

**Nau mai, haere mai**

# **Business leadership on Economic Harm**



Please note we are recording this webinar

# Karakia Tīmatanga

---

Nā Scotty Morrison

Tūtawa mai i runga  
Tūtawa mai i raro  
Tūtawa mai i roto  
Tūtawa mai i waho  
Kia tau ai te mauri tū  
Te mauri ora ki te katoa  
Haumi e, hui e, tāiki e!

*Come forth from above, below, within, and from the environment  
Vitality and well being for all, strengthened in unity.*



**Thriving** Communities Aotearoa



Please note we are recording this webinar



Recording, slides & links will be sent out in next 48hrs



Use the Q&A function to ask a question (not the chat)



**Thriving** Communities Aotearoa

Supported by:



Our funders:





# SUMMIT AGENDA

1	Unheard Riches: Rosie Batty and a Special Guest on Reclaiming Power from Economic Abuse	9 AM AEDT 18th November 2025	10 PM GMT 17th November 2025	5 PM EST 17th November 2025
2	Leading the Charge, Global Innovations to End Economic Abuse	10 AM AEDT 18th November 2025	11 PM GMT 17th November 2025	6 PM EST 17th November 2025
3	Power, Policy, and Protection: Global Government Responses to Economic Abuse	11 AM AEDT 18th November 2025	12 AM GMT 18th November 2025	7 PM EST 17th November 2025
4	Justice for All. Strengthening the Criminal Justice Response to Economic Abuse	12 PM AEDT 18th November 2025	1 AM GMT 18th November 2025	8 PM EST 17th November 2025
5	Designing for Safety: Preventing Economic Abuse by Reimagining Products, Services, and Systems	1 PM AEDT 18th November 2025	2 AM GMT 18th November 2025	9 PM EST 17th November 2025
6	Empower Finance: Reimagining Banking to Prevent Economic Abuse in Asia-Pacific	2 PM AEDT 18th November 2025	3 AM GMT 18th November 2025	10 PM EST 17th November 2025
BREAK				
7	REPEAT: Unheard Riches: Rosie Batty and a Special Guest on Reclaiming Power from Economic Abuse	8 PM AEDT 18th November 2025	9 AM GMT 18th November 2025	4 AM EST 18th November 2025

8	REPEAT: Leading the Charge: Global Innovations to End Economic Abuse	9 PM AEDT 18th November 2025	10 AM GMT 18th November 2025	5 AM EST 18th November 2025
9	Insuring Safety, The Emerging Role of the Insurance Industry in Addressing Economic Abuse	10 PM AEDT 18th November 2025	11 AM GMT 18th November 2025	6 AM EST 18th November 2025
10	Ending Economic Abuse: Insights from NGO's and advocates working across Africa	11 PM AEDT 18th November 2025	12 PM GMT 18th November 2025	7 AM EST 18th November 2025
BREAK				
11	More Unheard Riches: Survivor Advocates Reclaiming Power from Economic Abuse	1 AM AEDT 19th November 2025	2 PM GMT 18th November 2025	9 AM EST 18th November 2025
12	Seeing the Signs: How Workplaces Can Spot and Stop Economic Abuse	2 AM AEDT 19th November 2025	3 PM GMT 18th November 2025	10 AM EST 18th November 2025
13	Empowering Economies, Latin American Innovations in Financial Inclusion and Economic Abuse Prevention	3 AM AEDT 19th November 2025	4 PM GMT 18th November 2025	11 AM EST 18th November 2025
14	Credit Where It's Due: Restoring Financial Dignity After Economic Abuse	4 AM AEDT 19th November 2025	5 PM GMT 18th November 2025	12 PM EST 18th November 2025

# Business Coalition supporting better customer (and employee) outcomes



# Karakia Whakamutunga

---

Unuhia, unuhia  
Unuhia ki te uru tapu nui  
Kia wātea, kia māmā, te ngākau,  
te tinana, te wairua i te ara tangata  
Koia rā e rongo, whakairia ake ki runga  
Kia tina! TINA! Hui e! TĀIKI E!

*Draw on, draw on,  
Draw on the supreme sacredness  
To clear, to free the heart, the body and the spirit of mankind  
Rongo, suspended high above us  
Draw together! Affirm!*



**Ngā mihi, thank you for joining us**

**Business leadership on Economic Harm**



Webinar

# Business leadership on Economic Harm

Supported by:



