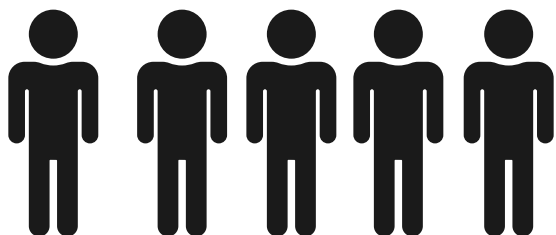
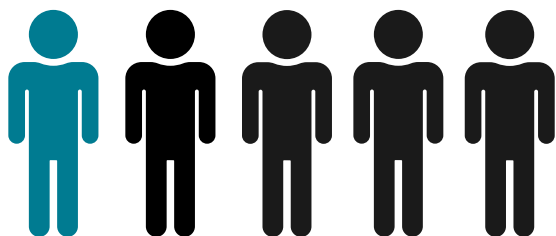


PLAYBOOK BRIEF: THE ROLE OF FINANCIAL INSTITUTIONS (FI) IN RESPONDING TO DOMESTIC FINANCIAL ABUSE

Financial abuse, a form of family domestic violence, is the: “controlling or restraining a person’s ability to acquire, use, or maintain economic resources to which they are entitled”.

This includes:

- Using coercion, fraud, or manipulation to restrict a person’s access to money, assets, credit, or financial information
- Unfairly using a person’s personal economic resources, including money, assets, and credit
- Exerting undue influence over a person’s financial and economic behavior or decisions. (US Department of Justice)



Of those who experience physical or sexual violence, stalking, psychological aggression, **99% experience financial abuse.**

The number one reason why victim-survivors stay in abusive relationships or return to abuse is because **they cannot afford to leave** or stay safe.

Victim-survivors may be more likely to disclose financial abuse to an FI than to the police or domestic violence survivor advocacy organizations.

FIs do not have to start from scratch to address this issue.

Efforts to address identity theft and fraud and elder financial exploitation already provide a framework for responding to domestic financial abuse.

For the full report, please see: Gray B. (2025). The Playbook: The Role of Financial Institutions (FIs) in Responding to Domestic Financial Abuse. Grameen Foundation.

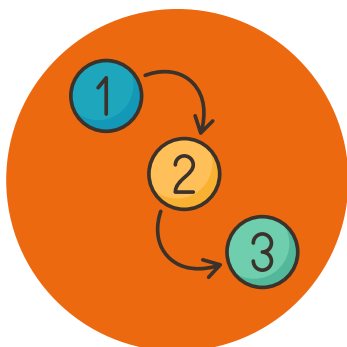
PLAYBOOK BRIEF: THE ROLE OF FINANCIAL INSTITUTIONS (FI) IN RESPONDING TO DOMESTIC FINANCIAL ABUSE



1. FOSTER A SUPPORTIVE INTERNAL CULTURE

- Conduct anonymous internal employee survey regarding experiences with domestic abuse to inform policies and support.
- Develop domestic abuse policies and employee safe leave.
- Educate employees about domestic abuse and link employees to services, when needed (could be through partnership).
- Utilize behavioral threat assessment and management processes to assess risks, develop security plans for employees.
- Provide/generate voluntary emergency funds, grants or “flee funds” to support employees when they leave an abuser.

Resource: [FreeFrom: Creating a Survivor Supportive Workplace](#)



2. PREPARE FI EMPLOYEES TO SUPPORT CLIENTS

- Conduct research with staff and domestic abuse survivor advocacy organizations to understand how abusers can weaponize financial services to harm clients.
- Integrate an explicit definition of financial abuse across all relevant policies (i.e. fraud, customer service, anti-money laundering).
- Develop procedures for responding to financial abuse when it has been revealed by the client and they are seeking support (i.e. increasing account protection, privacy, and confidentiality).
- Expand staff trainings on elder financial exploitation to include domestic financial abuse.

Resource: [UK Finance Financial Abuse Code](#)



3. EDUCATE AND SUPPORT CLIENTS

Based on procedures developed under Workflow 2, build client awareness in two ways:

Public

- Supply documentation on the financial institution’s (FI) website about financial abuse and how the FI is equipped to support.
- Integrate financial abuse marketing and education messages along with existing financial education methodologies.
- Provide a “Quick Exit” button in case of internet usage being monitored by an abuser.

Private

- Develop a vulnerable client team to support clients when help is needed.
- If client feels it is safe, provide information on financial abuse and/or a domestic abuse hotline.

Resource: [Allstate Foundation Moving Ahead: A Financial Empowerment Resource](#)



4. DEEPEN PROTECTIONS AND SUPPORT FOR CLIENTS

- Develop policies and procedures that define how and when to refinance or erase coerced debt or fraud.
- Assess existing products for possible financial abuse risks they create for clients.
- Create innovative account management products and/or product features with victim-survivors’ needs in mind (i.e. innovative checking and savings accounts, special safety features).
- Design safe credit-building products.
- Research the potential role of machine learning/artificial intelligence to identify populations at risk of financial abuse or to develop pattern recognition.
- Provide clients with emergency fund “flee accounts”.
- Empower FI employees as advocates for domestic abuse victim-survivors.

Resource: [CSAJ: Compendium on Coerced Debt](#)