendations is for state and federal governments to include economic abuse as part of the definition of intimate partner violence, to inform better responses.

FreeFrom is partnering with various state partners to leverage their local knowledge and expertise to support advocacy in each different jurisdiction. FreeFrom provides the subject matter expertise on the financial impact of intimate partner violence and economic abuse while the local advocates provide information about the political landscape and key players in each state. FreeFrom is currently developing a tool which will help each jurisdiction to map

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<sup>1</sup> Reauthorisation is the process by which US Congress amends legislation and assigns funding to activities authorised under the Act.



existing responses and assess the state's performance against what good supportive law would look like.

Another key recommendation to policymakers at all levels of government is to provide direct cash assistance to survivors.

The **Center for Survivor Agency and Justice (CSAJ)** based in Washington DC was founded by Erika Sussman in 2007 to enhance advocacy for survivors of intimate partner violence and foster systemic change to better meet their self-defined needs.

Sussman says America's criminal justice system is built on a long history of racism which has had many negative impacts on survivors of domestic violence and in particular, people of colour. As a result, CSAJ has a focus on the civil legal justice system rather than the criminal legal justice system. She says the civil legal justice system in the US enables individuals to bring their own case to court rather than the state having control over what they're asking for. She says civil legal strategies have been an effective mechanism for accessing economic justice, in a way that supports furthers survivor's own self-determination.

### Canada

There is very little data on economic abuse in Canada as Statistics Canada does not regularly collect data on economic abuse. However, a report it did on residential facilities for victims of abuse found 51 per cent had experienced financial abuse (WomanACT, 2019).

There is also no specific offence of domestic or family violence in Canada's federal criminal code, which instead relies on other criminal acts such as violence, abuse, theft, stalking and fraud to respond to domestic violence. Economic abuse is neither mentioned nor defined in federal law.

There are 13 provincial and territorial governments in Canada, each of which can make laws in areas of their own jurisdiction - similar to state and territory governments in Australia. At the time of writing, six provinces and three territories have proclaimed specific legislation on family violence, only some of which mention abuse related to finances.

Family violence *is* defined in the Divorce Act in Canada and was recently amended to include coercive and controlling behaviour including financial abuse - although financial abuse was not defined in the Act. Already, most provinces in Canada had a presumption in law that property acquired during or after a marriage or relationship, would be divided equally between the partners, no matter whose name the asset is in.



The **Canadian Centre For Women's Empowerment** (CCFWE) is a national organisation founded by Meseret Haileyesus with a focus on economic abuse, dedicated to empowering domestic violence survivors through advocacy, mentorship, and economic empowerment.

Formed in 2018, the early work of CCFWE has been driven by the need to improve awareness of economic abuse in Canada. Founder, Meseret Haileyesus says the issue is not well recognised, making it more challenging to secure the political will to make policy and legislative changes needed to deliver justice to victim-survivors of economic abuse.

### *Advocacy*

CCFWE is calling on the federal government of Canada to:

1. Expand the national Gender-Based Violence Strategy to include economic abuse and create a statutory definition of economic abuse;
2. Mandate that Statistics Canada collect data related to economic abuse; and
3. Increase funding for services for survivors of domestic violence and economic abuse.

In an effort to address the lack of policy and legislative recognition for economic abuse, CCFWE has also convened the National Taskforce on Economic Abuse.

### *Australia*

A prevalence study in Australia found more than one in six women in Australia have experienced economic abuse by their current or former partner (Kutin, Russell, & Reid, 2017). This is based on data that does not include experiences of coerced debt, or other exploitative financial practices. The majority of women who seek help from domestic violence services are experiencing economic abuse as part of the broader pattern of abuse.

Economic abuse is defined in domestic and family violence legislation in every Australian state and territory *except* New South Wales. This means that in most places in Australia, economic abuse is considered to be part of a broader pattern of domestic or family violence (DFV), alongside physical, sexual, psychological or emotional abuse.

However, being defined in legislation does not itself make domestic violence or economic abuse criminal offences. Nor does it mean this form of abuse is well recognised by police, lawyers, courts or society in general. Some tactics of economic abuse such as fraud, theft, and slavery are against the law as stand-alone offences, although they are rarely identified or prosecuted in the context of family violence. Only Tasmania has criminalised economic abuse, and prosecutions have been few and far between.



Several states are looking to introduce coercive control laws, including in NSW, where there is an opportunity to incorporate economic abuse in law for the first time; an outcome the **Centre for Women's Economic Safety** has argued for.

Each state and territory in Australia has civil legal protections in the form of domestic violence orders such as Apprehended Domestic Violence Orders (ADVO), Intervention Orders, Family Violence Orders and Restraining Orders. These orders are designed to protect victim-survivors and their property. Breaches of these orders constitute a criminal offence.

### **Observations and opportunities for Australia**

Defining economic abuse in legislation provides a societal 'line in the sand' which signals economic abuse is not acceptable behaviour and provides a steppingstone to improved responses and perpetrator accountability. NSW should include a definition of economic abuse in its domestic and family violence laws.

To align national data with national, state and territory legislation, the Australian Bureau of Statistics should expand its data collection around personal safety, to also capture experiences of coerced debt.

Many women on temporary visas in Australia face similar barriers to financial and physical safety, as their contemporaries in the UK. Australia should adopt the recommendation of the National Advocacy Group on Women on Temporary Visas Experiencing Violence (2019) that the Domestic Violence provisions be expanded to ensure all women can access services and government support, regardless of their migration status.

Existing Domestic Violence provisions for people on temporary visas should be better promoted, in language, to immigrant women, including at the time of arrival in Australia.

In terms of broader advocacy across the country, a mapping tool/scorecard could be used by Australian domestic violence and economic abuse advocates to measure progress and identify priorities in each state and territory in Australia and federally.

Expanding the ecosystem of responders and supporters beyond specialist domestic violence services is a good general principle. Many organisations, like banks, credit reporting agencies, real estate agents and employers, are well placed to support victim-survivors before they reach crisis.

## IMPROVING RESPONSES - DIRECT RESPONSES

Direct responses to victim-survivors of economic abuse fall into one of four categories:

- 1) Information and guidance
- 2) Support services
- 3) Financial assistance
- 4) Programs

For some of the organisations I engaged with, their initiatives were part of a broader response to women experiencing domestic violence (understanding economic abuse has likely been part of those experiences), while others were specifically designed to respond to the impact of economic abuse.

### INFORMATION and GUIDANCE

#### The Financial Support Line for victims of domestic abuse (UK)

The Financial Support Line is for anyone in England and Wales who has experienced, or is experiencing, domestic abuse and financial difficulty. The telephone service is delivered in partnership by registered charities, **Surviving Economic Abuse** (SEA) and Money Advice Plus.

**Money Advice Plus** (MAP) helps people having difficulty managing their money whether that be because of illness, mental health issues, poverty, relationship difficulties, old age - or in the case of the Financial Support Line, domestic abuse.

Advice provided to victim survivors by MAP can cover a range of topics including:

- welfare benefit issues;
- strategies for dealing with debt and responding to utility companies and other bills;
- advice on how to safely open a new bank account or work through problems you're experiencing with banking; and
- in some cases of severe financial hardship, signpost people to financial assistance or grants.

The specialist debt advisers on the Financial Support Line are trained by SEA in economic abuse and regularly kept up to date with specialist knowledge. Much like financial counsellors in Australia, debt advisers need to be accredited before they can practice and are regulated by the Financial Conduct Authority.

The MAP/SEA partnership is also trialling an Economic Abuse Evidence Form. The idea behind the project is to reduce the load on victim-survivors who are often required to provide different kinds of evidence to each creditor. SEA's research shows victim-survivors have an average of five creditors each. The idea of the Economic Abuse Evidence form is that one form could be utilised with multiple creditors, reducing the burden on victim-survivors and streamlining the response of creditors to people experiencing economic abuse-induced financial hardship. The form seeks to write-off coerced debt and increase successful outcomes (currently one in four debts are written off).

### Compensation Compass (USA)

The Compensation Compass is an online tool developed by **FreeFrom**.

The options for compensation or financial support for survivors of domestic violence vary enormously across the 50 states of the USA, and include civil remedies, small claims, victims of crime payments and criminal restitution. The Compensation Compass helps survivors of domestic violence identify compensation options for the harm they've experienced.

The tool takes into account where the survivor lives, how much time they have to invest in chasing compensation, how quickly they need the money, their safety concerns and risk appetite, among other things.

The Compensation Compass does not provide advice or support to actually pursue compensation.

### Observations and opportunities for Australia

A financial helpline for victims of economic abuse in Australia could potentially reduce the number of referrals they experience in accessing services, and improve outcomes by ensuring the context of abuse is part of the response. Currently, there is no specific service in Australia for victim-survivors of DFV in financial difficulty, despite financial difficulty being a common consequence of abuse. It is unclear to what extent, victim-survivors needs are already being met by other services. Existing financial counselling services have varying levels of knowledge and understanding about economic abuse. Additional training in economic abuse could increase their capacity to safely respond and support victim-survivors.

Innovations like the Economic Abuse Evidence Form and the Compensation Compass also have potential to reduce the burden on survivors in the Australian context. A tool similar to the

Compensation Compass for the Australian context, would be one way we could lower hurdles to accessing compensation.

## SUPPORT SERVICES

### On-site debt advocate (UK)

To support women experiencing economic abuse, Surviving Economic Abuse trialled placing a domestic violence debt advocate on-site at a specialist women's domestic abuse organisation in London, Solace Women's Aid. The advocate was jointly employed by Money Advice Plus

**Solace Women's Aid** provides advocacy, support, accommodation, therapeutic services to survivors of domestic and sexualised violence in London.

This trial was part of SEA's Economic Justice Project, to identify and support women who had been coerced into debt in the UK; and to develop approaches to seek financial and legal mechanisms for challenging its repayment.

