# Discussion paper: Impact of Domestic and family violence on Mortgages and Loans

***The South Australian Government is seeking your expertise to identify potential solutions and innovative ways to support women who are facing financial stress due to the impact of domestic and family violence.***

***This discussion paper is for participants of the SA Government's Roundtable focused on how we can together address the financial burden on women impacted by domestic and family violence including the burden of unpaid mortgages and loans. The roundtable will be attended by representatives from financial institutions, the specialist domestic and family violence sector, and people with lived experience of violence.***

***The following questions are included in this discussion paper for you to consider in your thinking and views on this topic.***

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- What are the benefits of having a consistent process in response to domestic and family violence across all financial institutions?
- What are the levers and mechanisms that can be drawn upon to achieve greater consistency in this response, while still allowing for some flexibility?

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- How can staff working in financial institutions be assisted to address suspected domestic and family violence?
- How can victim-survivors be supported to minimise their need to engage with their perpetrator to make financial decisions (e.g. both parties being required to sign for changes to loans)?
- How can victim-survivors be better supported in circumstances where their perpetrator is blocking their attempts to execute financial decisions (e.g. refusing to sign documents to separate their finances)?

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- How can victim-survivors be better supported to repair their credit rating and remove adverse credit information from their credit history?

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- What are other ways to improve how people with mortgages and loans who are experiencing domestic and family violence are supported?

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# Introduction

The South Australian Government is committed to working with financial institutions, the specialist domestic and family sector, victim-survivors and other stakeholders to explore options to ensure women experiencing domestic and family violence do not bear the brunt of unpaid mortgages and loans. This paper provides a brief overview of key issues, existing initiatives, and potential responses.

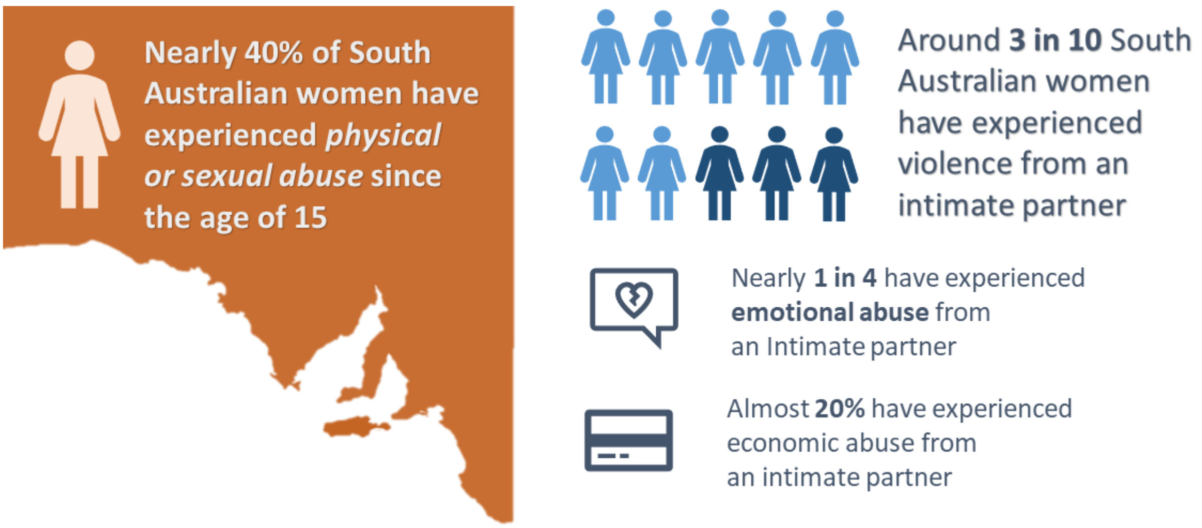
A number of case studies are provided to illustrate the unique circumstances of bank customers experiencing domestic and family violence. All people and events referred to in these case studies are fictional and should not be attributed to real people.

# What is domestic and family violence?

Domestic and family violence refers to acts of violence or abuse perpetrated by a person in a past or present intimate or family relationship. It includes physical and non-physical acts of violence, which are used to deny a person autonomy, cause harm, or make the other person feel fear, guilt, pain and/or shame.

