



Terms of Reference - Economic Abuse Reference Group

Our History/Context/How it started

EARG was initially established in 2016 by five Victorian community organisations which sought to work together to influence the implementation of the financial security recommendations (Chapter 21) of the Victorian Royal Commission into Family Violence (RCFV). With funding from the Victorian Government to co-ordinate this work, EARG provided input to reforms in areas including banking, utilities, telecommunications, infringements and tenancy laws. EARG continued to identify, and engage with, other state and national issues which affected victim survivors, such as insurance and car registration. In mid 2019, funding was obtained in NSW from Ecstra Foundation for policy, law reform and capacity building regarding economic abuse.

It was decided that both funded projects work closely together to increase their impact, and that they both operate under the “Economic Abuse Reference Group” name.

In 2020, the Victorian-based role received funding from Ecstra Foundation to continue its work, to collaborate with the NSW EARG and increase engagement with organisations outside Victoria.

Economic Abuse Reference Group – Purpose “Our Why”

- To improve industry, government (state and national) and justice responses (including preventative measures) to the economic¹ impacts of family violence on victim survivors.

How do we do it?

- We facilitate information exchange and collaboration, co-ordinate group responses and input to laws, policies and processes and are a point of contact for regulators, industry and government
- Members from around the country meet periodically, bring together expertise in relevant fields, knowledge, influence and resources, to increase their impact through collaboration

- While each member organisation works independently, as a collective we look for opportunities to amplify our impact by working together on specific issues and initiatives through a clear and measurable plan of action
- We share and learn from each other and develop new knowledge through our collaborative efforts

What do we do?

- Each member organisation brings different strengths, including advocacy, industry training provision and evidence-based input to industry and government.
- Through EARG, our members work collaboratively to improve industry and government responses to the economic impacts of family violence on victim survivors through coordinated and strategic advocacy, providing support for industry and government responses (for example by publishing guidelines) and improving awareness of these responses within services assisting family violence victim survivors.

Who are we?

- EARG is an informal (unincorporated) network.
- The National Co-ordinator (Carolyn Bond) oversees the National and Victorian projects and works closely with the NSW Co-ordinators (Laura Bianchi and Gayatri Nair) who oversee the NSW project. Other states may choose to establish chapters as their interest grows.
- The National Co-ordinator and our core activities are currently funded by Ecstra Foundation (3 years from Sept 2020), and hosted within Victorian Women's Legal Service, which provides administrative support.
- The NSW project is also funded by Ecstra Foundation until 30 June 2022 and hosted by Redfern Legal Centre.
- We have a diverse mix of members, unified in our commitment to improve economic outcomes for family violence victim survivors, including legal services, women's services, financial counsellors and family violence services.

Membership

The value offered by EARG is the expertise held by members in their various fields which are related, in some way, to the financial impacts of family violence. This expertise is based on casework, research or consultation with their members (in the case of peak bodies).

Membership is determined by current members on the basis that:

- Members should be able to show they, or the organisations they represent, have relevant expertise (such as financial counselling, legal, family violence, women's services);
- Members must represent a community organisation;
- Membership of the NSW group should operate in NSW, unless there is no EARG chapter in their state;
- Membership may be limited by the amount of input that can be co-ordinated with the funded resources.

How we work together

Members make decisions regarding the strategy and priorities of EARG, including:

- Which particular industries or issues EARG focuses on;
- The strategies to be used by EARG;
- Whether or not EARG have a united view (for example in a submission) or is better placed to represent diverse viewpoints from EARG members
- The content of EARG publications (such as good practice guidance)

Members and contributors receive all requests for input and invitations to meetings, however members have their own priorities and expertise, so all members don't necessarily respond to all issues.

"Contributors" have expressed an interest in being involved but have not requested membership on behalf of their organisation, or there are other reasons why their organisations don't want to be identified as members.

Members and contributors agree that their organisation can be listed on the EARG website (as a "contributor to our work") unless they request otherwise.

For strategic reasons, organisations are encouraged to be identified as "members", although where this is not possible, some will be identified as "contributors"

Submissions and other policy input

EARG plays a co-ordination role that respects competing priorities and different views of member organisations. The priority is to maintain EARG as a strong and effective network, even if that means EARG occasionally does not express a view on a relevant issue.