A debt advocate is similar to a financial counsellor in Australia, providing free, independent advice and advocacy to people in financial difficulty. In this trial, the SEA debt advocate directly supported women who had concerns about money, government benefits and debt, as well as supporting domestic abuse staff at Solace with questions they had on behalf of other women they were supporting.

In the UK, similar to Australia, the provision of financial and debt advice is regulated, and a person must have the relevant qualification to provide such advice. The financial questions and concerns that women presented with at Solace Women's Aid included a mix of issues, some of which could be answered by generalists and others that required the specialist debt advocate.

One aim of the program was to build capacity of existing domestic abuse staff to recognise and respond to economic abuse, and while staff reported an increase in knowledge, skill and confidence to support women through economic advocacy, they continued to refer women to the debt advocate even when formal debt advice was not required. The debt advocate reported that while this outcome was not fully realised as a result of being co-located, the upside to being on site was that she had access to the professional domestic abuse workers who could provide background to a woman's case, so a survivor didn't have to repeat her story again.

The co-location also enabled solutions to be found more quickly via informal conversations between the debt advocate and the support worker.



Two common issues raised by women were 1) Issues around the payment of Universal Credit (which is a single UK welfare payment made to one bank account for each household for joint claims, rather than to individuals); and 2) Realising they had debts in their name that they hadn't been aware of. To cover these two areas, the role evolved into a Debt *and* Benefits Specialist who could help people with finding payments they are eligible for and assisting with filling out the forms.

When the COVID-19 pandemic hit, the organisation ceased face-to-face meetings. Instead, support is provided to frontline workers via email and via the Financial Support Line.

### Drop-in economic abuse service (UK)

Based in Brighton, **Rise UK** is a domestic abuse charity providing refuge accommodation, a local helpline, support groups and drop-in 'surgeries' among other services, in support of people experiencing domestic abuse.

Rise recognised that victim-survivors' economic needs were not being taken as seriously as their physical safety needs and that this was having a long-lasting and life-changing impact. In response to this it ran a pilot to introduce a worker to its services with a specialist economic abuse remit, inspired and supported by the project between Solace Women's Aid and SEA/MAP (above).

The specialist economic abuse worker was available at a drop-in service where people experiencing domestic abuse could access some low-level non-expert, money advice. The worker was able to 'triage' cases and onwards refer people who needed more specialist legal or debt advice. The economic abuse specialist also provided consultancy support and advice to the service's other frontline case workers.

Unfortunately, there was no further funding when the pilot ended and then COVID hit. Rise was otherwise keen to continue the service.

Pre-COVID, Rise also ran a drop-in 'surgery' (what might be called a 'clinic' in Australia) which was open to anyone with questions about their options in relation to the domestic abuse they were experiencing. The 'surgery' was part of a broader Council services drop-in which was co-located with Police, Council and other services in a public Council building. For safety reasons, many domestic abuse services do not have a public office or address.

The advantage of the drop-in surgery is that people can access a service while the perpetrator thinks they're shopping or at work, or without having to use their phone if that is being



monitored by the perpetrator. It's also a way for people experiencing domestic abuse to quietly make inquiries about their options without having to commit to utilising a service.

### Co-located statutory and non-statutory services (USA)

The Family Justice Center model brings private non-profits and government agencies together in one location to provide services to victims of domestic violence, sexual assault, elder abuse, child abuse, stalking, and human trafficking. The model is designed to reduce the number of times victims must tell their story, reduce the number of places victims must go for help, and increase access to services and support for victims, including their children.

The model was first proposed by San Diego Deputy City Attorney, Casey Gwinn, in 1989 but didn't become a reality until 2002 (Family Justice Center Alliance, 2021). The Knoxville Family Justice Center was one of the first centres opened after San Diego, as part of President George W Bush's Family Justice Center Initiative to open a further 15 centres. There are now more than 100 Family Justice Centers, or similar multi-agency models, operating across the country.

The **Knoxville Family Justice Center** has eight agencies on-site including police, two domestic violence services, the District Attorney's office, the Sheriff's office, a housing provider, the Department of Children's Services and Legal Aid. A further 50+ organisations are connected with the Center to address additional needs such as health, schooling and support for pets.

The staff of the Family Justice Center itself serve both victims and agencies. They will often do the initial meeting, or 'intake,' with people seeking support to record their details and let victims know which agencies are onsite, and how each of them can provide support. Individuals can choose which agency they start working with and then be connected from that provider to others.

Victims of domestic and other forms of interpersonal violence, are often navigating multiple systems and have multiple needs. The co-location helps agencies to work closer together and coordinate support via a point person for the individual seeking help.

An evaluation of the Family Justice Center model found it increased victim safety; increased autonomy and empowerment for victims; reduced fear and anxiety for victims and their children; and increased efficiency in the delivery of collaborative services, among other benefits (Office on Violence Against Women, 2007).

## Observations and opportunities for Australia

The common feature of these three service responses was the co-location of services. Most victim-survivors have multiple needs and so having a range of services on site, reduces the burden of having to visit multiple different locations. It can also reduce the number of times a victim-survivor has to tell their story, which research has shown can be traumatising and burdensome for many victims.

A trial of co-location similar to the Family Justice Center model could be considered in the Australian context to bring statutory services together with non-government services, including financial counselling. While this won't be attractive to all victim-survivors, and especially not for those who have historically been over-policed and overrepresented in 'child protection' matters, there are some clear benefits when this is done right. Out of respect for the diversity of victim-survivors, this should not be seen as model to replace all other models.

In the UK, the co-location of a debt or money adviser with a domestic violence service had overwhelmingly positive feedback both from victim-survivors and from frontline domestic violence workers. A similar trial has been conducted in Australia in a partnership between WEstjustice and McAuley Community Services for Women (Vic) with the colocation of DFV, legal and financial counselling services. This model should become the new standard of practice for supporting victim-survivors of domestic and family violence.

For the many victim-survivors who do not contact police or specialist DFV services, there are not many places to turn if you are experiencing economic abuse and have questions about your finances. While there is a wealth of information online, it is not always easy to find. There is an opportunity for Australia to scope, and potentially trial, a financial helpline specifically for people experiencing domestic violence and economic abuse.

Another approach that shows promise is providing mobile money advice clinics to respond to low-level, general money inquiries and triaging for more complex cases. These clinics could be run in public and community spaces near DV services.

Australia should also test the value of providing access to a 'benefits' specialist for women experiencing or escaping economic abuse. The complexity of Australia's welfare system, as in

other countries, is difficult to navigate, especially for women with children living with or leaving an abusive partner.

## FINANCIAL ASSISTANCE

### Survivor Safety Fund Survey (USA)

In response to the COVID-19 pandemic, FreeFrom launched a Safety Fund to support survivors in staying safe or getting safe. As of the second half of 2020, it had raised and disbursed over \$266,000 in \$250 grants to 1,100 survivors.

The application for a grant from the fund included an option to respond to a survey about how they were doing financially. The survey responses were collated and published in a report, *Survivors Know Best* (FreeFrom, 2020), which is being used to inform FreeFrom's ongoing advocacy.

The survey asked about respondents' financial health, the financial cost of experiencing abuse, and what their needs were, including how much cash they need to stay safe. FreeFrom's Director of Systems Change, Amy Durrance says the key takeaway from the survey was the transformational nature of direct cash assistance. In answer to the question, "How much money do you need to stay safe?" the majority of respondents named a figure between US\$700 and \$800 [\$AUD910 and \$1,040].

FreeFrom says direct cash assistance is now a key recommendation to policymakers at all levels of government.

### SafeLives and NatWest Grant program (UK)

SafeLives has recently partnered with NatWest Bank on an initiative to support survivors of financial abuse with a program of direct cash grants. The NatWest SafeLives grant program has made available £1m over three years. SafeLives acts as an intermediary between the bank and its accredited 'Leading Lights' domestic abuse service providers (as well as some smaller specialist services) to get cash grants into the hands of survivors. Grants are typically around £200 to £300 and capped at £1,000 per survivor. Specialist services report on grants given on a quarterly basis.

SafeLives says while it might not sound like much, the difference that amount of money can make for a survivor can be decisive. The initiative is part of a movement away from paternalistic responses to telling survivors what they need to working from the basis that survivors know best about their needs and priorities.

### No Recourse Fund (UK)

Migrant and refugee women on a range of temporary visas are ineligible for social safety net payments in the UK; known as having 'no recourse to public funds' (NRPF). When women with NRPF are experiencing domestic violence and other harmful practices, they are unable to access many of the supports available to others. In response, Southall Black Sisters established the No Recourse Fund to help with their emergency housing and living costs. The small, last-resort fund was set up with initial funding from London Councils and the charity Oxfam. The limited fund is open to non-governmental organisations who commit to assisting women to pursue other avenues for financial and legal help.

The fund has supported hundreds of women since it was established in 2010.

### Flexible Funding - Whole Housing Approach (UK)

Women's Aid Research and Evaluation Manager, Sarah Davidge, says having safe, appropriate and affordable housing is a key concern for victim-survivors. She says the Flexible Funding component of the Whole Housing Approach is one of the most promising practices she's seen to support people experiencing economic abuse. (For more on the Whole Housing Approach, see pg. 40).

**Women's Aid** is a charitable federation of frontline domestic abuse services in England, conducting research, advocacy, training and awareness-raising.

Davidge co-authored of *The Economics of Abuse* which explored the economic needs and experiences of domestic abuse survivors (finances, welfare, housing and employment) and how those needs were, or were not, being met by specialist domestic abuse services (2019). One recommendation from survivors in the report, was for the continued development of the 'whole housing approach'.

Flexible Funding is administered by a specialist domestic abuse service and supports victim-survivors to achieve or maintain safe and secure housing. Unlike most other funding sources, there is no set list of what will and won't be funded and no requirement to produce 'evidence'. Victim-survivors are simply encouraged to ask for whatever will make the most difference to their housing situation. During the pilot phase of the Whole Housing Approach project, the average payment amount to victim-survivors was between £500 and £600 (Atkinson, 2020).