Importantly, a person does not have to be **physically harmed** to be experiencing domestic and family violence. Domestic and family violence often involves the use of **coercive control**, a pattern of behaviour used to undermine a person's sense of self, take away their independence and restrict their ability to live their life in the way they choose. South Australia is currently in the process of introducing legislation to criminalise coercive control.

## Prevalence of domestic and family violence in South Australia



### Types of Abuse

Types of abuse that can be experienced as part of domestic and family violence include:

**Physical abuse:** Physically hurting another person or limiting another person's control over body – including by being able to take care of it.

**Economic abuse:** Any behaviours that damage a person's economic resources and stop them from being economically independent, such as stopping them from working.

**Psychological, verbal or emotional abuse:** Saying or doing things that makes another person feel hurt, upset or bad about themselves.

**Social abuse:** Any behaviours used to isolate someone from their friends, family or community, including by damaging their reputation.

**Sexual abuse:** Forcing, pressuring, tricking or coercing someone into engaging in sexual activities.

**Spiritual or religious abuse:** Using spiritual or religious beliefs to control another person, or preventing them from engaging in spiritual or religious practices that are important to them.

**Financial abuse:** Using money or finances to control, hurt or scare another person, including by controlling how a person uses their money, refusing to pay shared bills and running up debts in their name.

**Technology facilitated abuse:** Any behaviours that involve the use technology to coerce, stalk or harass another person.

## How does domestic and family violence impact on a person's ability to pay their mortgage and/or loans?

Overall, domestic and family violence is the leading reason why women and children leave their homes in Australia. Due to the significant risk a perpetrator may pose to a person's ongoing safety and wellbeing, staying at home – even with the perpetrator removed – is often not an option.

Across 2019-2020, an estimated **41%** of all people accessing **homelessness services** in Australia were people who have experienced **domestic and family violence**.

Experiencing domestic and family violence is deeply distressing and can impact a person's ability to manage their own finances. Pressures such as potential time away from work, additional childcare duties, and need for health and justice related appointments can make it difficult to manage finances. This includes circumstances where a victim-survivor needs to maintain contact with their perpetrator in relation to mortgage repayments, joint accounts and assets, or other shared financial responsibilities.

When combined with the expenses involved in leaving a violent relationship or living with the impacts of financial and economic abuse, people experiencing violence can find it extraordinarily difficult to reach out for help, maintain connection with their workplace and/or continue on their journey towards financial recovery.

## Financial and economic abuse create long-term challenges for a victim-survivor's financial wellbeing

While the term financial abuse is used to refer to actions that specifically impact a person's finances, such as controlling how they spend their money or putting them into debt, economic abuse refers to all forms of behaviour aimed at reducing a person's independence by reducing their access to economic resources. These resources include their employability, access to transport and technology, and daily essentials such as property, food and clothing.

Both forms of abuse create economic instability and can make one partner dependent on the other, making it financially difficult for people experiencing violence to live without their abuser.[1] The following table includes examples of these types of abuse.[2] [3]

| Financial control | Financial exploitation | Financial sabotage |
|---|---|---|
| • Withholding access to bank accounts<br>• Withholding money<br>• Taking income/financial resources<br>• Giving an allowance<br>• Monitoring partner's purchases and spending<br>• Keeping financial situation a secret<br>• Refusing to pay child support payments | • Coerced debt through fraud, force and/or misinformation<br>• Putting bills in partner's name<br>• Making partner liable for joint debt<br>• Refusal to contribute<br>• Appropriating partner's income or finances<br>• Dowry abuse | • Preventing partner from getting or keeping a job<br>• Harassing partner when they are at work or school<br>• Damaging partner's financial security due to poor credit rating, insolvency and/or bankruptcy<br>• Refusing to contribute to household expenses<br>• Refusing to work |

Financial abuse and economic abuse are experienced by people from all socioeconomic backgrounds, all cultural backgrounds and across all sexual orientations and gender expressions.

