



Supporting victim survivors of domestic, economic and financial abuse

Background

In the UK, 1 in 4 women and 1 in 6 men will experience domestic abuse in their lifetime with 8.7 million adults in the UK saying they have experienced some form of economic abuse. As a bank with 26m customers and around 65,000 colleagues we are committed to supporting our customers and colleagues who find themselves in this situation.

As we developed our strategy to support victim survivors we recognised that we would need guidance and support from experts such as the charities Surviving Economic Abuse, Tender, Safelives and our independent Foundations. The insight and expertise from these charities helps us understand the challenges that many victim survivors face and how we can continually improve the range of solutions we have in place to help them.

Domestic and financial abuse are complex and ever evolving issues which are influenced by many social and economic factors. Given this, it is important to think outside of the usual processes and procedures in order to support victims.

To support our customers appropriately, we first had to ensure our colleagues were trained and supported too. Raising awareness, understanding and providing help internally, alongside the development of support for customers, was imperative to us being able to deliver help to those who need it. Through work with subject matter experts in the topic, such as Surviving Economic Abuse, we explored the most effective ways in which we could help our entire customer base experiencing or surviving domestic and financial abuse.

Our approach to this was to establish a specialist team who received specific training beyond what the rest of the colleagues had received and who would look at each circumstance on a case by case basis. We have learned over time the importance of this approach as each person's circumstances are different and by having a ring fenced team such as this, it means customers can have a case handler by name rather than having to speak with a number of different colleagues across the Group. By implementing support in this way it has meant we are able to understand the personal needs far better and offer meaningful support.

Insight from our work on domestic, economic and financial abuse

The help we offer has evolved over time and our learning has been iterative. Some of our observations over this period have been:

- This is a hidden topic which can impact any person no matter of race, religion or social status. However, we do know that people with a disability are more at risk.
- Victim survivors must retain control of the decisions they take and not be judged or pushed to take action. Victims are best placed to assess their own risk and personal safety.
- The importance of being believed and not asking customers for evidence of abuse is essential and is a key part to our treatment strategy.
- There is a direct link between domestic abuse and financial abuse.
- Recognising a number of issues domestic abuse charities will need to respond to, including victim survivors potentially being at high risk, financial abuse doesn't always get the priority and resource required. There is limited knowledge beyond specialists such as Surviving Economic Abuse and more attention and support is needed in this area.
- We have learned that domestic and financial abuse is very difficult to identify and prevent.
- Secured debt, such as mortgages, is a significant challenge and often a barrier for victim survivors to be able to move on. This will require work across the industry as well as at a legal and governmental level to solve.
- Perpetrators don't always recognise their actions or the impact of them.
- Education will be essential to bringing financial abuse out of the shadows. Those most vulnerable and susceptible to domestic, economic and financial abuse are people aged 16-24. Cross industry and government collaboration will be required to develop and imbed education.

How we support customers

Support for our customers is based around our specialist domestic and financial abuse telephone team which was set up in 2019. In 2022, the team supported 3,120 customers from across the UK – up from 1,226 the year before – as more have people become aware of financial abuse and the support our team can provide.

Through our specialist team there are a number of bespoke solutions available to help customers. Examples of these include the ability to,

- Remove a party from a joint account where there is an allegation of domestic and/or financial abuse.
- Provide emergency access to cash to allow a customer to flee or to support in the first few weeks of fleeing.
- Apply an ID exception process to abuse victims so that they are able to open a new account.

- Open a new sole account registered against a PO Box address for existing joint account holders.
- Protect funds when there are disputes on joint accounts by blocking a debit card so all transactions are declined or stopping direct debits so they are not being paid.

Other support includes:

- Signposting to the Refuge helpline on the reverse of receipts printed at Lloyds Banking Group cash points, a discreet way to direct victim survivors to support services.
- Adding a 'Quick Exit' button on to our 'Financial Abuse' customer web pages, meaning that victim survivors can exit this page instantly if they fear they will be seen or that their online activity is being monitored by their perpetrator.
- We were the first bank to pilot the Economic Abuse Evidence Form enabling victim survivors to disclose their financial abuse just once to a 3rd party (debt organisation), minimising the need to re-live any trauma caused.
- Victim survivors of domestic abuse sometimes require a discreet method to approach their bank for support. There are times where contacting the bank via telephone or in a branch is not safe or practical, hence the introduction of an online referral form allowing our customer to visit our website and notify the bank that a call back is required at a specified date and time.

How we support our colleagues

As an employer we have a responsibility in supporting victim survivors, raising awareness and removing the myths and stigma around domestic abuse. Work can be a safe space.

Our approach to supporting colleagues has three strands:

By raising awareness among our colleagues, they are able to **recognise** the signs and know where to get help. We do this using a range of tactics including placing 15,500 posters on the backs of toilet doors in offices and branches to raise awareness of the different types of abuse and to sign post support.

We have rolled out training for all colleagues, helping them to spot the signs and understand how to **respond** with support for a colleague experiencing domestic abuse. We also have a range of mechanisms in place to help colleagues experiencing domestic abuse stay safe and access support services. As part of this we have specific guidance for line managers on how to support colleagues experiencing domestic and economic abuse. Professional support is signposted, including the Bright Sky app.

Being able to **refer** colleagues to appropriate support, whether that is through our Emergency Assistance Programme which covers the cost of emergency accommodation, food or one to one support or our Employee Assistance Programme which gives our colleagues access to counsellors, financial and legal specialists and general support and guidance.