## Observations and opportunities for Australia

Every individual's circumstance is unique but what many survivors have in common is limited or no access to money. This creates a barrier for many women who want to leave an abusive partner. Direct cash assistance provides options, supports safety, upholds the dignity of survivors, and is a cost-effective way of disrupting the economic ripple effect of DV.

Flexible funding supports safety and housing stability for survivors and should be rolled out across Australia. The Federal Government is well placed to provide this support. The Flexible Support Packages available in Victoria could provide a model for this nationally.

At least two banks in Australia offer financial assistance to their customers impacted by domestic violence, on a case-by-case basis. The possibilities of a model like the NatWest/SafeLives grant program could be considered by other banks in Australia in partnership with local domestic violence services. Financial institutions could also consider their role in supporting women on temporary visas who may not even have a local bank account.

Women experiencing domestic violence while on temporary visas in Australia face many of the same systemic gaps as in the UK. For example, most temporary visa holders are not entitled to any income support. Without money or income support, many domestic violence refuges cannot take you. Abusive partners of women on temporary visas often hold their visa status over them to prevent them from leaving, telling them, incorrectly, they will be deported if they talk to the Police. Until we have a proper government safety net in place for women on temporary visas, philanthropists should also be encouraged to donate to emergency relief funds that support this cohort.

*\*\* As this report was being finalised the Australian Government announced a 12-month trial package of support for women on temporary visas fleeing violent partners. The \$6.5m package will provide up to \$3,000 for accommodation and medical costs and additional support to nine community legal centres to provide legal advice and migration support (Red Cross, 2021).*

## PROGRAMS

### Community Advocacy Project (USA)

The Community Advocacy Project (CAP) is an evidence-based program, developed in Michigan, which is designed to help women survivors of intimate partner violence regain control of their lives. The program involves intensive training for community advocates and then a 10-week period of the advocate working alongside a survivor on the survivor's self-identified needs. This could be anything the survivor identifies as an unmet need in their or their children's lives. For instance, it may involve working towards getting a job, opening a bank account, learning how to drive, preparing an application for an education institution, disentangling joint contracts with their abuser, finding academic tutors for their children, and so on. It is not specialist legal or financial advocacy, although an advocate could connect a survivor with these resources if needed.

The program was codesigned with survivors and while it has not been designed through a lens of economic abuse, the holistic nature of the program touches on many of the economic resources people need to re-establish stability in their lives in a way that enables all forms of wellbeing. Needs related to economic wellbeing feature commonly during the interventions. In particular; Material goods and services, education or training, financial needs, transportation needs, employment, and childcare (Allen, Bybee, & Sullivan, 2004).

The Community Advocacy Project has since been rolled out by organisations across the US and beyond via a train the trainer model with several checks and balances in place to ensure fidelity to the projects core tenets, which underpin the project's effectiveness. The three guiding tenets are:

1. **Survivor-centric:** The survivor should guide the activities of the intervention. This does not mean the advocate should not be actively involved. They can contribute knowledge, explore options and help work through risks and benefits of actions. However, the survivor must be in the driver's seat and make the decisions.
2. **Skills transfer:** The intent of the program is to create positive, lasting change. This means the skills and knowledge built over the 10-week intervention need to be successfully transferred to the survivor and considered in relation to future needs.
3. **Community engagement:** The role of the advocate is to make the community more responsive to the survivor's needs. This involves proactively engaging with the



community to access resources needed by the survivor and to ensure their rights are upheld.

The two most common ways CAP is delivered is utilising undergraduate university students to be trained as volunteer community advocates, or providing supplemental training to existing caseworker/DFV advocates to provide more wide-ranging and time-intensive advocacy.

A randomised control trial (RCT) of CAP found survivors who had worked with advocates reported higher quality of life and social support, as well as decreased difficulty obtaining community resources.

### The Independence Project (USA)

The Independence Project is a project delivered by the National Network to End Domestic Violence to help survivors rebuild their credit score through a micro-lending program.

The **National Network to End Domestic Violence** (NNEDV) is a national, member-based organisation with more than 50 state domestic violence coalitions as members and around 2,000 affiliated domestic violence programs.

In the US, credit reports not only list bill payment history, loans, current debt, and other financial information, they also show where you work and live and whether you've been sued, arrested, or filed for bankruptcy (USA Government, 2020). Credit scores are used by a wide range of organisations including employers, insurers, and rental property owners and as a result poor credit scores can have a significant negative impact on a survivor's ability to regain financial independence and stability.

Survivors of economic abuse routinely end up with bad credit scores as a result of their abusive partner's behaviour. The Independence Project is an opportunity for survivors to rebuild their credit score. Survivors are lent \$100 with no fees and no interest. They are then asked to pay the loan back by \$10 a month over 10 months. Every month they make their payment, that is reported to the credit bureaux.

If a survivor runs into difficulty, the project pays the outstanding balance from an emergency fund, ensuring there are no negative repercussions. And the survivor can come back to the project after six months to try again.

At the time of writing the two preconditions for a loan are:

1. That the survivor must have met with a domestic violence advocate at least three times. This helps establish the precondition of being a domestic violence survivor and also increases the likelihood of having had a conversation about how credit works and why good credit is important.
2. The survivor must have sufficient income compared to expenses to ensure it is realistic that they will be able to find \$10 to repay the loan each month.

On average, survivors see their credit scores go up by 25 per cent. Just over 60 per cent of all loans are successfully paid back, a higher rate than for most high-risk loans. Survivors can come back multiple times for a micro-loan until they get a B credit score.

To operationalise the program, NNEDV had to become a credit reporter, a process that was expensive and involved. It partnered with an intermediary called Credit Builders Alliance for technical assistance and the loan management system. Survivors are able to access a borrower portal to manage their loan and see how much they have to pay off.

### Living Well (USA)

Living Well is a five-week program delivered by the Women's Education and Leadership League which builds emotional, physical and financial wellness.

**Women's Education and Leadership League (WELL)** is a non-profit organisation based in San Francisco dedicated to enriching the financial, emotional and physical wellbeing of women.

Co-founder of WELL, Alana Scott is a Certified Divorce Financial Analyst and says the impetus to start the organisation came from a client who had experienced economic abuse from her husband. "She wanted to provide financial education to women who couldn't afford to come to us as clients."

What started out as an intent to deliver financial literacy as a preventative intervention, soon evolved into a more holistic restorative wellness program. Scott says as they developed the program, they realised that people in similar situations might be experiencing trauma from the abuse and that financial literacy alone wasn't sufficient to restore financial wellbeing. As a result, the focus broadened out and the program encompasses the intrinsic links between a person's values and their emotional, physical and financial wellbeing.

A significant proportion of participants are survivors of economic abuse and domestic violence, although this is not a prerequisite for participation.



One of the success factors has been having a previous participant in the program attend along with each new cohort. Having a peer who has gone through the program and successfully achieved goals that they maybe previously hadn't thought possible demonstrates what's possible, to participants with similar life experiences.

After completing the Living Well program, participants are invited to stay in touch through a private Facebook group and in-person alumni events.

### Peer support groups (CA and USA)

The Canadian Centre for Women's Empowerment (CCFWE) holds weekly peer support groups in cities, and online, across Canada. These peer support circles are facilitated by a psychotherapist with training in economic abuse and domestic violence. There is also a virtual group specifically for women of colour.

The groups offer a forum for women with moderate depression, anxiety, stress, or worry to discuss their concerns, and share strategies that help them cope and reduce their sense of isolation or anxiety.

FreeFrom (USA) built its peer support group initiative in response to research that showed survivors found talking with other survivors the most helpful thing about their time in a shelter. FreeFrom does not facilitate the group sessions but does the initial interview and assessment of survivors and matches them with a group according to their preferences; this could be with survivors in the same city, or with young children, or similar cultural background or interests.

Groups are provided with a workbook that covers a range of different topics which can serve as a starting point for group discussion. It also provides the video conferencing platform for virtual meetings. The initiative launched just as COVID hit and there are now peer support groups operating in 25 different cities.

### Gifted (USA)

Gifted by FreeFrom is a social enterprise employing survivors as entrepreneurs making handmade gifts, and to run the online business selling those gifts.

In the US, the minimum wage varies by state but has a federally mandated minimum of US\$7.25 (US Department of Labor, 2009). California, where Gifted by FreeFrom is based, has a minimum wage is US\$12 an hour. Many economists and anti-poverty activists in the US are

pushing for a minimum wage of US\$15 an hour<sup>1</sup>. Yet FreeFrom offers its Gifted employees \$28 an hour.

Importantly, employment at Gifted is highly flexible to enable survivors to work around childcare, court dates and other commitments.

From the sale of each gift or gift box:

- 70 per cent goes directly to the survivor entrepreneur who made the product.
- 15 per cent is used to employ survivors of domestic violence for a living wage to do all the packaging and shipping.
- 10 per cent supports more survivor entrepreneurs in building financial security and long-term safety through FreeFrom's entrepreneurship program.
- 5 per cent pays for the eco-friendly packaging.

Gifted by FreeFrom does not generate enough revenue to fund the activities of FreeFrom but does break even and helps build survivor wealth.

### **Observations and opportunities for Australia**

#### **Whole-person approaches**

Programs for victim-survivors that consider the 'whole person' rather than a specific aspect of wellbeing, hold enormous promise but are still relatively rare. Funding models tend to encourage siloed approaches with a specific focus (eg; financial literacy or mental health). Living Well and in particular the Community Advocacy Project and peer support groups are broader in what they cover.

#### **Survivor-led approaches**

The Community Advocacy Project (CAP) is one the few domestic violence-related programs that has been subject to a randomised control trial and found to be effective. Although time intensive, CAP supports survivors without a commensurate increase in cost by using highly motivated volunteers (eg. university students working for credit or work experience). This holds great promise in the Australian context to extend the support offered to survivors and supplement the work of DFV case managers, financial counsellors and lawyers.