**Catherine Fitzpatrick**  
Social entrepreneur  
and author of *Designed  
to Disrupt®*



**Ciara Sterling**  
CEO, Thriving  
Communities Australia

# IPV economic abuse in NZ

Thriving Communities Aotearoa –  
August 2025



**Someone we're  
working with at  
the moment**

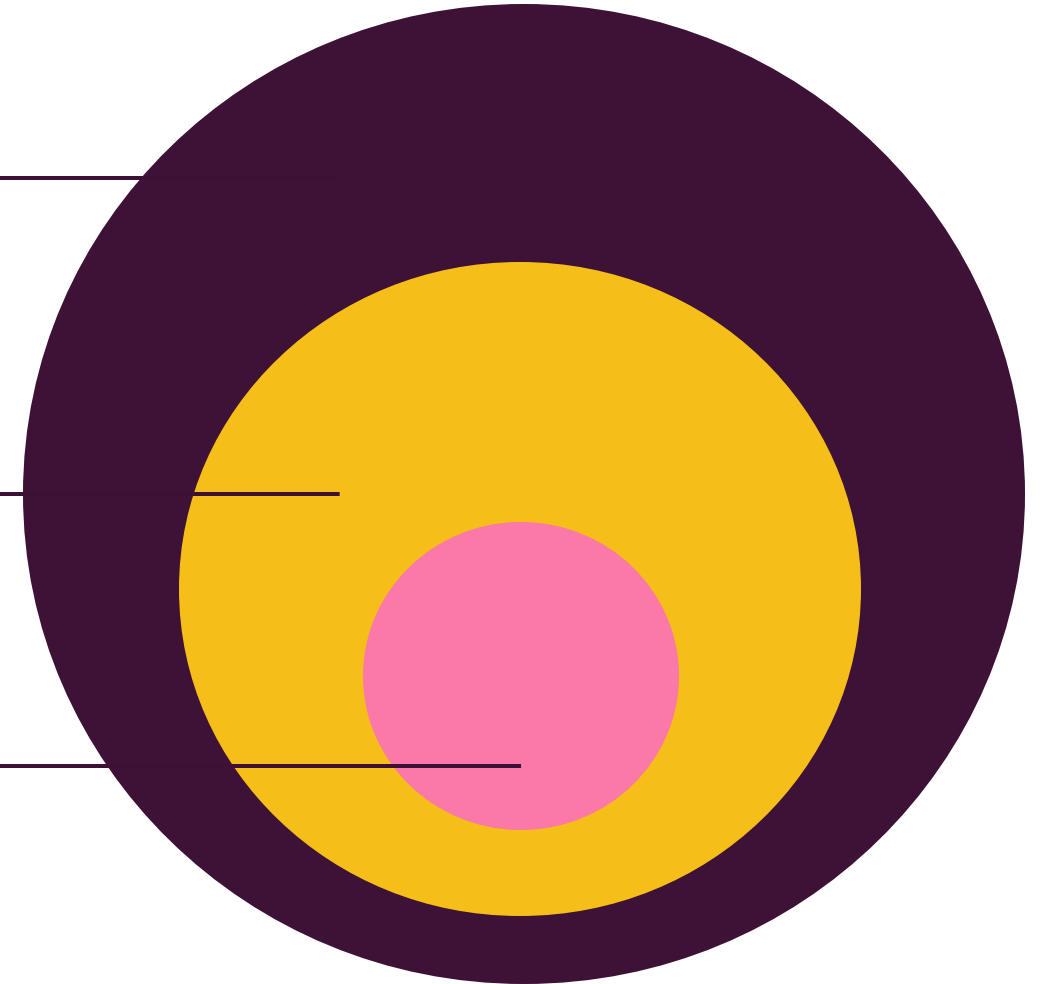


## **An incomplete, non-proportional description of economic abuse**

Economic abuse

Family violence  
economic abuse

Intimate partner  
economic abuse





**Economic abuse:**  
**Restricting access to, sabotaging or exploiting another person's financial resources, and impeding their economic autonomy.**

Dr Ayesha Scott, November 2024

---

**Economic harm** places focus on the consequences of abuse, and is inclusive of victim-survivors and people causing harm, while highlighting the full spectrum of harmful money behaviours.

Dr Ayesha Scott, March 2025

---

# Many ways to use money as a tool of coercion and control

<https://goodshepherd.org.nz/publications/research-family-violence-economic-abuse/>

## Economic abuse behaviours found in our qualitative research

Good Shepherd conducted 14 qualitative interviews with clients of our family violence economic harm service, as part of a wider research project. While this small sample size can't be used to indicate prevalence, the stories we heard are similar to those experienced by others. This illustrates the variety of economic abuse experienced by women, often alongside physical violence, emotional abuse, gaslighting and more.