EARG provides input on policy issues through:

- Submissions
- Papers on specific issues (for example to initiate discussion with industry)
- Good practice guidance for industry and government
- Presentations or input at seminars or workshops
- The EARG website and
- other such as media (although EARG does not usually actively seek media coverage)

The co-ordinator/s will determine:

- Which issues EARG responds to, based on member input (eg at meetings) and knowledge of issues arising and opportunities
- Whether it is necessary to seek input from members on a particular matter (feedback from members may not be required where the input reflects previously published/expressed EARG views or documents)
- Whether it is necessary to seek additional feedback from members at final draft stage
- The drafting of final documents.

If there is disagreement about a particular position, EARG/s submission/response will either:

- Provide no input on that issue
- Only provide input on aspects on which all members agree
- Outline the different positions held by members
- Name all members who have had input in the submission, after seeking approval from those members.

Written submissions etc will link to the website <https://earg.org.au/about/> for information about EARG and membership (See Appendix 1 for the text at April 2021)

Individual members won't be named in written documentation (eg submissions) unless specific approval is provided.

Our principles

- Respect for each other's way of working, and for diversity.
- Evidence based/quality assured approaches that work towards best practice.
- Open, honest, respectful and direct communication between members both at meeting, and in our general dealings with each other
- Recognising that we may not always agree with each other but that there is strength in difference and that we are stronger collectively
- Members aim for alignment where possible, to accommodate diverse views.

Our scope

- While some members provide services to women, gender diverse people and men, EARG focuses primarily on violence against women because the occurrence and impact of violence is greater for women, and the nature and causes call for tailored responses
- EARG aims to influence industry and government, rather than targeting the public. If a member or contributor makes public comments on behalf of EARG NSW, it is recommended that they represent both their organisation as well as EARG NSW.
- EARG currently focuses on intimate partner DFV. While elder abuse is a form of DFV, and can involve intimate partner violence, some of the specific problems and responses are different.

The EARG funded projects

EARG Victorian/National Project

In September 2020, this role received funding from Ecstra Foundation to continue for a further three years (after 4.5 years funding by the Vic Government). The funding is to continue to work of EARG to facilitate information exchange and collaboration, to coordinate group responses and input to laws, policies and processes and to be a point of contact for regulators, industry and government. However, there will be a strong focus on developing a national network, including working closely with EARG NSW and engaging with more organisations from other states.

The EARG NSW funded project

The EARG NSW project is currently funded until 30 June 2022 as part of a grant from [Ecstra Foundation](#) to Redfern Legal Centre.

With this funding, Redfern Legal Centre will be responsible for:

- Supporting the members to collaboratively identify priority issues for the Group to respond to relevant issues
- Facilitating information sharing among Group members and between the Group and relevant external stakeholders
- Being a point of contact for regulators, industry and government
- Co-ordinating the views of members and developing:
 - Group responses and input to laws, policies and processes (e.g. coordinated advocacy to industry and government)
 - Guiding principles for use by industry
- Coordinating the Group's contributions to implementation
- Coordinating with the Project Manager of the EARG Victoria
- Working with EARG members from other states, in particular through the Victorian Project Manager, to contribute NSW EARG's response to national issues

May 2021

Appendix 1

Text from “About” on earg.org.au

The Economic Abuse Reference Group is a network of community organisations which influences government and industry responses to the financial impact of domestic and family violence. Our members include family violence services, community legal services and financial counselling services.

Initially established to consider recommendations of the Royal Commission into Family Violence in Victoria, EARG has input to national issues such as banking and insurance. The Victorian and New South Wales chapters have input to state issues (for example energy, tenancy and fines).

Not all organisations contribute on every issue – and other organisations may contribute from time to time.

Organisations which contribute to EARG’s work include:

- Care Financial Counselling Service & Consumer Law Centre (ACT)
- Centre for Women’s Economic Safety
- Consumer Action Law Centre
- Council of the Single Mother and Her Children
- Domestic Violence NSW
- Domestic Violence Victoria
- Financial Counselling Australia
- Financial Counselling Victoria
- Financial Counsellors’ Association of NSW
- Financial Rights Legal Centre (NSW)
- Good Shepherd Youth and Family Services Australia & New Zealand
- Justice Connect
- Legal Aid NSW
- Legal Aid Qld
- No to Violence
- Redfern Legal Centre
- Social Security Rights Victoria
- Thriving Communities Partnership
- Uniting Kildonan
- Victoria Legal Aid
- WestJustice
- Walking Together Project, Northern Rivers Community Legal Centre
- Women’s Information & Referral Exchange (WIRE)
- Women’s Legal Service NSW
- Women’s Legal Service Qld
- Women’s Legal Service Victoria

The Economic Abuse Reference Group is supported the Ecstra Foundation