Australia could better utilise the reservoir of expertise that victim-survivors have about their experiences of domestic violence and navigating "the system." While peer support groups have long been a feature in drug and alcohol programs, they are less common in domestic

violence. Funding to hire victim-survivors to run peer support groups would provide the dual benefit of income for some and wellbeing support for many.

### **Social enterprises**

There is also scope for the establishment of more social enterprises to support survivors into employment or entrepreneurship and financial stability. Great Australian examples like Gifted include: [Mettle Women](#), [Too Good](#), and [Sister Works](#).

## **IMPROVING RESPONSES - CAPACITY BUILDING**

Many organisations I spoke with recognised the only way they were to have broader impact was to increase societal awareness and understanding of economic abuse and build capacity of professionals across all sectors to respond to it.

I have divided the capacity building activities I learned about into the following three categories:

- 1) Training
- 2) Partnerships
- 3) Awareness-raising

### **TRAINING**

#### **Understanding economic abuse (CA, UK, USA)**

Economic abuse is not widely understood and even specialist domestic and family violence organisations can overlook or inadvertently downplay these forms of behaviour. Yet the consequences of not addressing economic abuse in a timely way can be devastating and long-lasting. Each of the four economic-abuse focused organisations in this report, dedicate some of their time to training their peers and other organisations.

The **Canadian Centre for Women's Empowerment** delivers a training program for social workers working with survivors of gender-based violence. This training teaches workers what economic abuse can look like, how to read a credit report, the intersection of mental health and financial concerns, how to help manage finances and compensation options. It is designed to equip shelter workers with the information they need to answer women's financial questions and support their financial progress.



**Surviving Economic Abuse** provides accredited training in economic abuse to professionals working in domestic abuse services, money and debt advice services, financial capability professionals, local authorities, housing, and welfare services. It also delivers training to financial institutions and the Police (more on pg. 36).

In the US, the **Center for Survivor Agency and Justice** delivers training to organisations about how they can engage in economic advocacy on behalf of the survivors they support, and **FreeFrom** trains domestic violence service providers to work with survivors to build wealth (see Survivor Wealth and Wellness Certification, below).

### **Survivor Wealth and Wellness Certification Program (USA)**

This 12-month financial capacity building certification program delivered by **FreeFrom** is designed to train service providers working with survivors of domestic and economic abuse to help them build income, manage debt, strengthen their credit and grow their savings.

The certification was developed from an early entrepreneurship program FreeFrom ran with survivors who wanted to start their own business. Of 24 participants in the original program, most started turning a profit within months of setting up their own business and 18 months later, all participants were still making an income from their business. That success led to demand from around the country for FreeFrom to run the program in other cities. Founder Sonya Passi says the only way they could scale the program was to have other people take up the ideas.

The certification program grew out of that demand and addresses a range of financial topics such as, How do you help someone get a job? How do you help someone start a business? How do you help someone build their credit score?

The training teaches service providers how to provide trauma-informed financial support to survivors to help them through e-learning modules, one-on-one financial coaching, and matched savings and lending circles. Service providers also build up their own finances which builds confidence to deliver the program with survivors.

### **Moving Ahead Through Financial Management (USA and CA)**

The Moving Ahead Through Financial Management curriculum is the USA's largest financial literacy program aimed at survivors. It was developed in partnership between Allstate Foundation and the **National Network to End Domestic Violence (NNEDV)**.



NNEDV has adopted a train the trainer model to equip advocates to be able to work through the Moving Ahead curriculum with survivors. Pentico says that the curriculum works best when advocates in the domestic violence sector use it in a support group setting, working with three or more survivors. The program is built on the recognition that economics and finances impact survivors' ability to get and stay safe and is designed to help survivors move from short-term safety to long-term security.

Most survivors who participate in the program are lower socioeconomic status because they are the ones most likely to turn to a shelter during a crisis. However, Pentico warns against assumptions that there is any correlation between financial literacy and income level. She says low-income survivors are often highly competent money managers under very challenging circumstances. She says the approach of the curriculum is not to assume it's teaching anybody, anything, but rather it's connecting dots; taking what survivors already know, formalizing it, organising it and possibly supplementing that knowledge.

The curriculum is supported by presentations and webinars and has five key modules (The Allstate Foundation and NNEDV, 2019):

1. Understanding Financial Abuse
2. Learning Financial Fundamentals
3. Mastering Credit Basics
4. Building Financial Foundations
5. Creating Budgeting Strategies

About 10,000 advocates from NNEDV member organisations have so far gone through the training. A 2014 evaluation of the program led by Rutgers University found women who received the financial curriculum significantly improved financial literacy, attitudes, intentions and behaviours and reported less financial strain than the women who did not receive the training. The 14-month study revealed that on every financial variable, women who received the training did significantly better over time than the women who did not (Postmus, Hetling, & Hoge, 2014).

The Canadian Centre For Women's Empowerment (CCFWE) is one of many organisations that has trained in the curriculum and now offers a version of Moving Ahead adapted for survivors in Canada.



CCFWE founder, Meseret Haileyesus says what is actually delivered with each group varies and is based on the interests and needs of the survivors in that group. She says the flexibility is important because of the diversity of backgrounds and experiences of survivors.

### DA Matters Economic Abuse Training (UK)

**SafeLives** is a large, UK-wide charity dedicated to ending domestic abuse and working to expand the responses to domestic abuse from a narrow provision of refuges to a range of responses across the whole-of-society.

SafeLives provides resources and training for people and organisations across sectors. In 2015, it worked with police to co-create the Domestic Abuse Matters (DA Matters) police training program. Since it was created, it has been delivered to 21 of the 43 forces in England and Wales and to the whole of the Police Force in Scotland.

In preparation for the introduction of the new Domestic Abuse Act in England, which will define economic abuse in legislation for the first time, a new module on economic abuse has been co-created with **Surviving Economic Abuse** and funded by the Home Office.

While the DA Matters program is delivered to all officers, the economic abuse module is delivered to what are called Police 'DA Champions'. DA Champions work across the rest of the force to have conversations that challenge language or stigma, help review cases, and ensure there's information about referral services available and visible.

Called Recognising the Police Response to Economic Abuse, the half-day training is delivered by an SEA Training Officer (Jasbinder Kaur) and a retired police officer. Kaur says having two trainers, including one who has policing expertise and rank, is essential. Police culture means police are more likely to listen to someone who understands the on-the-ground, real-world pressures they work under.

The training covers: what economic abuse is and how it operates within the context of coercive control; how the police can identify economic abuse; collecting evidence for prosecution; and actions that the police can take to help create economic safety. The training combines in-room learning with group work, exercises and case studies to give DA Matters Champions the tools to cascade knowledge and understanding of economic abuse within their force.

Key outcomes of the program according to an evaluation of the program included:

- 91 per cent of learners understood of the evidence gathering opportunities for economic abuse including specific types/patterns of evidence

- 93 per cent of learners understood economic abuse, how it fits within the broader context of domestic abuse, and what safeguarding actions you can take as a responder
- 98 per cent of learners reported a good understanding of the impact of economic abuse on victims, including the long- term impact on quality of life and safety (SafeLives & SEA, 2020).

As at the end of 2020, the economic abuse training had been delivered to around 400 police officers in 20 police forces across the UK.

### **Observations and opportunities for Australia**

There is a significant opportunity to upskill social workers, financial counsellors and other frontline workers in specialist DFV services in recognising and responding to economic abuse. While most DV advocates are used to hearing about women’s experiences of economic abuse they have rarely had much, if any, training specifically on understanding and responding to it. Training could provide advocates with the tools to better support survivors of economic abuse.

#### **Train the trainer**

The train the trainer model utilised by NNEDV and FreeFrom is an effective way to scale a program that builds financial skills and confidence of victim-survivors, while also supporting domestic violence advocates. However, few frontline DV workers in Australia would have capacity to work through such content with victim-survivors, even in small groups, without a corresponding increase in funding.

A range of financial capability programs aimed at women have been developed in Australia and increasingly, they are being designed with economic abuse in mind. Putting the abuse at the centre of the program acknowledges its impact on survivors' finances, rather than assuming ‘financial literacy’ is the problem. For some women, this will be an important shift.

#### **Police training**

Police in Australia receive little training in domestic and family violence despite a significant proportion of their time being spent on such matters. With several jurisdictions now considering the introduction of a coercive control offence, it is vital that police and lawyers are trained in the dynamics of coercive control, and the intersection of economic abuse with all other forms of violence.

The DA Matters model should be considered by Australia for specific training in economic abuse.

## PARTNERSHIPS

Partnerships were core to some of the most complex work taking place in support of victim-survivors of domestic violence and economic abuse. The interplay between systems and the complexity of human life, means that many of the siloed responses on offer do not provide adequate support, and in some cases can actually make a person's situation worse.

### Consumer Rights for Domestic and Sexual Violence Survivors Initiative (USA)

The **Center for Survivor Agency and Justice's** (CSAJs) longest running project is the Consumer Rights for Domestic and Sexual Violence Survivors Initiative, which recognises the value of consumer law to support and restore survivors of domestic violence, financially.

A key product of the initiative is CSAJ's Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors (2017). The comprehensive, 267-page Guidebook was developed in partnership with on-the-ground advocates, lawyers, and organisational partners and is rooted in the experiences of survivors who are living in poverty. It states, "while the domestic violence movement has historically engaged in meaningful economic justice initiatives, current efforts tend to emphasise ways to maximise survivors' future income through financial literacy and employment training. Such efforts provide little sustainable benefit without first addressing the long-term economic harms from which survivors currently suffer."

The survivor-centric Guidebook offers practical consumer and economic civil legal remedies, as well as non-legal advocacy strategies, across many relevant areas of consumer law including:

- Credit reporting and repair, including discriminatory credit and identity theft
- Debt collections and defense, including navigating student loans
- Bankruptcy and foreclosure
- Federal tax advocacy
- Economic relief in civil protection orders
- Economic issues in family law
- Barriers in civil court
- Rights and protections in housing and employment, including advocacy for survivors with criminal records.