Economic control behaviours	
Take or control access to victim's own income or savings	11
Disregard or prevent input into joint financial decisions, or make decisions without any input	11
Make victim pay for items they can't get access to, eg housing, items on credit	11
Coerce victim to give them money, bank/credit cards or bank logins	8
Coerce victim into relinquishing control of assets	8
Force or pressure victim to give them her savings or other assets	8
Hide or refuse to share financial information	7
Decide/control how a victim can spend money	7
Make victim ask for permission to spend money	7
Make victim ask for money for everyday expenses	6
Monitor spending through bank, cash or receipts	4
Hide bank accounts; hide money	4
Change finance products, eg mortgages, insurance, without victim's knowledge or consent	4
Withhold money or finances, or provide a limited allowance	4
Control or prevent access to, and use of, personal or joint bank/finance accounts	4
Prevent victim having their own bank account	3
Coerce debt through force, eg threaten with violence to sign a financial document	2
Put victim's bank accounts in perpetrator's name	1
Demand sex or sexual acts in return for access to shared money or resources	1
Economic restriction behaviours	
Prevent victim socialising by forbidding spending on things like fuel, phone or activities	9
Withhold or restrict access to belongings and economic resources, eg transport or phone	7
Leave a victim without money	4
Keep victim from having money to buy food, clothes, or other necessities	4

Economic exploitation behaviours	
Make victim jointly liable for their debt	12
Force victim to pay joint costs for essentials while spending their own money as they wish	11
Spend money needed for essentials like rent and mortgage on themselves	10
Make victim use own money to buy abuser things or pay his bills when they don't want to	10
Make victim take out a loan, overdraft or buy on credit when they don't want to	9
Refuse to contribute to household/family/shared expenses	9
Take financial assets	8
Put bills/liabilities in victim's name	7
Make victim work in the family business without pay or legal employment conditions	1
Economic sabotage behaviours	
Damage victim's financial security with poor credit rating, insolvency and/or bankruptcy	13
Intentionally build debt in victim's name or force a bad credit rating; lie about paying bills	10
Damage or destroy victim's property/belongings	7
Deny money needed for the children; refuse to contribute to material needs of children	7
Prevent access to family home	6
Use court processes to economically exhaust a victim, deliberately prolong legal proceedings	4
Prevent a victim having a fair share of financial settlements	3
Refuse to work	3
Be unreliable or refuse to contribute to childcare to prevent or interfere with work	3
Minimise income/quit job to avoid paying child support	3
Prevent, interfere with, sabotage, or demand quitting of work or study	2
Make employment situation untenable, eg harass or humiliate victim at work	2
Refuse to share assets; not list victim on assets	1
Use household work to prevent or limit a victim's ability to do paid work	1
Debt by deception or manipulation	
Steal victim's property/belongings	9
Use victim's bank card/credit card without permission	7
Take victim's income/finances/money without knowledge or consent	7
Take out a loan or buy something on credit in victim's name without consent or knowledge	6
Sell or pawn belongings/property	6
Borrow money without paying it back	4
Create debt through fraud, eg using partner's details, forging signatures	3
Coerce debt through misinformation, eg force to sign documents without knowing content	1
Force or falsify signing of business or financial documents, or not enable comprehension	1
Economic manipulation behaviours	
Manipulate how much child support is owed	6
Control child support payments, eg late payments/refusal to pay	4
Cut victim off from family assets so they can't afford arbitration or to leave relationship	1
Manipulate or restrict access to family financial resources	1

## **Many ways to use money as a tool of coercion and control**

- Eg, forcing someone to work and taking their pay
- Eg, taking debt out in their name, or forcing them to
- Eg, smashing their property
- Eg, withholding child support payments
- Eg, preventing someone from working
- Eg, demanding sex before getting money for food
- Eg, refusing to pay any shared costs
- Eg, using abusive language in bank tranx reference fields
- In the relationship, and after the relationship

## **Lots of harm as a result**

- Eg, can't afford to leave the abusive relationship
- Eg, bad credit score
- Eg, lots of debt, debt you don't know about
- Eg, low financial literacy and/or confidence
- Eg, damaged property, need to replace damaged property
- Eg, damaged work reputation

**Over 12m, our  
team of 2.5ppl**

**400+**

**People supported to deal with FVEH (FY2025)**

**\$690,000**

**Negotiated reduction of debt related to FVEH (FY2025)**

**\$11.80**

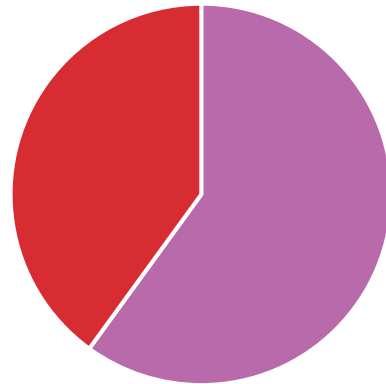
**Value of social impact created for every \$1 spent (CY2024)**

---

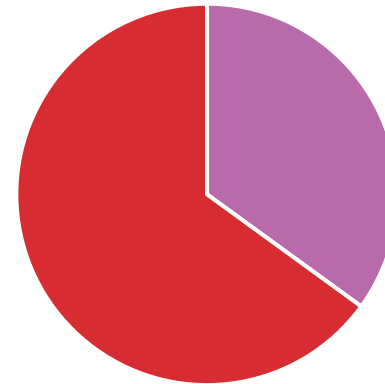
## Women's financial wellbeing

The rate of full-time employment almost halves before and after experiencing economic abuse within intimate partner relationships, going from 60% to 35%.