In the 2021 Personal Safety Survey, **1 in 6 women** were found to have experienced **economic abuse** by a partner.

Economic and/or financial abuse can impact a person's ability to pay their mortgages and loans, affecting their finances and their overall financial wellbeing. As a result of this abuse, victim-survivors of violence may have minimal or no savings, no income, poor credit ratings, and/or high levels of debt. The perpetrator's behaviour may also have caused a loss of

[1] Surviving Economic Abuse (2021), 'Know Economic Abuse: Helping mortgage brokers support clients experiencing economic abuse', https://survivingeconomicabuse.org/wp-content/uploads/2021/07/Helping-mortgage-brokers-support-clients-experiencing-economic-abuse.pdf, accessed 5 June 2023.

[2] KPMG, Department of the Prime Minister and Cabinet, (2020), 'Literature and Desktop Review: Preventing the financial abuse of women', Preventing the Financial Abuse Literature Review (apo.org.au). p. 8.

[3] University of New South Wales on behalf of Commonwealth Bank Australia (2020), 'Understanding Economic and Financial Abuse in Intimate Partner Relationships', Gendered Violence Research Network, UNSW-report1-Financial-Abuse-and-IPV-newsroom.pdf (commbank.com.au), p. 18.

confidence in managing their own money and created significant anxiety around activities such as paying bills.

According to Dr Anne Summer's 2022 research report The Choice: Violence or Poverty – A Report into Domestic Violence and its Consequences in Australia Today, 50% of single mothers who reported experiencing physical or sexual violence by a previous partner in the 2016 Personal Safety Survey did not earn enough to support their families and were reliant on government income support payments. The case study below provides an example of how this can occur.

### Case study: economic abuse and its impact on financial health

Jamila is a 50-year-old woman recently separated from long-term partner, Brent. They have a ten-year old son named Darren. Jamila was a lawyer but stopped working when Darren was born.

Jamila was meant to restart work once Darren started school. However, Brent did not want her to return to work. Brent also rarely let Jamila leave the house unless it was to do errands and would not let her have her own car.

Brent is temporarily removed from the family home due to his escalating use of violence. Jamila and Brent purchased the home together earlier in their relationship.

While Jamila would prefer to stay in the home, if possible, it does not feel like something she is able to do. Because Jamila hasn't worked for the last ten years, she has not made any payments towards the house in that time.

Eventually, Brent and Jamila go to court to settle their shared assets. The judge decides that the house must be sold, and the proceedings of the sale split evenly. Brent contests this and says that because Jamila has not contributed to mortgage payments for the last ten years, he is owed a greater amount from the sale. Jamila's lawyer tries to argue for her to receive equal payment as she took time off work to raise their child, but they are ultimately not successful.

The house is sold. Jamila receives much less money than Brent. She shares custody with Brent, but Darren is within her care most of the time.

Jamila looks at buying a new place to live but does not have enough money for a deposit. She is also restricted in her ability to apply for a mortgage or loan, as she has no regular income apart from Centrelink payments and is struggling to find new work due to the gap in her employment history.

Jamila and Darren end up in a rental property, where the rent is over 40% of Jamila's current income. She is still unable to secure work as whenever she applies for a new job, Brent contacts her prospective employer and tells them she is mentally unfit to work.

Jamila has no choice but to use the money she received from the sale of her house to cover everyday expenses for herself and Darren. This includes groceries, Darren's school uniform and utilities. Jamila knows that if she cannot find a job quickly, this money will run out and she will be left with nothing.

## Separating from an abusive partner is expensive

Another way that domestic and family violence can impact a person's ability to pay their mortgages and loans is through the cost of separating from a violent partner. This can include one-off expenses, such as paying for a removalist van, paying for a new bond, repairing damage to a property or buying new furniture. It can also include managing ongoing expenses, such as legal fees or paying off existing debts.

These costs occur while a person is adjusting to living on a single income and, often, not receiving any financial support from their ex-partner.