The Guidebook is aimed at lawyers and legal advocates but is also useful to a broader range of advocates and staff in domestic violence organisations. CSAJ encourages organisations to share the Guide with partners to foster collaboration within and between organisations, other



sectors and related social justice movements. The resource is supported by training delivered by CSAJ, including multiple webinars.

Another project within the consumer rights initiative is ‘Building Partnerships for Economic Justice’ at several demonstration sites. Initially working with four community-based organisations in Austin Texas, Bloomington Indiana, Scranton Pennsylvania, and Washington DC, the demonstration site projects focus on collaborative approaches that enhance economic and consumer rights for domestic violence survivors. At the core of the work was developing partnerships between domestic violence and consumer rights advocates and lawyers.

CSAJ’s founder says they have continued the work following the initial pilot project working directly with community-based organisations or state-wide domestic violence coalitions.

The projects are led by the on-the-ground needs of each community but have in common, the building of relationships across previously siloed services.

#### ACCESS to Justice for Survivors Project (USA)

In this project, the **Center for Survivor Agency and Justice** (CSAJ) works with non-lawyer legal advocates who are working with survivors to try and navigate the court system. The term ‘non-lawyer legal advocate’ refers to any advocates who engage with the legal system and support survivors with legal advocacy, safety planning, court accompaniment, and other supportive activity including fact/information gathering, or broader advocacy (i.e. housing, employment).

The ACCESS (ACounting for Costs to Ensure Survivor Safety) project is specifically focused on addressing some of the costs, both direct and indirect, that survivors face as they try to navigate the system. The way the legal system operates means survivors are often faced with more substantial costs to seek civil legal redress, than they incurred from economic abuse they endured.

The ACCESS project provides training, peer exchange, and partnership building opportunities to provide services to address the costs of domestic violence and sexual assault. Advocates share the different avenues available to cover or reduce costs for survivors in their area. For instance: self-service information and tools to help with self-representation, pro-bono legal assistance, funds to cover direct costs like public transport, free interpreting services or childcare.

## Whole Housing Approach (UK)

**Surviving Economic Abuse** is a partner of the Whole Housing Approach project which grew out of the work of the National Housing and Domestic Abuse Policy and Practice Group (on which SEA is also represented). The idea of the project was to raise awareness of domestic abuse among all housing sectors and improve access to safe and stable housing options for people leaving abuse.

A lot of previous work at the intersection of housing and domestic abuse in the UK, had focused on public or social housing and the private rental market. Issues around privately-owned housing and domestic abuse had not as much attention. SEA brought this additional focus to the project and was the delivery partner for this component.

Initially a pilot project was set up across three sites in England, each with different demographics.

For SEA, the initial stage of the work involved talking with a lot of survivors in privately owned housing, including a mortgages/home-ownership subgroup of the SEA Experts by Experience Group (made up of victim-survivors of economic abuse). What they found was that there were three main systems through which abuse takes place related to privately-owned housing:

- **Real estate agents** and conveyancers engaged in the process of home purchase and sale
- **Financial institutions** and their mortgage lending policies and products
- **Family court** response and the legal profession's understanding

To deliver its component of the project, SEA created the role of privately owned housing (POH) advocate. The POH advocate worked with stakeholders in all sites to raise awareness of the issues across these three systems, deliver training, and facilitate meetings, as well as coordinating with other delivery partners of the project where there was overlap. They also wrote the chapter on privately-owned housing in the Whole Housing Toolkit which was an output of the pilot project (Domestic Abuse Housing Alliance, 2020). The Toolkit is available to services in any area of England that now want to implement the Whole Housing Approach in their area.

While the pilot program was working in local geographic areas, the systems that interact with privately-owned housing, in particular financial institutions and family law, don't tend to be locally controlled; they tend to be institutions where change mostly happens from the top down rather than the bottom up. In response to this insight, SEA created a Housing Policy



Officer position to lead ongoing systems change in relation to privately owned housing and domestic abuse. This includes working with banks to investigate options for dealing with joint mortgages in situations where there is domestic abuse, research into women's experiences of applying to the courts for occupation orders and looking at the way family law treats economic abuse in financial proceedings including the non-disclosure of assets.

A big first step in working with the real estate and conveyancing sector has been to have them acknowledge that domestic abuse is relevant to what they're doing. SEA says estate agents can unwittingly enable further economic abuse. For instance, if a perpetrator doesn't want the property to sell because they want to remain connected to the survivor, they might choose an estate agent to overinflate the asking price ensuring the property doesn't sell. Or they might turn up to viewings and intimidate potential buyers leading to the estate agent refusing to represent them anymore. Such tactics always create time and money costs to the survivor.

SEA has also continued with a version of the POH advocate in the form of a Housing Specialist. This role works to support Independent Domestic Violence Advisers (IDVAs) and other frontline support services with information about housing rights and equip them with the language of economic abuse to bolster their advocacy for the people they are supporting.

Most frontline staff are not trained in legal issues associated with homeownership, so the SEA Housing Specialist also provides information and support to those who are trying to support someone with a privately-owned housing matter.

### Lloyds and SEA (UK)

**Lloyds Banking Group** is one of the largest financial institutions in the UK with around 30 million customers and more than 65,000 employees.

In 2019, **Lloyds** launched a specialist customer support service for victims of financial, economic and domestic abuse. The Domestic and Financial Abuse team (DFA) supports customers on various financial issues. Support includes how to manage joint accounts, options for opening new accounts, and advice on dealing with debts, such as loans or mortgages as well as directing customers to specialist organisations for emotional and practical support.

Training to develop the team's deep understanding of domestic, financial and economic abuse was developed in partnership with Lloyds Bank Foundation for England & Wales, Tender, and **Surviving Economic Abuse (SEA)**.

In late 2020, a specialist in economic abuse from SEA was seconded to support the DFA team. The collaboration means that SEA's expertise can be utilised across Lloyds Banking Group to support both vulnerable customers and staff who are facing economic abuse.

The colleague also forms part of an escalation panel, supporting a variety of colleagues across multiple product teams including credit cards, personal loans, mortgages and fraud to assess individual customer needs, where their personal circumstances may not fit a business-as-usual solution. As part of their role the SEA specialist informs decisions and supports responses on individual cases.

These developments have enabled Lloyds Banking Group to support victims in separating financial affairs quickly and, where appropriate, to offer forbearance from debt incurred as a result of coercion.

### **Observations and opportunities for Australia**

#### **Legal help**

Victim-survivors of economic abuse need greater access to free legal advice or guidance on property matters.

While Legal Aid and private legal representation remain out of reach for many women, Australia should look to develop resources and connections to no cost and low-cost support for women with legal needs related to domestic violence and economic abuse.

A mechanism for sharing and promoting existing resources so survivors and advocates have a better idea of what is available would also be helpful.

Family law has become a site of continued abuse for many victims across many countries. Reducing legal mechanisms for perpetrators to incur further costs for victims is imperative.

#### **Housing**

The role of real estate agents in responding to economic abuse related to home ownership is not well understood. Tenancy advocates have done great work in Australia achieving law change to protect victims of domestic violence from evictions from rental properties, but the experiences of victims in privately-owned housing needs to be further explored.

Australia should continue its engagement with financial institutions in response to lived experience of economic abuse issues related to joint mortgages.

## Banking

Having a domestic and economic abuse specialist in-house for a large financial institution is a quick and effective way to support customer teams responding to abuse victims.

Given the variety of tactics and circumstances victim-survivors face, an escalation panel is a good way to manage a discretionary decision-making process for complex cases.

## Credit reporting agencies

As Australia moves to more comprehensive credit reporting, we can expect to see an increase in credit report-related issues for survivors of economic abuse. Engagement with the credit reporting agencies in Australia to increase awareness of economic abuse should be a priority for advocates. Early development of policies that support victim-survivors to protect or restore their credit score, could stave off the need for credit building-style programs such as seen in the US.

## WORKPLACES

### Employers Initiative on Domestic Abuse (UK)

The **Employers Initiative on Domestic Abuse** (EIDA) is a network of large and small businesses in the UK that works to enable employers to take action on domestic abuse. It has 550 members representing an estimated 6 million employees.

Membership of **EIDA** is free and members are provided access to a handbook on domestic abuse for workplaces, networking events to share best practice, and a directory of not-for-profit support services (either to make referrals to, or to receive training from).

Employers are encouraged to use the tools to raise awareness of domestic abuse, support employees experiencing it and provide access to services for perpetrators to help them stop.

EIDA was formed in the wake of the development of the free Bright Sky app which provides support and information for anyone in the UK who might be experiencing domestic abuse or is concerned about someone they know. Employers were identified as an avenue to quickly raise awareness of the app and get the tool into the hands of people it could help.

EIDA commenced operations with a government grant and has relied on a combination of corporate donations and government grants. EIDA now has four part-time employees, consults to government, maintains and updates the workplace handbook and other resources and continues to explore more avenues to improve employer responses to domestic abuse.



The Handbook includes information on:

- How to support victim-survivors
- How to set up employee groups
- Legal guidance
- How to write a domestic violence policy
- Links to other services and resources including the Bright Sky app.

To further the reach of the work, EIDA has launched the EIDA Beacon program to raise the bar on responses to domestic abuse. Organisations committed to leading the way on improving responses to domestic abuse, can become a Beacon by making a commitment to standing up for survivors in their own business, and encouraging others to do likewise.

### Workplaces Respond (USA)

Workplaces Respond is an initiative of **Futures Without Violence** designed to support the workplace as a key potential intervention point in cases of domestic and sexual violence. The goal is to increase the safety and economic security of vulnerable workers.

**Futures Without Violence** (Futures) is a non-profit working to end violence against women and children by providing training and education, and systems change advocacy.

Futures takes the view that employees experiencing or perpetrating violence bring those experiences to work, whether this is recognised by employers or not, and that all organisations have a role and responsibility in addressing domestic and sexual violence.