(Women's Refuge, 2020)



Before economic abuse



After economic abuse

# The evolution and impact of economic abuse in intimate partner relationships

<https://goodshepherd.org.nz/publications/research-family-violence-economic-abuse/>

## The evolution and impact of economic abuse in relationships

In late 2024, Good Shepherd conducted in-depth interviews with 14 former clients of our economic harm support service, as part of a wider research project to shine a light on experiences of economic abuse and its long-term impacts. We're sincerely grateful for their willingness to share personal stories, and applaud their strength.

Women participating in this research have a range of backgrounds, career journeys, parenting arrangements and life experiences. What they have in common are the everyday dynamics and tactics that allow economic abuse to be so insidious.

Our detailed research report will be released in January 2025, where we trace the path of economic abuse based on the lived experiences of research participants.

**Life is good before they meet** — Women were financially independent and self-sufficient prior to their relationships, some with significant assets and savings. None had debt and all felt they had control over finances and life choices.

**The relationship seems fine at first** — Many women said the relationship started 'like most relationships do' and it seemed 'normal'. Others said the relationship seemed 'magical' at first, and believed they had found someone whose values and goals aligned with theirs.

**Things move quickly** — All women described relationships that progressed rapidly, largely at the urging of their partner. Within months — sometimes as quickly as one month — they moved in together, married, and/or became pregnant.

**He swiftly takes control of the finances** — Abusers quickly started to take control of finances, often saying they are 'taking care' of the partner as 'the man of the house'.

**He isolates her** — Abusers often isolated women from friends and family, so they had no external support and became increasingly reliant on their partner. Women moved to other towns or cities, even moving countries at their partner's insistence.

**He controls and restricts access to money** — Economic control behaviours escalated quickly, leaving women with little or no financial independence or autonomy. For example, being forced to pay wages/benefits into their partner's account, not being allowed access to their own bank account, having to ask for money and justify all spending.

**He exploits her financially** — Abusers used women's money as they saw fit. Women were often made to pay for all expenses, while abusers used their own money for what they wanted. Some women were coerced into taking out loans or credit for abusers to use.

**He deceives her** — Women incurred debts through deception and manipulation. Abusers applied for credit cards, took on hire purchase or car loans, or signed up with utilities companies in the woman's name.

**He destroys her things** — Some abusers destroyed women's possessions as a way of controlling them and ensuring their compliance.

**He tries to sabotage her employment** — Abusers often interfered with women's work or their capacity to work. For example, harassing them at work, making them late or refusing to look after children so they had to call in sick.

**He lies to government agencies** — Some abusers lied to government agencies about their partners to gain access to benefits or make them afraid of having her children removed.

**He makes her feel crazy** — Women reported feeling like they were 'going mad'. Abusers would manipulate emotionally and psychologically to trivialise her concerns and deny reality through things like bullying, denying paternity or accusing her of infidelity.

**She tries to leave many times** — Women tried to leave many times, often ending up going back to the relationship for a range of reasons, including pressure from family or church, maintaining a two-parent family and anxiety about surviving alone.

**She leaves and the abuse continues** — Women found the strength and support to leave. Their ex-partners found new ways to exert control and cause harm.

**He uses the house as a weapon** — Many women had to leave the home due to violence, the abuser refusing to leave, or being manipulated into leaving. For those who owned a home together, economic entanglement and abuse continued for months and sometimes years. Abusers refused to resolve joint debts or sell a jointly owned house.

**He uses the legal system as a weapon** — Abusers aimed to 'burn the victims out' by continually using court processes to economically exhaust women.

**He manipulates government agencies** — Abusers often manipulated child custody arrangements, interfered with child support payments and entitlements, and lied about or hid their income and assets to avoid paying child support.

**He keeps or destroys her things** — Women typically left with nothing, escaping to Women's Refuge or emergency housing, or being locked out of their family home. Abusers would then refuse women access to belongings or deliberately destroy, sell or dump them.

**She is left with debt** — Many women ended up solely responsible for debt accumulated through the relationship, whether it was their own or not. Some were jointly liable for a mortgage but were the only ones making payments, even when living elsewhere. Some were left with debts by their ex-partner without their knowledge or consent.

**Debt collectors chase her for money** — Women were pursued by debt collectors and creditors for repayments for debts that were not theirs to begin with, or that they did not even know about. It was common for abusers not to engage with banks and creditors.

**Her credit rating is ruined** — Debts amassed during and after their relationships negatively impacted their credit scores. This affected their ability to secure housing, get essential services, and access mainstream lending services, sometimes for years.

**She experiences housing insecurity** — Many women left their relationship with nowhere to live and often ended up in temporary accommodation. Some were still struggling to find a rental many months later due to their poor credit history. Most have given up on the dream of owning their own home.

**She is unable to work** — Some women are so shattered by their experiences they don't have the capacity or energy to manage working. Others have full-time care of the children and receive no support from their ex-partner, so can't afford childcare while they work. Those who no longer work feel demoralised.

