

# SESSION 1: INTRODUCTION

*What are economic control, financial abuse, and financial coercion? Why are they important to understand?*

## OBJECTIVES

- To introduce the purpose of the training and its desired impact
- To discuss definitions of economic control and financial coercion and their consequences for victims and survivors of domestic abuse
- To discuss the prevalence and acknowledgement of economic control and financial abuse. How is it identified? What can be done, if someone is in a financially abusive relationship? How would one start afresh? What are a person's rights?
- To assess gaps in existing knowledge and training

# GROUP CONTRACT

1. Participation is key - please take part in the discussion
2. Chatham House Rules apply - what is shared in the room or zoom stays in the room.
3. We understand you may need to take a call or deal with a situation - if so please turn your camera off and pop yourself on mute
4. Pets are welcome 🐾
5. Please make sure your name is displayed correctly in Zoom
6. If you experience technical issues - please contact [media@tasc.ie](mailto:media@tasc.ie)
7. If you have a question - please click the raise your hand button on zoom



## PURPOSE OF THE TRAINING

- To support frontline staff of Safe Ireland to build skills in financial resilience in order to more effectively help DSGBV victims
- To share the experience of MABS and TASC in building financial resilience with SI staff
- To identify needed support from government, financial services, and employers (HR policies regarding DSGBV)



## TOPICS TO BE COVERED IN GROUP SESSIONS

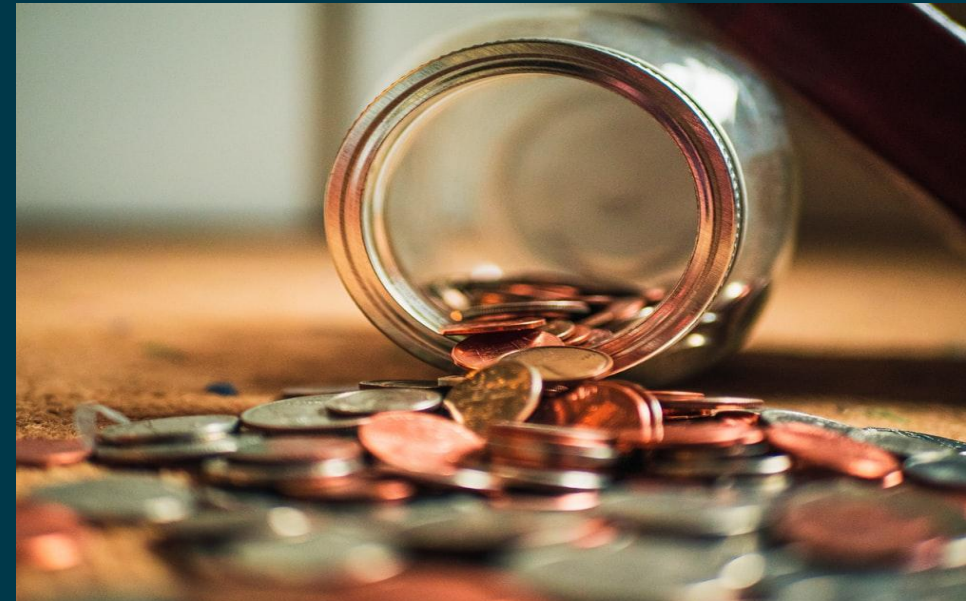
1. Identifying financial abuse and economic control
2. Helping survivors and victims to identify economic control and financial abuse as domestic violence
3. Recognising the financial and psychological impact of abuse
4. Understanding the cost-of-living crisis for victims and survivors (out of the relationships), especially regarding energy bills
5. Managing different kinds of debt
6. Managing a budget
7. Using online financial services, avoiding scams and fraud
8. Seeking financial support services and maximising the potential of income (e.g., pension, other long-term planning)
9. Planning a path to financial autonomy

## HOW IS THIS RELEVANT FOR YOU?

- Take a few minutes to jot down a few points about a case you are dealing with (or have dealt with in the past) that involved financial coercion.
- Note anything that made this case complex and where financial coercion fit into the overall picture of abuse.
- It will be useful to think back to your personal experience when we cover material over the next few weeks.

## ASSESSING KNOWLEDGE OF ECONOMIC CONTROL AND FINANCIAL ABUSE

- Efficacy Quiz



## SURVIVOR EXPENSES

- Separation from partners
- Divorce/legal fees
- Therapy
- Meeting Basic Needs:
  - Rent / Mortgage
  - Groceries
  - School fees and supplies
  - Their own education expenses
  - Transportation
  - Health Care and Medicine
- Presents for birthdays/holidays
- Electricity and Heating
- Unexpected expenses: medical, car breakdown, taking the pet to the vet
- Managing relationships:
  - Buying items to appease/placate their partner
  - Buying items to make their children feel better
- Buying items that make themselves feel 'good'



## EXTERNAL FACTORS THAT AFFECT FINANCES

What are external factors?

- Factors outside our control
  - One-off events: Covid-19, the conflict in Ukraine and energy prices
  - Structural trends
    - Cost of Living
    - Income Levels
    - Housing
    - Available financial products & services
- Which additional external factors can affect economic control and financial abuse?
  - Employment status of perpetrator and victim
  - Gambling, drug addiction, investments
  - Access to welfare payments

## WHY NOW FOR THE TRAINING?

- Launch of Third National Strategy
- Design of Community-facing Centres to support victims and survivors
- Cost of living crisis inhibiting victims from leaving a relationship
- Fragmented services and gaps in support, especially over the long-term, post separation/legal period
- Lack of support reflects wider weaknesses in public services and welfare system

## WHAT KIND OF KNOWLEDGE IS MISSING, OR YOU NEED MORE OF?

### 1. About Economic Control

### 2. Financial Considerations:

- Banking fees
- Energy costs
- Food costs
- Car insurance and other transportation costs
- Interest rates on borrowing
- Interest rates for quick cash lenders

### 3. Financial Products

- Loans
- Accounts

## WHAT KIND OF IMPACT ON SURVIVORS SHOULD WE BE STRIVING FOR?

- Greater confidence in managing finances
- Greater confidence in speaking with energy companies, banks, etc...
- Greater capacity to make decisions about financial planning
- Clear trajectory toward financial autonomy
- More freedom to make decisions about jobs, education, and housing
- More recognition in general that economic control is abuse

## NEXT SESSION

- How to identify financial control as abuse with victims and survivors
- Understand how to assess lack of knowledge/skills versus lack of confidence
- Discuss how to determine the extent of abuse (e.g., incurring debt)
- Discuss how to separate financially from the ex-partner/current partner (issues due to joint accounts, no access to benefits etc.)
- Identifying support services

**THANK YOU**