Economic Justice and Workforce initiatives program manager, Sarah Gonzalez Bocinski, says some workplaces replicate some of the abusive behaviours and dynamics that exist in intimate partner relationships. To improve workplace responses, Futures has been building partnerships between companies, worker associations and unions, anti-violence advocates and service providers.

The initiative is focused on increasing the understanding of domestic and sexual violence by workplaces so that survivors who are employed are a) better able to maintain their employment and b) not at risk of future harm or additional trauma from the nature of their work.



## Workforce development (USA)

The workforce development strand of Futures' work is designed to help people gain education, skills, training, and pathways to employment. The initiative fosters development of trauma-informed job training programs that provide greater flexibility for survivors to participate and are designed mindful of not recreating the power and control dynamics that are common in many institutions. Many survivor participants have been actively sabotaged by an abuser, and the impacts of trauma put them at a disadvantage, despite their capacity and desire to succeed in these programs.

Increasing a person's financial resources and self-sufficiency supports them to increase their safety, whereas losing those opportunities, makes people more vulnerable to exploitation.

Futures works to build capacity of organisations working with a range of marginalised communities, including victims of domestic and sexual violence and human trafficking, to advance their economic opportunities. In particular, to foster survivor-centred and trauma-informed workforce development initiatives. This is done through their Training Institute which brings together a victims' services agency and a workforce development program (job training program, employer, or educational institution). The program kicks off with a two-day meeting. Futures then works with the organisations to design what the program will look like from the MOU all the way to agreeing a plan of action for all participants.

## Survivor Work Safety Lab (USA)

**FreeFrom** has also been exploring how workplaces can become better informed and more supportive of survivors. In the United States, up to 60 per cent of survivors end up losing their jobs as a result of abuse and 77 per cent report interference from the harm doer in their ability to build income (Maine Department of Labor & Family Crisis Services, 2005).

The Survivor Safety Fund Survey asked about what employers could do, or could have done, to have made work easier and more supportive. Survey responses from survivors included: offering survivors emergency grants, opportunities for community-building with colleagues, financial coaching, and paid and protected leave to deal with the consequences of abuse (FreeFrom, 2020). These answers helped inform the development of the Survivor Work Safety Lab.

Only 17 states in the US offer survivors domestic violence leave, but even this leave is often unpaid and at times unprotected. Many survivors simply can't afford to miss paid work or lose their job, and so remain in danger.

FreeFrom has been piloting a set of guidelines in partnership with a range of employers and employees, including the provision of up to 15 days paid, protected survivor leave.

The guidelines aim to benefit survivor employees by helping them keep their jobs, and benefit employers through lower turnover, increased morale and increased productivity.

### **Observations and opportunities for Australia**

Many larger Australian workplaces already recognise they have a role in responding to domestic and family violence and this work should continue so that all workplaces understand their role. The voices of survivors should be informing organisations as to whether their response is supporting their safety. Australia has a wealth of free information and tools available for employers interested in improving their response to domestic and family violence. A more coordinated approach, similar to EIDA, could reduce duplication, increase adoption of best practice and contribute to building community awareness and understanding of the issue.

There is also scope for Australian workforce development programs to develop a deeper understanding of the impact of domestic and family violence on employment and job seeking. This could be achieved by collaborations between domestic violence support services and employment programs to provide adapted programs for victims of violence.

## **AWARENESS AND UNDERSTANDING**

Activities to improve awareness and understanding of economic abuse must be based on insights from lived experience. All of the organisations in this report are connected with, and informed by, survivors of economic abuse to a greater or lesser degree. While 'awareness' of economic abuse (knowing what it is) can be built from direct and indirect exposure to it, 'understanding' is a further step again. Understanding economic abuse is knowing how it works and its impacts.

Understanding is built through listening to victim-survivors, consuming information about economic abuse and conducting research. Some organisations have formal mechanisms for listening. For instance, **Surviving Economic Abuse** works with an Experts by Experience Group; a group of women who speak openly and honestly about the economic abuse they



experienced and the responses they received, so that they can be a force for change. Many others have conducted or participated in a range of research projects. Importantly, the findings of these projects were then used for raising awareness of economic abuse.

### FreeFrom Survivor Safety Fund Survey (USA)

In response to the COVID-19 pandemic, **FreeFrom** launched its Survivor Safety Fund Survey. The fund was designed to support survivors in staying safe or getting safe (see pg. 26), while the survey offered space for survivors to talk about how they were doing financially.

The application for a grant from the fund included a series of optional survey questions. Applicants were told explicitly their choice to participate, or not, in the survey would not affect their chances of receiving a grant.

All questions were optional with the exception of information necessary to process grant payments (Name, safest method of contact, and safest way to pay them).

Key finding included:

- Survivors, on average, had less than \$250 in savings.
- Survivors were four times more likely to be experiencing financial hardship than the average American.
- The average amount of coerced or fraudulent debt held by each survivor was more than \$USD15,000.

### Economic Justice project (UK)

The Economic Justice project was the founding project of **Surviving Economic Abuse** which sought to identify women who had been coerced into debt and develop approaches that could support their financial stability.

The project found 60 per cent of women in the UK who had experienced economic abuse had coerced debt, and the average amount of that debt was £4,600 [~\$AUD8,200]. Support workers were often supporting women with relatively simple cases but had limited capacity to tackle more complex cases. The project developed practice responses through education, new tools and a new role - the Debt and Benefit specialist (see pg. 22-23 for more).

Surviving Economic Abuse founder, Dr Nicola Sharp Jeffs says the findings from the project provide the evidence base that underpins the continued activities of SEA, for instance, the Economic Abuse Evidence Form.

## Know Economic Abuse (UK)

In 2020, **Refuge** and The Cooperative Bank published the report *Know Economic Abuse*, with its research findings on the prevalence of economic abuse compared to 2015, community understanding, and the impact of economic abuse.

**Refuge** is England's largest single provider of specialist domestic and gender-based violence services.

The 2020 research authored by Dr Ellie Butt, revisited research from 2015, originally authored by Dr Nicola Sharp Jeffs. The new report found economic abuse is potentially more widespread than previously thought. While 16 per cent of adults surveyed said that they had experienced economic abuse from a current or previous partner, 39 per cent of respondents reported that they had experienced economically abusive behaviours, for example not being allowed access to a joint bank account, or their partner instilling fear in order to put debt in their name.

Just under a third of respondents (32%) said they had heard of the term economic abuse before the survey, which could help explain this difference. The findings suggest many who have experienced economic abuse may not recognise it as such.

The report also found that there were long-term consequences to economic abuse. Just over a quarter of respondents (26%) said they had a poor credit rating as a result of the abuse which had negatively impacted their ability to gain economic stability and make financial choices. Fifty-seven per cent of respondents who said they had experienced economic abuse reported being in debt because of it.

## Women of Affluence (CA and USA)

*Women of Affluence* is a research report published by **Sagesse** (2017), which sought to understand the help-seeking behaviours of affluent women experiencing domestic violence.

**Sagesse** is a domestic violence organization in Calgary, Canada providing direct services, capacity building, education and advocacy.

At the time Sagesse commissioned the report, Calgary was a very affluent place, yet women accessing its services were more likely to be from lower socio-economic communities.

A number of themes emerged from the research, including:

- The need to recognise the culture of affluence as a distinct culture, and understand the ways in which it impacts disclosure, help-seeking, and the capacity to leave

- 
- The prominence of technological, legal and financial abuse among perpetrators in affluent communities
  - The need to target outreach to venues where affluent women already congregate, because customary pathways to services (i.e., police or other service providers) are not generally relevant for this population
  - The need to specifically identify affluent women in messaging around DV because of the myth that DV does not happen among wealthy or socially prominent classes.

Key challenges that affluent survivors are likely to face, including challenges related to:

- Cognitive dissonance (e.g., that a highly capable woman could have married an abusive man, or that DV doesn't happen to 'people like us')
- Not being believed because of the status of the abuser
- Cultural norms and values related to discretion and keeping up appearances or risks to one's career or lifestyle
- Issues related to eligibility criteria (ie, the survivor has no access to financial resources but because she has money on paper, she is not eligible for low- or no- cost services)
- Risks associated with lack of empathy, discrimination and misguided assumptions on the part of service providers.

As part of the research for the report, the authors spoke to a number of people and organisations doing work with affluent women, including WomenSV and the Knoxville Family Justice Center (see pg. 24).

Dr Megan Haselschwerdt, of the University of Tennessee, was also working on a research project with the Knoxville Family Justice Center looking at how socioeconomic status shaped experiences of domestic violence involving economic abuse.

Haselschwerdt says women from lower socioeconomic groups reported experiencing more types of intimate partner violence and more severe and frequent types of violence, including economic abuse. However, women from the highest socioeconomic group reported substantially more post-separation kinds of abuse including financial and litigation abuse which further drained women's economic resources. The researchers observed that abusive partners in more affluent communities had more economic tools to be able to continue the abuse after separation.

They also observed a phenomenon that has been called 'functional poverty' to describe the situation of affluent women who do not have access to money or financial assets, despite

giving the appearance of being financially stable, and therefore are unable to access free legal or financial assistance. She says this was common among women who took part in the study.

### WomenSV (USA)

WomenSV is based in the Silicon Valley area of San Francisco and has a deep understanding of the influence of 'the culture of affluence' (as described above) and the reluctance of women of affluence to seek help.

**WomenSV** (Women of Silicon Valley) works to support women in middle to upper income areas who are in, or leaving, a relationship with a powerful, sophisticated abuser.

It's estimated up to 95 per cent of the women who seek support from **WomenSV** have been financially impacted by their partner's abuse. Very often the women are highly educated and have had successful careers before being pressured by their partner to give up their job and have children.

WomenSV is very active in mainstream media as a way to reach this cohort of women. Founder Ruthven Darlene writes a column in the local paper and appears regularly on television and radio sharing lived experience examples of abuse. There is always a spike in calls to WomenSV following these appearances.

WomenSV is also connected with organisations throughout the local community to continue its outreach to women of affluence.