**She struggles to get by each day** — Many women often cannot afford essentials as they are forced to choose between paying off debts or paying for rent and food. Some rely on the generosity of friends and family for food and accommodation, and on food banks and other community support groups like Love Soup, Woven Earth, and Women's Refuge.

**She finds it hard to imagine a financially secure future** — Women's financial resources and assets have been completely depleted because of abuse. They continue to pay off debts for months and years after leaving. They used their KiwiSaver and superannuation, inheritance, and savings, and still, they continue to pay off debt. Poor credit ratings keep them trapped in poverty, unable to access mainstream lending services, a home to rent, and utilities like electricity or gas for the home. Some women find it impossible to imagine a future where they will be financially stable and secure.

There are other long-term impacts too. She finds it hard to trust. She carries feelings of shame, embarrassment and guilt for being affected by economic abuse. Her health suffers. Fear of abuse or violence can be a constant. She loses faith in the systems she thought would protect her.

And yet, hope endures despite the trauma and barriers faced by women participating in this research. Imagining the future was hard, but women hoped for:

- A home, even one to rent where they don't need to sleep on the floor.
- Happy children who are settled and away from an abusive environment.
- Study or a career that sets them up to be independent and stable.
- Financial security, and being free of debt with the ability to afford a few extras like coffee with friends, and eventually some savings for emergencies or unexpected costs.



People’s stories

<https://goodshepherd.org.nz/publications/research-family-violence-economic-abuse/>

<https://goodshepherd.org.nz/about-us/client-stories/>

JULIETTE'S STORY

I'd love to find a house where the children can have their own bedrooms and go to a good school. I'm keen to finish my studies and pursue a career in nursing.

My partner's physical and financial abuse took a real toll on me. My kids and I can't rent a house or buy a car because of the debt he took out in my name.

*This is Juliette's story, edited to keep her safe and help you read. Quotes are Juliette's own words. Names have been changed.*

I was with Steve for ten years, and I left the relationship ten months ago.

Before we got together I was happy and financially independent – feeling proud of what I had achieved in my work and studies after doing some level four certificates to further my career in the disability sector.

**"Nothing is ever perfect, but life was pretty good. I had my own finances. I had been working since I was 15."**

Steve and I started seeing each other and things were going ok. We had been together for just a month when I became pregnant. This felt like it sped things up and we hadn't gotten to know each other very well yet. Our relationship was fine until I was eight months' pregnant and on maternity leave, when he hit me for the first time.

I was the main income earner, and only stopped working to go on a benefit for a short time after having each of my two children. His mental health was not good so he chose not to work and stay at home with the kids instead. He would guilt trip me about having to be a stay-at-home dad, and insisted I buy him gifts and let him spend whatever money he wanted on himself. His physical violence continued through the course of our relationship.

He paid close attention to my earning and spending, and made me ask permission before I bought anything. I was earning a good wage so couldn't understand why there was often less in the bank account than I expected. We relied on food parcels, and used layby and afterpay to buy clothes for the children.

He bought a car on hire purchase without me knowing. He put the car in my name and never made payments on it. He also used my bank card to buy what he wanted without my knowledge.

Money kept leaving the bank account and I wasn't sure where it was going, or why there was nothing to show for it. I discovered that he had a drug addiction. He was spending money on meth instead of food and other things we needed as a family. I started to hide money and tell him I was earning less than I was so we could buy essentials and get through to the next pay day.

**"He would rather use the money to buy drugs than to buy food for the kids. Sometimes I would just give him money because I was so drained, and I couldn't argue with him anymore."**

TE'S STORY

ed and I went to Orange for help. I felt like they were letting me for staying in the ip. Instead of requiring it to get help for h s they suggested I go to a course.

ave him many times. He d he would do better. I would be better for the with both parents, and ve the outside support s love. Earlier this ses ling sessions and a course helped me find th to leave

on and I were homeless so we've been living in a lounge. He crashed the y bought under my name. other one using my uch he isn't paying for. he has taken out in my givon me a bad credit can't rent a place or

**CREDIT RATING**

**"His car has given me bad credit for seven years. His current car is under my name but he's not paying the bills, so it affects my credit rating. It's stressful and depressing but I am trying not to think about it."**

My largest debt is to the Ministry of Social Development because each time I left the relationship I had nothing, so received hardship grants to get furniture for my children. The debt built up to thousands and I am paying it back \$25 a week. I'm still paying off the debts I accumulated through the re ationsh- ip but I feel a bit better about managing them now. I feel ashamed about how long I stayed with Steve, but I'm also proud of how far I have come.

The kids are seven and nine now. I really hope our future will be debt-free and financially stable.

