

FINANCIAL INTIMATE PARTNER ABUSE



Withholding information

Keeping bank account information secret



Withholding money/allowance

Minimizing access to funds, requiring permission to use them



Forced unemployment

Making victims feel guilty for working or making them quit



Economic Abuse in Israel
- No Law? No Remedies?

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Economic Abuse Dalit Yassour-Borochowitz

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Until recently, economic abuse was not a recognized phenomenon in the legal and welfare systems in Israel. Over the years economic abuse, if identified as such, It has been included in the section "Psychological abuse", but in fact, has not received recognition and significant attention separately from other forms of Intimate Partner violence (IPV).



Economic Abuse

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Where can a victim of economic abuse turn to in Israel?



Economic abuse survivors in Israel (i.e women whose partners blocked their access to their economic resources) turn **for help** to three state welfare organizations in Israel:

- The National Insurance Institute
- Welfare services, including their “Violence prevention centers”.(Centers for “family well being”
- During divorce processes they turn to the family courts’ assistance units.



I want to review the responses to economic abuse that are practiced in Israel.

Bear in mind that there is no law to define what is considered “economic abuse” and therefore there are no formal regulations.

Further, no diagnostic instrument/questionnaire for identifying economic abuse is formally taught or used.

In its absence, and with recent rise of the ‘symmetrical’ understanding of domestic violence, social workers often frame economic abuse applicants as partly responsible for their situation, and consequently suspect their reports.

Housing was recognized in the literature as a crucial form of assistance in cases of economic abuse.

In Israel Public housing is very scarce and there are very long waiting lists (sometimes for years!)

under certain circumstances, survivors of spousal violence **who leave a shelter** are entitled to rental assistance through the National Insurance Institute. However, in view of rental prices in most cities, this assistance

is a drop in
the deep sea ...



Ulbrick & Bond recently reported the crucial weight of the activities of **banks and financial organizations** (including debt collecting organizations) in helping survivors of economic abuse to improve their lives.

However, they pointed at a low level of commitment to violence-aware actions, as well as a low willingness to solve problems in the absence of legal representation or other advocacy.

In Israel:

There has been progress in the field of bank assistance in recovering victims of economic abuse. The Supervisor of the Banks (Hedva Bar) recruited the Association of Banks and Credit Companies together with “Yadid”, “Women's Spirit”, and the organizations that operate the shelters were recruited, and together they formulated and published through the Bank of Israel (2018) a "Banking Availability Charter."

This is a voluntary banking charter that was formulated and promoted by the Banking Supervision Department and the Association of Banks, together with the Ministry of Social Affairs and Social Services, **with the intention of creating a response for women survivors of violence and economic abuse.**

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However, since the initiative focused on a procedure to help **mainly women who leave the shelters**, the awareness of the opportunities inherent in it is stronger among social workers who are in regular contact with shelters.

In the interviews we conducted in our research, it emerged that familiarity with the project in the centers for the prevention of domestic violence is scattered: Some of the managers knew about it well and had experienced working with the contact person from the bank, but others did not even hear about it, or knew about it vaguely but did not know who the contact person in the relevant bank is.

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Advocate Tamar Shmueli has informed me that in the past year or two, there has been a change due to the intervention of “Women’s spirit” : The Bank of Israel and the Association of Banks have agreed to expand the application of the “banks’ charter”, so that today women who are accompanied by centers for the prevention of domestic violence can also use it – regardless of whether they were in shelters.



Further responses In Israel:

\$ A social worker's formal recognition of a **victim of economic abuse as a victim of domestic violence** enables the National Insurance Institute to see her as eligible for **income support** and to **separate her bank account** from her spouse's bank account in a way that will make it difficult for him to use her money as his own.

\$ Social workers in the social services in the local authorities treat victims of economic abuse by **trying to make accessible to them a basket of services that is compatible with that received by mothers in poverty.**

\$ In centers for the prevention of domestic violence, social workers try to **conduct therapeutic empowerment** with victims and to **connect them with civil society organizations** that make other types of services accessible (such as court representations, advocacy etc.)

However,

in our study we found that the fact that there is **still no specific legislation** in Israel that is intended to the prevention of economic abuse makes it difficult for the various service providers to assist women who are victims of economic abuse "only."

We also found that in Israel 2021 there is still **a lack of understanding and awareness** of economic abuse by the public and even by social service providers.

To improve the current situation there is an urgent need for :

- * More **knowledge** by service providers of Economic Abuse,
- * A proper **legislation + regulation** and supporting **budgets,**
- * Many more **suitable, cheap, public housing.**

The most significant solution to economic abuse is for society to be more egalitarian.



Meanwhile - it is impossible to wait for this to happen!!

**Thank you for
listening!**