People who leave violent relationships often do so with limited financial and economic resources. In the 2016 Public Safety Survey, 75% of the women who moved out of home after the relationship with their most recently violent previous partner ended left behind property or assets (an example is provided in the following case study).[4] In the proportion of women who wanted to leave but could not, over 25% reported that lack of money and financial support was the main reason they were unable to separate from their violent partner.[5]

### Case study: the cost of leaving a violent relationship

Connie has just left her partner, Ethan, due to the substantial risk he posed to herself and her children. Connie has four children from a previous relationship and had been with Ethan for five years. When they got married, Connie and Ethan purchased a new home together.

Even though Connie is no longer living in her home, she is still making mortgage payments. Ethan is deliberately taking actions to delay the settlement proceedings, resulting in Connie spending a lot of money on legal counsel.

Ethan decides to stop paying his portion of the mortgage, resulting in the risk of the home being lost. Connie is forced to cover his payments. She is also juggling the costs of moving house, childcare, and reduced income due to unpaid time off work to attend appointments.

Connie enters financial stress. She is no longer able to make the mortgage repayments alongside these other costs and applies for a loan to tide her over until the house is sold. The sale of the house is delayed by another six months, and Connie finds herself accruing significant debt. Once the money from the loan is gone, Connie will no longer be able to afford her mortgage or the loan repayments.

## Victim-survivors often have debts – including debts they are not responsible for creating

Many people are left in debt or fall behind on mortgage and loan repayments because of domestic and family violence, which can limit their financial resources and make ongoing expenses more difficult to manage. Victim-survivors may go into debt due to the specific impacts of violence on their financial position (for example, not being allowed to have their own savings account or earn their own money).

They may also be in debt due to actions taken by the perpetrator, such as accruing debts in their name or refusing to contribute to expenses they are jointly responsible for.

Once a person is in debt due to domestic and family violence, they will often end up with more debt. For instance, they may need to take out additional loans, obtain credit cards, or borrow money from friends and family for living expenses, to maintain mortgage or loan payments, or to pay the legal fees required to finalise their separation and manage the

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[4] Summers, A. (2022), 'The choice - violence or poverty: domestic violence and its consequences in Australia today', University of Technology Sydney, [The choice - violence or poverty: domestic violence and its consequences in Australia today (apo.org.au)](), p. 11.
[5] Ibid. p. 10.

division of their finances and/or shared assets.[6] An example of this is provided in the following case study:

### Case study: debt and domestic and family violence

Sylvia separated from her husband of 20 years, Samuel, with a total of $40,000 worth of debt. Samuel and Sylvia were joint business owners, and part of this debt is due to the liquidation of their shared business.

Unknown to Sylvia, Samuel opened several credit cards in her name and has not been making repayments for his purchases. He has also missed several payments on their joint electricity, water and gas accounts.

Sylvia is struggling to pay off these debts on a single income and manage her expenses. Her credit score is severely affected. She has been borrowing money from friends to make any outstanding payments, and now owes them a combined $10,000.

Additionally, perpetrators of violence can use mortgage debt to control or abuse their partner or ex-partner, even if they do not have a joint mortgage. For example, they may fraudulently apply for a mortgage in their partner's name, force their partner to apply for a mortgage under duress, or fraudulently apply to be added to their partner's mortgage or property deeds.

[6] Surviving Economic Abuse (2021), Op. cit. p. 5.

# What supports are currently available to people whose mortgages and loans are impacted by domestic and family violence in South Australia?