**"[I hope to] have a better career, kids settled at a good school – simple things like that. I'm doing better now. I'm striving for the best."**

**“I got the car out of the settlement. He got a razor blade, and ... scratched all the windows and put dents in the ... door. And he loosened all the radiator hoses in the car. I think he was hoping it would catch fire.”**

Person who experienced economic abuse, Good Shepherd research, October 2024

---

**In NZ, about 1 in 7 women  
experience economic abuse in an  
intimate partner relationship.**

Professor Janet Fanslow, March 2023

---

## **Take inspiration from everywhere**

- Growing awareness of FVEH in NZ
- Lots of great solutions in place and work underway
- Eg, orgs' support of customers, Good Shepherd x Financial Services Federation code of practise
- Mostly in the 'remedy' space, little yet in the 'prevent' space
- More to do, lots of ideas, lots of energy
- Great to hear what's going on in other countries
- Although system environments are different, might not be able to copy, great for inspiration

## Introducing:



**Catherine Fitzpatrick**  
Social entrepreneur  
and author of *Designed  
to Disrupt®*



**Ciara Stirling**  
CEO, Thriving  
Communities Australia

## Some Good Shepherd NZ references

- Research into the long-term impacts of family violence economic abuse  
<https://goodshepherd.org.nz/publications/research-family-violence-economic-abuse/>
  - An issues paper on the economic and financial challenges facing women in New Zealand  
<https://goodshepherd.org.nz/publications/issues-facing-women/>
  - Analysis on the financial barriers preventing women from leaving abusive relationships, with recs for change  
<https://goodshepherd.org.nz/publications/report-financial-barriers-to-exiting-abusive-relationships/>
  - A range of client stories focused on shedding light on the experiences of victim-survivors  
<https://goodshepherd.org.nz/about-us/client-stories/>
-



### **Contact**

Emma Saunders  
emma.saunders@goodshepherd.org.nz  
+64 21 2255 667  
goodshepherd.org.nz



# DESIGNED TO DISRUPT<sup>®</sup>

**Close the loopholes financial abusers exploit.**



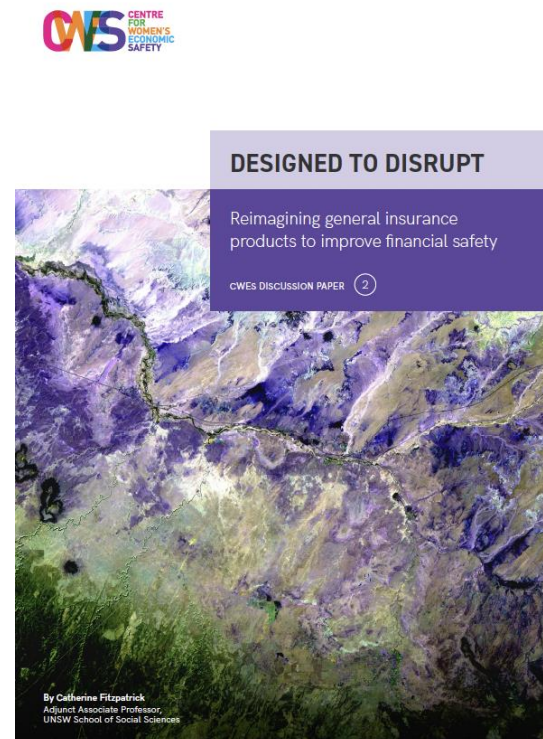
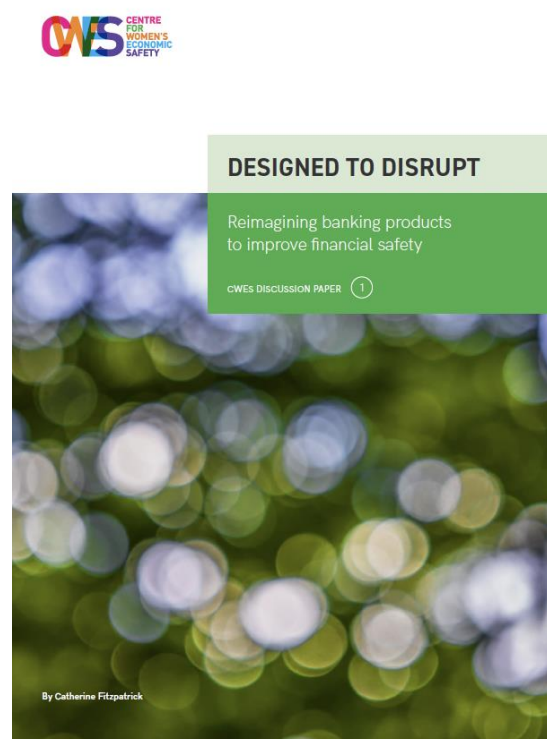
PRESENTED BY