### Economic Abuse Awareness Day (CA)

The **Canadian Centre For Women's Empowerment** (CCFWE) declared 26 of November to be Economic Abuse Awareness Day and has been lobbying for national and international recognition of the date. At the time of writing, Haileyesus reports 22 two cities across Canada have agreed to recognise the date, and lobbying of the federal government there, continues.

A social media campaign was developed and implemented in November 2020 in parallel with activities to support Economic Abuse Awareness Day. The 'Help Us Rise' campaign used video and graphics and encouraged supporters to use the hash tag #HelpUsRise.

### SEA/MAP and Coronation Street (UK)

**Surviving Economic Abuse** and **Money Advice Plus** recently worked with the writers of long-running soap opera, Coronation Street, to advise on an economic abuse plotline. The soap had already been working with **Women's Aid** (UK) for advice on its ongoing coercive control storyline featuring the wife and husband characters, 'Yasmeen' and 'Geoff'. Once 'Geoff' died,

they decided to continue the storyline in an attempt to reflect the economic impact of domestic abuse. That's when they were put in touch with SEA. The economic abuse plotline illustrates the ongoing consequences of abuse, even when the abuser is no longer in the picture. Following Geoff's death, Yasmeen discovers he has left her with debts she can't pay. As many victim-survivors do, she initially ignores the debts until the bailiffs come knocking. SEA ensured the scripts were true to life and accurate in detail. The storyline has secured plaudits from many in the violence-against-women sector.

### **Observations and opportunities for Australia**

There is a link between developing our understanding of economic abuse and building awareness of it. Research can be leveraged to raise awareness of the prevalence and impacts of economic abuse. A couple of the examples included in this report should be replicated in the Australian context:

- Understanding the prevalence and scale of coerced debt
- How Australians understand and experience economic abuse
- Understanding the experiences of 'affluent women'

The design of the Safety Fund Survey presents an ethical opportunity to hear directly from victim-survivors for a modest overall investment that also supports women's economic safety. Funders of Australian research into domestic violence and economic abuse, should be encouraged to consider budget for payments to victim-survivors.

Lived experience illustrations are especially impactful for changing attitudes and increasing the 'care factor'. Australia should fund public awareness campaigns around economic abuse that draw on research and lived experience. Popular culture is also an avenue which could do more to highlight what economic abuse can look like in daily life.

Another awareness-raising opportunity is for Australia to join Canada and declare 26 November to be Economic Abuse Awareness Day to mobilise resources nationally and internationally, around this issue. The date falls the day after the International Day for the Elimination of Violence Against Women and Girls and within the 16 days of Activism Against Gender-based Violence.

## DISCUSSION AND RECOMMENDATIONS

Responses to economic abuse are relatively new and increasing in number as public awareness grows. Most of the work I explored with interviewees has only commenced in the last 10 years and developed in reaction to context-specific challenges or insights. For instance, a frontline worker identifying unmet needs of survivors they are supporting, or advocates recognising where the law falls short in providing avenues for justice, or how the welfare and legal systems cause further financial hardship to women experiencing or escaping economic abuse.

As a result, it is very common for service responses and advocacy responses to go hand in hand. All of the four organisations with a specific focus on economic abuse recognise you cannot support women experiencing economic abuse without also addressing systemic barriers to financial safety and opportunity.

Among the initiatives I learned about are some new ideas with no equivalent in Australia, some ideas that have similarities to existing programs here but with a new or different element, and programs that are very similar or have been further developed in the Australian context. In relation to those in the last category, I make no recommendations for Australia, other than that we continue the good work. For instance, Australia already has a wealth of financial capability programs for women, some of which are DFV-informed and focused on either preventing or rebuilding from economic abuse. It would be my hope that we continue to evaluate these programs and adapt them as needed for different cohorts of women.

In relation to initiatives with fewer or no local examples, I have identified approaches, policies and programs I think hold the most potential for Australia to develop my recommendations.

What stood out for me across all of the work, was the degree to which the organisations I engaged with were guided by similar commitments, namely:

- **Survivor-centricity.** Understanding survivors as whole people who know their situation and needs best. Being guided by lived experience voices to provide holistic support.
- **Reducing barriers to safety and justice.** Understanding that system complexity and lack of cognitive bandwidth means many survivors can't or don't access the limited support available. Working to simplify systems and processes and improve access to resources.
- **Expanding the ecosystem.** Understanding that everyone can play a role in responding to domestic violence and economic abuse not just frontline specialists in social and statutory services. Collaborating with others to improve responses.



There is an enormous opportunity for Australia to significantly improve its responses to women experiencing economic abuse in the intimate partner context. And the starting point is with these commitments. My recommendations go across three areas: System improvements, direct service responses, and capacity building. There are also a number of areas I identify for further investigation.

## Recommendations for Australia

### System improvements

#### **Recommendation 1 - Define economic abuse in legislation and harmonise definitions.**

Defining economic abuse in legislation draws a societal ‘line in the sand’ which signals economic abuse is not acceptable behaviour. It validates the experiences of victims and provides a steppingstone to improved responses and perpetrator accountability. It also brings the issue into focus for decisions around policy settings and funding of services.

At the moment, NSW is the only state in Australia that does not include or define economic abuse in law. One challenge with different definitions in state and territories is that victims and perpetrators of economic abuse are also interacting with federal systems including social security, family law and immigration. Harmonised definitions would assist with the consistent application of responses across systems.

#### **Recommendation 2 - Expand Bureau of Statistics data collection on economic abuse.**

In a project working with survivors of economic abuse, Surviving Economic Abuse (UK), found 60 per cent of them had coerced debt. Anecdotally, we know it is also a big problem in Australia, but we don’t have the data.

The most robust prevalence study on economic abuse in Australia (Kutin, Russell, & Reid, 2017) identified the absence of any measure around ‘debt generation’ as a significant limitation of their study. That study was based on the Personal Safety Survey (PSS) conducted by Australian Bureau of Statistics (ABS). The PSS includes five questions related to economic abuse such as being denied access to resources and damage of property, but there is no question around coerced debt or other exploitation of resources. Understanding the prevalence and characteristics of economic abuse will better inform responses.

The ABS should expand the list of economically abusive behaviours in the PSS, and/or fund a discrete study into coerced debt in Australia.



### **Recommendation 3 - Provide a better domestic violence safety net for temporary visa holders.**

Many women on temporary visas in Australia face similar barriers to financial and physical safety, as their contemporaries in the UK. In particular, the ineligibility of temporary visa holders to receive welfare payments, which impacts access to housing and other support. Refugee services are limited in their ability to support women on precarious visas because their own funding agreements restrict eligibility to women who are able to pay for use of the service.

Australia should adopt the recommendation of the National Advocacy Group on Women on Temporary Visas Experiencing Violence (2019) that the Domestic Violence provisions be expanded to ensure all women can access services and government support, regardless of their migration status.

Existing Domestic Violence provisions for people on temporary visas should also be better promoted, in language, to immigrant women, including at the time of arrival in Australia.

Until we have a proper government safety net in place, philanthropists should be encouraged to donate to emergency relief funds that support women on precarious visas, similar to the Southall Black Sisters No Recourse Fund in England.

### **Recommendation 4 - Improve victim access to legal advice and guidance.**

Victim-survivors of economic abuse need greater access to free legal advice or guidance on property matters. It's an unacceptable Catch-22 faced by women experiencing economic abuse where they have no money but assets they cannot access, and the fact they have assets 'on paper' makes them ineligible for legal representation to help them try and get access to the assets.

A Legal Aid means test exemption for victims of DFV is one possibility for increasing access to justice.

Australia should also look to the example from the Center for Survivor Agency and Justice with its Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors. Building on existing resources developed by Community Legal Centres and Women's Legal Services, Australia could develop a resource which compiles information and guides to navigating legal and economic matters to support survivors who are forced by financial necessity to self-represent.

## Direct responses

### **Recommendation 5 - Investigate the extent to which existing national helplines meet the needs of victims of economic abuse.**

As in the UK, Australia has several helplines, including a national helpline for victims of domestic, family and sexual violence (1800RESPECT), and another for people in financial difficulty (financial counselling via the National Debt Helpline). Unlike the UK, we do not have a specialist financial support line for victims of domestic and family violence. The majority of calls to the UK's Financial Support line for Victims of Domestic Abuse relate to addressing the consequences of economic abuse.

Anecdotal evidence in Australia suggests that there is a need for further training in economic abuse for both financial counsellors and domestic and violence workers (see Recommendation 11). It is unclear whether existing helplines are meeting victim-survivors needs for financial information and advice in the context of DFV. A scoping project could investigate the experiences with, and perceptions of, helplines by victim-survivors of economic abuse to determine if Australia would similarly benefit from a specialist financial helpline for victims of domestic and family violence.

### **Recommendation 6 - Establish a trial of mobile money clinics for victims of domestic violence.**

Victim-survivors sometimes face a complex task in understanding their financial position and re-establishing their economic independence after experiencing economic abuse. While a lot of information is available online, it is not always easy to find. Further, some victim-survivors are being tracked and do not want to leave a digital footprint of their inquiries using their own device or through having their details recorded at a service.

Specialist DFV case workers already have heavy caseloads and (appropriately) must focus on immediate needs such as supporting physical safety, connecting women with legal help and meeting the most pressing material and financial needs. Beyond time constraints, not all frontline workers have sufficient expertise in money matters to respond to the questions that might arise. The examples from Surviving Economic Abuse/Money Advice Plus, Solace Women's Aid and Rise UK, suggest there is significant value in having a money specialist available to fill this gap.

The not-for-profit I have founded, the Centre for Women's Economic Safety, is committed to trialling a mobile money clinic to test this proposition. Listening to the money questions



women have, will also help establish whether the role of a ‘Benefits specialist’ could hold similar value to women in Australia as it does in the UK.

**Recommendation 7 - Co-locate financial counselling, legal and domestic violence services.**

A co-location model of services presents an opportunity to support women experiencing DFV to address their financial concerns earlier and with less need to retell their story. Australia has previously demonstrated the benefits of a similar model through the McAuley Program in Victoria (Tonkin, 2018) which co-located DFV, legal and financial counselling services. Other services in Victoria are increasingly adopting this approach, but the rest of Australia lags behind.