| Banks | Lenders | Australian Financial Complaints Authority | Financial Counselling | Federal Courts |
|---|---|---|---|---|
| Across Australia, banks are taking steps to ensure that victim-survivors are provided with tailored support that recognises their specific needs.<br><br>The Australian Banking Association (ABA) Banking Code of Practice (the Code) sets out the standards of practice and service in the Australian banking industry. There are currently eighteen banks subscribed to the Code, including the 'big four banks' - ANZ, Commonwealth Bank, NAB and Westpac.<br><br>Similarly, mutual banks and credit unions are governed by a code called The Customer Owned Banking Code of Practice. Over 50 entities are subscribed, including Bank Australia, Credit Union SA, and Police Credit Union.<br><br>In addition to the Code, the ABA has issued an Industry Guideline on preventing and responding to domestic and family violence. The Industry Guideline outlines that all banks should be aware of the potential signs of domestic and family violence.<br><br>Some financial institutions, including the big four banks, offer financial assistance to domestic violence victims.<br><br>The big four banks have also recently introduced Terms and Conditions relating to addressing financial abuse. | Victim-survivors may be coerced into entering loans that are not to their benefit. The National Consumer Credit Protection Act 2009 protects against this by requiring lenders to ensure loans are 'not unsuitable' for borrowers.<br><br>The Code also provides protections by requiring co-borrowers of loans to receive a 'substantial benefit' from the loan.<br><br>Joint loans that are for the benefit of only one party do not provide a 'substantial benefit'. For example, a loan to purchase a car that will not be registered the in the customer's name.<br><br>If a loan or mortgage is created but does not meet the Responsible Lending Obligations, a victim-survivor can have the credit removed from their credit history. | If a victim-survivor is unhappy with the service they have received from a financial institution, they can approach the Australian Financial Complaints Authority (AFCA).<br><br>AFCA is Australia's financial ombudsman and provides consumers with free and independent dispute resolution for financial complaints. AFCA has the power to make binding determinations on complaints.<br><br>In 2021-22, AFCA resolved over 500 complaints from people with lived experience of domestic and family violence and financial abuse. | Financial counsellors provide free, independent and confidential services through community organisations and community legal centres.<br><br>Victim-survivors can also contact the National Debt Helpline for access to financial counselling services.<br><br>Operating through not-for-profit social service settings, financial counsellors are well placed to refer clients to support services such as those for domestic and family violence.<br><br>There are also organisations that provide specialist financial counselling service for women affected by domestic and family violence related debt and financial hardship. | In some circumstances, people experiencing domestic and family violence who have shared mortgages and loans with a perpetrator of violence can file an application with the Federal Circuit Court and Family Court of Australia seeking Orders for financial support.<br><br>This includes spousal maintenance or an interim release of funds. The Court can also issue orders relating to the division of property and debts.<br><br>Applying for assistance through the Court is costly and can take a long period of time to resolve.<br><br>Additionally, the Federal and Family Court exclusively provides assistance to people who are/were married or in a de facto relationship with the person using violence.<br><br>The Federal and Family Court typically requires applicants to go through dispute resolution prior to applying for an Order. Exemptions to dispute resolution may be granted where domestic and family violence is involved. |

# What are the key challenges impacting how people with mortgages and loans are supported when experiencing violence?

## Banks and other financial institution are providing different responses to domestic and family violence

While all banks can offer alternative payment options for people experiencing financial hardship due to domestic and family violence, the level of understanding of this issue and the accessibility of this assistance is highly variable. This can create confusion and other challenges for people seeking support, especially if they are engaged with multiple banks and/or lenders.

For example, some banks have specialist teams trained in responding to domestic and family violence that provide an entry point to other supports. Other banks may require victim-survivors to make their first point of contact through existing helplines, such as those available for financial hardship.

Ideally, people experiencing domestic and family violence should be able to access information and support that:

- is specific to their needs;
- is created and delivered by people who are sensitive to this issue, and understand their additional needs around privacy and security; and
- is provided in a way that minimises how many times they must share their experiences of violence to limit re-traumatisation.

**Questions**

- What are the benefits of having a consistent process in response to domestic and family violence across all financial institutions?
- What are the levers and mechanisms that can be drawn upon to achieve greater consistency in this response, while still allowing for some flexibility?

## Banks and other financial institutions can find it challenging to identify and respond to people experiencing domestic and family violence, including financial abuse

It can be challenging to identify people experiencing domestic and family violence as some forms of abuse are more difficult to identify than others. Difficulties in identifying when customers are experiencing domestic and family violence can result in them missing out on the support services they need and are entitled to.