# Catherine Fitzpatrick.

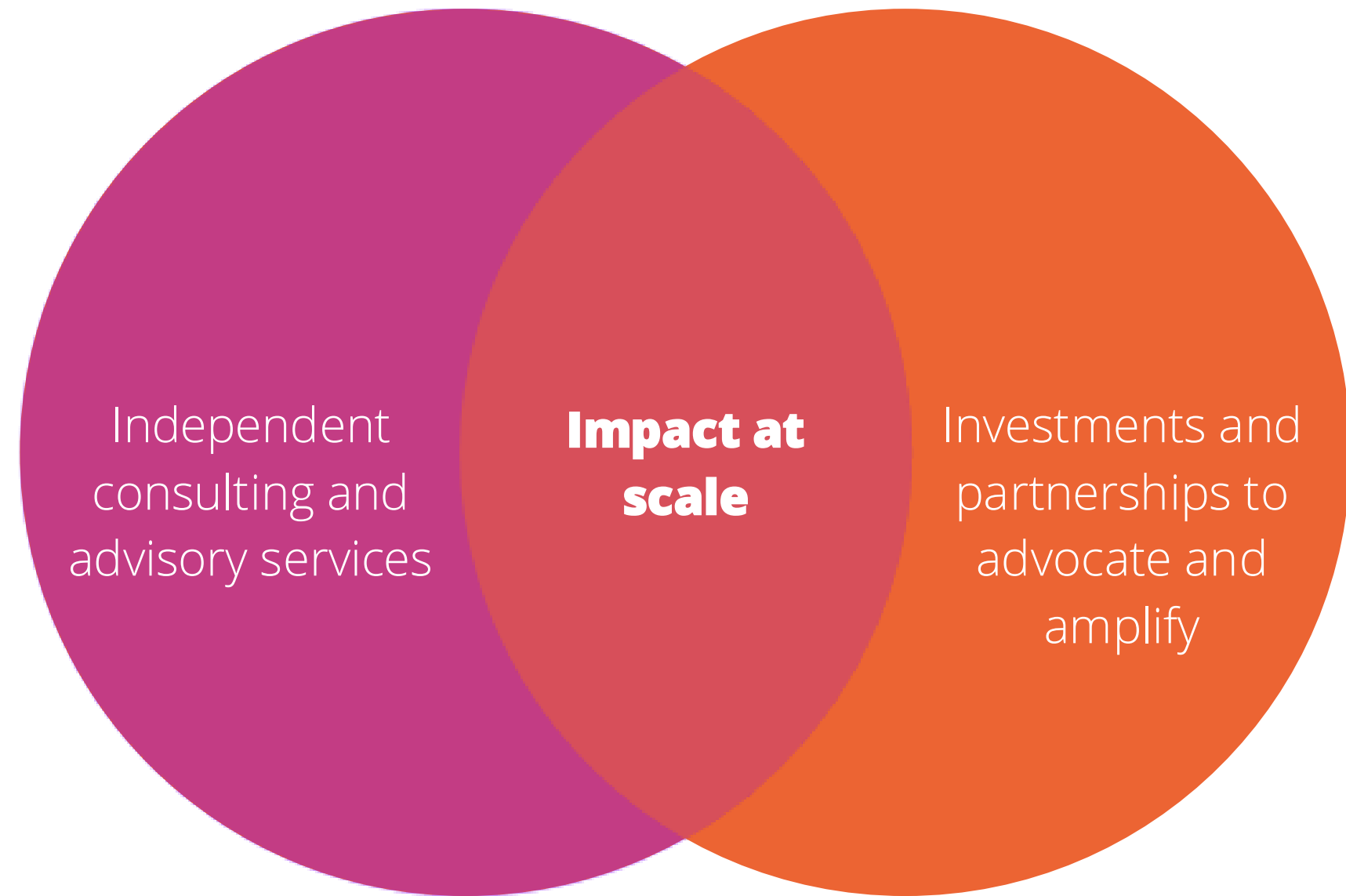
**Social entrepreneur.**

Adjunct Associate Professor, University of NSW School of Social Sciences

Author, Designed to Disrupt®



# CONSULTING WITH PURPOSE.



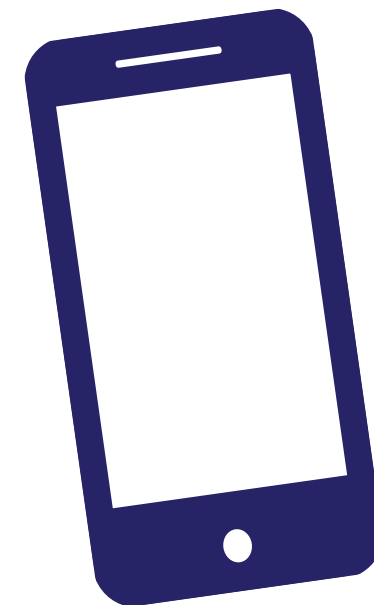
**As a social enterprise, we exist to do good.**

Flequity aims to disrupt financial abuse and gender bias through smarter product and service design.

EVERYDAY PRODUCTS ARE

BEING

**WEAPONISED.**



# WITH DEVASTATING **IMPACT.**



He threatened to burn the house down with us inside it ...