The co-location model for services that support victims of domestic and family violence has shown multiple benefits in multiple different iterations, including the broader co-location model of the Family Justice Centers in the US including statutory and non-statutory services. Australian federal, state and territory governments should expand funding for Health Justice Partnerships to encourage adoption of these co-location models (Social Compass, 2019). The models should incorporate specialists with relevant economic abuse expertise.

**Recommendation 8 - Expand flexible funding to provide direct cash assistance to victim-survivors.**

Flexible funding to provide direct cash assistance to victims supports safety, upholds the dignity of survivors, and is a cost-effective way of disrupting the economic ripple effect of DFV.

Australia should explore mechanisms for delivering cash grants to survivors.

Several banks in Australia offer a similar grants program to the NatWest SafeLives (UK) and this is to be encouraged. Further consideration could be given to operationalising this offer through local partnerships between bank branches and nearby domestic and family violence services.

Flexible funding of the kind available through the UK’s Whole Housing Approach to support safety and housing stability for survivors, is largely absent in Australia. At the moment the only ‘flexible funding’ I’m aware of is limited ‘brokerage’ funds managed by specialist DFV services. Brokerage funding could be substantially increased, and a pot of money established to specifically to support housing stability.

Victoria’s Flexible Support Packages, which provide cash to victim-survivors, present a possible starting place for the design of a Federal assistance package for victims-survivors escaping domestic violence.



**Recommendation 9 - Establish a trial of the Community Advocacy Project in Australia and evaluate its impact on economic safety and wellbeing.**

Australia faces many similar challenges to the US in its response to survivors of domestic and family violence who are trying to regain control of their life beyond crisis: Overburdened DFV workers, siloed services, underfunding, a lack of ongoing support for women when they leave a refuge, and limited support for those who never stay in a refuge. One setback can trigger a ripple effect of disadvantage which prevents survivors getting back on their feet. The Community Advocacy Project (CAP) has proven its potential to overcome setbacks, anticipate further hurdles and equip survivors with the skills they need to move on.

While the emphasis of needs may be a little different due to Australia's more consistent welfare safety net and higher minimum wage, the principles of CAP apply across the spectrum of wellbeing needs. The Community Advocacy Project has the potential to provide a bridge from crisis to longer-term economic stability for survivors of DFV and their children

I recommend a consortium of not-for-profit service providers with an academic partner would be well placed to adapt and trial the Community Advocacy Project in the Australian context and report on its impact on economic safety and wellbeing. Centre for Women's Economic Safety would be willing to coordinate resources for such a trial.

**Capacity building**

**Recommendation 10 - Bolster police training in domestic violence with additional sessions on economic abuse.**

Responding to domestic violence is a core aspect of policing. Police in Australia respond to an average of around 700 domestic violence callouts a day (Blumer, 2016), yet too many victims report dissatisfaction with the police response and an overreliance on evidence of physical assault. As several Australian jurisdictions now consider the introduction of a coercive control offence, it is vital that police and lawyers are trained in the dynamics of coercive control, and the intersection of economic abuse with all other forms of violence. The DA Matters training (UK) should be considered by Australia as a model for police training in economic abuse.

**Recommendation 11 - Expand training in economic abuse for the DFV sector and beyond.**

There is a significant opportunity to upskill frontline workers in specialist DFV services, financial counsellors and other professionals in recognising and responding to economic abuse. While most DFV advocates are used to hearing about women's experiences of economic abuse



they have rarely had much, if any, training specifically on understanding and responding to it. Training could provide advocates with the tools to better support survivors of economic abuse and address some of the economic damage. Similarly, while financial counsellors often see the consequences of economic abuse, they don't always know that is the cause of the financial hardship, nor operate from a broader understanding of abuse.

Training in economic abuse should also be delivered to organisations offering products and services which perpetrators weaponise to cause financial harm. Financial institutions, real estate agents, government agencies, and the legal profession, among others, regularly interact with people seeking solutions to problems caused by economic abuse and could be better prepared to respond and support.

**Recommendation 12 - Encourage credit reporting agencies to work with economic abuse advocates and financial counsellors to support victim-survivors.**

As Australia moves to more comprehensive credit reporting, we can expect to see an increase in credit report-related issues for survivors of economic abuse. A priority for advocates should be engaging with the credit reporting agencies in Australia to increase awareness of economic abuse in the context of domestic and family violence.

Early development of policies that support victim-survivors to protect or restore their credit score could stave off the need for credit building-style programs. It will also support the longer-term economic wellbeing of victim-survivors.

Comprehensive credit reporting also holds promise as a means to identify and provide evidence of economic abuse. Credit reporting agencies could support DFV and economic abuse advocates to develop their confidence in using credit reports as a tool to identify economic abuse and support victim-survivors.

**Recommendation 13 - Consolidate workplace efforts to improve responses to domestic and family violence.**

Australia has a wealth of free information and tools available for employers interested in improving their response to domestic and family violence. A more coordinated approach could reduce duplication, increase adoption of best practice and contribute to building community awareness and understanding of the issue. A model similar to the UK's Employment Initiative on Domestic Abuse would be possible with a modest additional investment by the leading corporates and/or the Commonwealth Government.



If such an organisation was established, there would be scope for it to also engage with Australian workforce development and employment assistance programs to develop a deeper understanding of the impact of domestic and family violence on employment and job seeking. This could be achieved by collaborations between domestic violence support services and employment programs to provide adapted programs for victims of violence.

**Recommendation 14 - Commit more resources to raising public awareness and understanding of economic abuse.**

Without a meaningful uplift in understanding and awareness of economic abuse, improved responses to it and decreased prevalence, are unlikely. A substantial effort is required to achieve this essential precursor to change.

Australia should join Canada and declare 26 November to be Economic Abuse Awareness Day to mobilise resources nationally and internationally, around this issue. The date falls the day after the International Day for the Elimination of Violence Against Women and Girls and within the 16 days of Activism Against Gender-based Violence.

There is also an opportunity to leverage mainstream popular culture to raise awareness and build understanding of economic abuse in Australia, as Coronation Street has done in the UK. Screenwriters and content commissioners are encouraged to work with Centre for Women's Economic Safety, financial counsellors and community legal centres to develop compelling and accurate storylines that would bring the issue to life.

**Areas for further investigation**

- The role of real estate agents in responding to economic abuse related to home ownership is not well understood. Tenancy advocates have done great work in Australia achieving law change to protect victims of domestic violence from evictions from rental properties, but the experiences of victims in privately-owned housing needs to be further explored.
- Australia could conduct a stocktake of what peer support groups currently exist and what appetite there is among survivors for more opportunities to come together in this way.
- Innovations like the Economic Abuse Evidence form, and Compensation Compass, could be further investigated and scoped to test whether they would be useful to reduce the burden on victim-survivors in the Australian context.

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- The design of the FreeFrom Safety Fund survey presents a new model combining direct support and research. It provides an ethically designed opportunity to hear directly from survivors with the first priority being to support their economic safety. Funders of research into survivors' experiences, should be encouraged to consider budget for payments to survivors.

## Interviews conducted

<b>Name</b>	<b>Title</b>	<b>Organisation</b>	<b>Country</b>
Dr. Nicola Sharp Jefferies	Founder and CEO	Surviving Economic Abuse	UK
Cyrene Siriwardhana	Legal and Policy Advisor	Surviving Economic Abuse	UK
Stephanie Orr Louise Jones	Policy Officer (Housing) Housing specialist	Surviving Economic Abuse	UK
Jennifer Glinski	Banking specialist	Surviving Economic Abuse	UK
Jane Rodrick	Head of Customer Vulnerability	Lloyds Bank	UK
Jo Gough	CEO	Rise UK	UK
Suzanne Jacob	CEO	SafeLives	UK
Jasbinder Kaur	Training Officer	Surviving Economic Abuse	UK
Judy Barber	Debt Advisor	Surviving Economic Abuse	UK
Ellie Butt	Author, 'Know Economic Abuse'	Refuge	UK
Bridget Symonds	Development Manager	Respect UK/Solace Women's Aid	UK
Sarah Davidge	Research and Evaluation Manager	Women's Aid	UK
Lorraine O'Brien	CEO	Employers Initiative Against Domestic Abuse	UK
Hannana Siddiqi	Policy Manager	Southall Black Sisters	UK
Sonya Passi	Founder and CEO	FreeFrom	USA
Amy Durrance	Director, Systems Change Initiatives	FreeFrom	USA
Dr. Adrienne Adams	Assistant Professor Ecological- Community Psychology	Michigan State University	USA
Dr. Cris Sullivan	Professor Community Psychology, Founder, CAP	Michigan State University	USA

<b>Name</b>	<b>Title</b>	<b>Organisation</b>	<b>Country</b>
Dr. Nicole Allen	Associate Professor Psychology Director of Training, CAP	University of Illinois	USA
Kim Pentico	Director Economic Justice	National Network to End Domestic Violence	USA
Dr Megan Haselschwerdt	Assistant Professor, Child and Family Studies	University of Tennessee	USA
Dr Kathryn Ellis Rachael Searcy	Executive Director Director, Coordinated Community Response	Knoxville Family Justice Center	USA
Sarah Gonzalez Bocinski	Program Manager, Economic Justice & Workforce initiatives	Futures Without Violence	USA
Erika Sussman	Founder and CEO	Center for Survivor Agency and Justice	USA
Ruthven Darlene	Founder	Women of Silicon Valley	USA
Alana Scott	Founder	Women's Education and Leadership League	USA
Meseret Haileyesus	Founder and CEO	Canadian Centre for Women's Empowerment	CA
Andrea Silverstone Carrie McManus	Executive Director Director of Programs	Sagesse	CA
Wayne Barkauskas	Partner	Wise, Scheible Barkauskas (Divorce Inc)	CA

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