It can be difficult to identify domestic and family violence for a number of reasons. Many forms of abuse are not physical and are also hidden from view. In particular, financial or economic abuse can look similar to ‘normal’ ways that money and assets are managed within non-abusive relationships. For instance, couples will often share accounts and have one person manage their shared finances.

Despite training and policies being implemented by financial institutions, service providers continue to report not knowing what to do or where to go if they suspect a customer is experiencing financial abuse or domestic and family violence.[7]

**Questions**

- How can we better support staff working in financial institutions to address suspected domestic and family violence?

## Perpetrators often have authority to make decisions over accounts joint with their victims

Authority to make decisions regarding a joint account is varied. In some circumstances the account may be 'one to sign', meaning either account holder can access money in the account without the other person's formal consent. When an account is 'both to sign', all account holders must consent before money can be accessed in the account.

This can cause confusion and allow perpetrators to maintain control of their victim and continue to inflict harm. For example, where the account is 'one to sign', perpetrators may withdraw or redraw money from a joint mortgage without the consent or knowledge of their partner.

In circumstances where both parties are required to make a decision ('both to sign'), a perpetrator may refuse to sign, preventing the victim-survivor from separating their finances from their abuser or amending their loan to obtain better interest rates or more affordable repayments.

A victim-survivor can speak to their bank to change the term of their joint loan so that both signatories (themselves and their perpetrator) are needed to withdraw money.[8] However, this may not be an option for some people experiencing domestic and family violence due to the level of control they are subjected to by the perpetrator, including being monitored or threatened by further violence.

In circumstances where both signatories are required to make decisions regarding joint loans or mortgages, perpetrators can use their position as a joint signatory to continue their abuse. If both parties are required and one refuses to cooperate, lenders have no means of supporting the victim-survivor with separating their finances or amending their loan.

**Questions**

- How can we better support victim-survivors to minimise their need to engage with their abuser to make financial decisions (e.g. both parties being required to sign for changes to loans)?
- How can victim-survivors be better supported in circumstances where their perpetrator is blocking their attempts to execute financial decisions (e.g. refusing to sign documents to separate their finances)?

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[7] University of New South Wales on behalf of Commonwealth Bank Australia (2020), 'Understanding Economic and Financial Abuse in Intimate Partner Relationships', Gendered Violence Research Network, UNSW-report1-Financial-Abuse-and-IPV-newsroom.pdf (commbank.com.au), p. 41.

[8] ANZ (2017), 'Feeling financially vulnerable? We are here to help', financial-vulnerability (anz.com.au), p.5.

### People experiencing domestic and family violence often have poor credit scores due to their experiences of abuse

Victim-survivors may have poor credit scores due to financial or economic abuse or financial decisions made to support their safety. This can prevent them from being eligible for loans and reduce their financial independence. In some cases, it may mean they are unable to leave their relationship.

Poor credit can have a lasting impact on a person's financial security. It can impact a person's ability to secure another mortgage or apply for loans in the future. It also can result in higher interest mortgage and loans.

In some circumstances, a victim-survivor can have adverse credit information removed from their credit history.[9]

The process of repairing poor credit scores can be long and difficult. Additionally, financial institutions do not have a uniform approach to credit repair, making the process complex.

**Question**

How can victim-survivors be better supported to repair their credit rating and remove adverse credit information from their credit history?

## What are potential solutions to these issues and how can existing solutions be strengthened?

### Increased connection between the banking industry and the specialist domestic and family violence sector

Supporting banking customers experiencing domestic and family violence requires a coordinated and holistic response. This could be actualised by the banking industry and the specialist domestic and family violence sector sharing ideas and working together for better solutions to these issues.

Banks and the specialist domestic and family violence sector could collaborate in a number of ways, including through:

- Specialist domestic and family violence organisations providing banks with information and resources that can be accessed by bank customers (for example, information cards for local domestic and family violence services).
- Strengthening partnerships between regional branches of banks and local domestic and family violence services, including by establishing or improving referral pathways to services.
- Exploring financial literacy and empowerment courses co-designed by the banking and domestic and family violence sectors.