They knew we had separated.

Why did they let him cancel the policy and refund him the money without giving me a call to let me know the house and contents were no longer insured?

**MADDY**

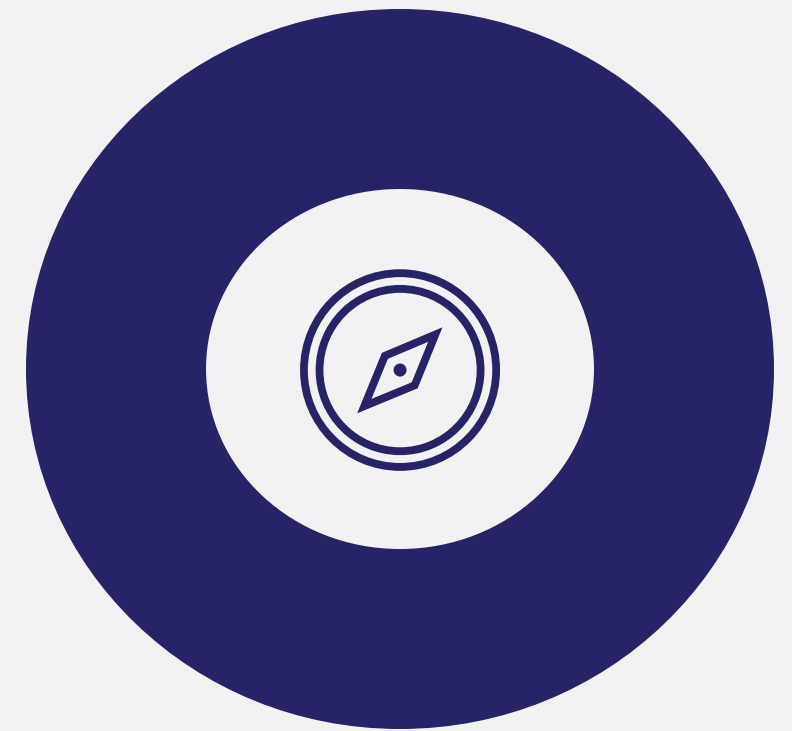
# FINANCIAL SAFETY. BY DESIGN.



Understand  
products as weapons



Design  
for financial safety



Communicate  
acceptable behaviour

# BUSINESSES ARE MOVING.

Pay

JANE CITIZEN

+61 555 555 555

Pay ID

From

John Citizen

BSB 999-999

Account 11 000 000

Amount

\$50.00

Description

Thanks for dinner

280 characters max

Reference (optional)

For business e.g. invoice or order number

I love you

Unblock me

I'm out the front

I want to kill you

Pay

JANE CITIZEN

+61 555 555 555

Pay ID

From

John Citizen

BSB 999-999

Account 11 000 000

Amount

\$0.01

Description

I want to

280 characters max

Warning

Words used in this description are unacceptable. Please use non-offensive language.

OK

Reference (optional)

For business e.g. invoice or order number



# AND MAKING IT CLEAR.



[About](#) [Contact](#) [Find us](#) [Join](#)

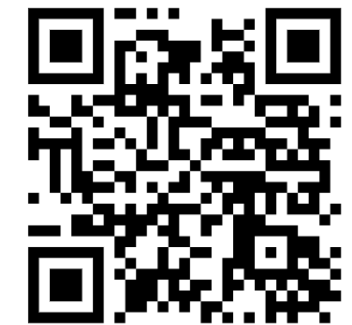


[Log in](#)

[Everyday banking](#) [Home loans](#) [Cards](#) [Personal loans](#) [Insurance](#) [Help centre](#)

## 17. Financial Abuse

- a. Financial abuse is a serious form of domestic and family violence that may occur when an individual/s uses money, banking services or resources to gain power and control of another individual.
- b. You must not use an account or service to engage in financial abuse, any unlawful behaviours or to engage in offensive, defamatory, threatening, harassing or controlling behaviour. We consider these behaviours to be inappropriate and unacceptable.
- c. We may reasonably exercise any rights available to us to suspend, cancel or deny access to your accounts, cards or related services or delay, block or refuse to permit a transaction if we consider it is necessary to protect a member or another person from inappropriate behaviour or financial abuse.
- d. If you are experiencing or are a victim of financial abuse and would like to discuss this with us to understand what options may be available to you, please contact us on 1300 228 228.



respect  
& protect

# **CUSTOMERS** BACK THEM.



**AGREE**  
COMPANIES SHOULD AIM TO  
**PROTECT CUSTOMERS**  
FROM FINANCIAL ABUSE



**3 in 4**  
ARE INTERESTED IN FINANCIAL ABUSE  
**PROTECTIONS**  
FROM COMPANIES THEY DEAL WITH



# DOWNLOAD THE REPORTS.



**[flequity.au/designed-to-disrupt](https://flequity.au/designed-to-disrupt)**