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[9] Australian Financial Complaints Authority (2022), 'The AFCA Approach to joint accounts and family violence', The AFCA Approach to joint accounts and family violence (4).pdf, accessed 7 November 2023.

## Resources that provide guidance on supporting customers experiencing domestic and family violence

The banking industry, specialist domestic and family violence services, and people experiencing violence would benefit from standardised, statewide resources such as factsheets and toolkits that:

- highlight key issues for banking customers experiencing violence;
- clarify legal requirements, processes and responsibilities; and
- provide practical guidance on how to support a customer with a mortgage or loan that is experiencing violence.

Materials that are standardised across the state, rather than being specific to a national bank, would help eliminate confusion for victim-survivors about the processes they need to undertake to receive help. A uniform approach to how victim-survivors interact with banks and the assistance they could receive would also help streamline their interactions with financial institutions.

## Review of joint account authority procedures where domestic and family violence is involved

A review of bank procedures could help identify areas for improvement for the way in which banks assist victim-survivors with their joint accounts.

When banks identify that a person is experiencing violence, banks would ideally inform the person of their options regarding joint accounts and what can be done to protect the person from further financial abuse. This may include changing the account authority to require both parties to sign for withdrawals/redraws from the loan or mortgage account.

Perpetrators of violence may refuse to agree to loan modification agreements. A review of joint account authority procedures where domestic and family violence is involved may identify ways to support victim-survivors in these situations. For example, in the United States, mortgages insured by the Federal Housing Authority allow loan modification agreements without the signature of both parties in the case of domestic and family violence.

Mortgage services have the power to excuse the abuser's participation in the modification agreement. The victim-survivor is not required to submit the personal and financial details of the perpetrator and does not need to obtain their signature.[10] A similar approach could be considered for other loan types. Future loan reforms could be informed by this process.

## Uniform approach to credit repair across financial institutions.

Advocates and lawyers in the domestic and family violence sector have called for 'unified process for credit repair' within financial institutions to make this process easier to navigate.[11]

In the United Kingdom, Refuge and The Co-operative Bank published the '*Know Economic Abuse'* report in 2020. Research conducted as part of the report found that almost a quarter

[10] National Consumer Law Center (2022), 'Advising clients when an abusive partner coerces debt', Advising Clients When an Abusive Partner Coerces Debt | NCLC Digital Library, accessed 9 June 2023.
[11] 'Understanding Economic and Financial Abuse in Intimate Partner Relationships' (2020). Op. cit. p. 42.

of survey respondents who had experienced economic abuse had been unable to purchase a home as a consequence of their damaged credit rating.

A key recommendation of the report was:

> *'Credit reference agencies to take a greater role, protecting survivors of economic abuse through the creation of a preferential 'credit rating repair' system. This would then be implemented by both banks and credit reference agencies.'*

### Improved training for banks on identifying and responding to domestic and family violence

Tailored education and training for those in the banking sector could help build confidence in their ability to recognise and respond to domestic and family violence, including by teaching them how to:

- identify warning signs of domestic and family violence;
- have conversations with customers they suspect are experiencing violence in a safe and secure way where appropriate;
- respond adequately to disclosures of violence; and
- refer customers experiencing violence to resources and support services.

A review of the training already being undertaken could be conducted to determine the areas that require improvement. This may include targeted training for frontline workers around how to have conversations with people suspected to be experiencing domestic and family violence. Reforms to training could be informed by the specialist domestic and family violence sector, as well as people with lived experience of violence.

**Questions**

- What are other ways to improve how people with mortgages and loans who are experiencing domestic and family violence are supported?

## Your contribution

To end the financial burden of mortgages and loans on people experiencing domestic and family violence, it is essential to build partnerships between the banking industry, people with lived experience of violence, and stakeholders in financial support and the specialist domestic and family violence sector.

This process must involve producing a common understanding of the issues faced for people with mortgage and loans and experiencing domestic and family violence.

Financial stability is a critical part of supporting the safety and wellbeing of people impacted by violence, and we must make sure people with mortgages and loans are provided solutions that are equitable, appropriate and effective.

Your input into this process is highly valued and greatly appreciated.