

Gendered Violence Research Network

Understanding Economic and Financial Abuse in Intimate Partner Relationships

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Contents

Glossary	4
Executive Summary	5
Introduction	7
The current research project	7
Defining IPV is controversial	8
IPV is a significant problem	9
Economic abuse is now recognised as IPV	9
Economic abuse has immediate and lasting harmful effects	9
Knowledge gaps	11
Defining economic and financial abuse is complex	11
Research Questions	14
Defining and measuring economic and financial abuse	16
Clear definitions of economic and financial abuse are critical	16
Economic and financial abuse are measured differently in Australian research	20
Tactics used to perpetrate economic and financial abuse	22
Traditionally gendered management of finances can mask economic and financial abuse	26
Other forms of IPV co-occur with economic abuse	27
Economic and financial abuse can co-occur with other forms of IPV	28
Physical and emotional abuse can be tactics of economic and financial abuse	30
Inducing fear of other violence and abuse could be a tactic of economic and financial abuse ...	30
Romance fraud can be a form of economic abuse	30
Economic and financial insecurity, economic and financial abuse and hardship	31
Economic and financial abuse can lead to financial hardship and insecurity	33
Risk factors associated with economic and financial insecurity and hardship	36
Factors contributing to economic and financial abuse victimisation	38
Preventing and responding to economic and financial abuse	41
Australian legal and financial services responses to economic and financial abuse	44
Areas for further investigation	48
Financial services industry and academic partnership	48
Financial institutions	49
Community and Welfare Sector and Industry Partners	50
References	51
Appendix	56
Appendix A. Search Strategy	56
Appendix B. Definitions, measurement and tactics of economic and financial abuse	59

Glossary

Domestic and family violence: Includes any behaviour, in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear. The behaviour is usually part of a pattern of controlling or coercive behaviour.¹

Economic abuse: A pattern of control, exploitation or sabotage of money, finances and economic resources which affects an individual's capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.

Economic hardship: While there is no agreed definition of economic hardship in the literature, it can include experiences of financial stress, unemployment, having to manage on a lower household income, and having to draw on savings or go into debt in order to cover ordinary living expenses.^{2,3} It should also be noted that the terms 'economic hardship' and 'financial hardship' are often used interchangeably.

Financial abuse: A pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency.

Financial hardship: Occurs when a person is unable to meet their existing financial obligations for a period of time. It may be caused by a number of factors, such as unforeseen weather events, a major change in circumstances, such as illness or injury, or a change in employment.⁴

Economic or financial insecurity: Occurs when a person has a lack of economic resources to meet their material needs so they can live with dignity. This can include a lack of access to appropriate and well-paid work, inadequate social protection, unreasonable costs of living and an incapacity to absorb financial shocks. Economic and financial insecurity is a gendered problem, as women typically experience poorer economic outcomes than men.⁵

Intimate partner violence: Violence and abuse perpetrated by a current or former intimate partner (cohabitating and dating) and includes any behaviour within an intimate relationship that causes physical, emotional, psychological or sexual harm to those in the relationship.⁶

Lateral violence: Describes the harmful behaviours that people in positions of powerlessness direct towards each other, their families and communities. Lateral violence is sometimes referred to as 'internalised colonialism' and is often the result of people's experiences of disadvantage, discrimination and oppression.⁷

Romance fraud: Refers to instances where a person is defrauded by an offender(s) through what the victim perceives to be a genuine relationship. Romance fraud is most commonly initiated on the Internet via dating websites, email or social media platforms.⁸

Executive Summary

Introduction

For more than five years, Commonwealth Bank of Australia (CBA) has been committed to work in partnership to address domestic and family violence (DFV). In July 2020, CBA extended this commitment by launching Next Chapter, a program designed to address financial abuse for their customers and communities.

One of the key priorities under Next Chapter is to work in partnership with experts to increase community and industry understanding of financial abuse.

To support this goal, CBA has partnered with the University of New South Wales Gendered Violence Research Network (GVRN) to develop a research series exploring current knowledge of financial abuse in Australia. GVRN has worked closely with CBA over a number of years to deliver training and develop their response to DFV and financial abuse.

Understanding Economic and Financial Abuse in Intimate Partner Relationships is the first report in a series planned under the partnership between CBA and GVRN. To develop this report, GVRN conducted a comprehensive review of academic literature to identify and analyse existing research on economic and financial abuse.

The focus of this report is economic and financial abuse in the context of intimate partner violence (IPV). Based on a comprehensive review of academic literature, the review makes a number of key findings summarised below.

When complete, the research series will represent a compendium of current evidence on economic and financial abuse and gaps in our current knowledge.

Key findings

- **We lack a clear and consistent definition of economic and financial abuse.** This is a significant barrier to accurately measuring and identifying the prevalence of economic and financial abuse in our community. The research identified three well-established categories of economic and financial abuse: economic and financial control, economic and financial exploitation, and economic sabotage. Two additional categories of economic and financial abuse were also identified: economic and financial manipulation, and economic and financial entanglement.
- **The most common tactics of economic and financial abuse identified in the literature are:**
 - **Financial abuse:** One partner withholding money, controlling the money in the relationship, failing to contribute to household expenses, making one partner liable for joint debt, appropriating their partner's income or finances, putting bills in one partner's name so the other partner avoids liability.

- **Economic abuse:** Not allowing or sabotaging their partner's employment or not allowing or sabotaging study, deliberately extending Family Court matters affecting property settlement.
- **Traditional gendered expectations regarding the management of finances can facilitate economically and financially abusive behaviours.** Where traditionally gendered practices of financial management exist within an intimate relationship, it may be difficult for the person affected by financial abuse to recognise the perpetrator's tactics as abuse.
- **Economic and financial abuse frequently occur alongside other forms of IPV.** Research also indicates that economic and financial abuse can often be heavily intertwined with other forms of IPV. Other family members may also participate in the abuse and control – often referred to as 'lateral violence'.
- **Economic and financial abuse can lead to economic and financial hardship and insecurity among victims-survivors.** The consequences of these behaviours can have ongoing and long-term consequences for victims-survivors, including to their housing and employment security.
- **Factors contributing to the risk of economic and financial abuse victimisation** include socio-demographic, relationship, health, attitudinal and institutional factors. Factors contributing to economic and financial hardship and insecurity in the context of economic abuse included refugee and/or migrant status, lack of sufficient social security, experiencing depression, and being older.
- **There are a range of promising approaches and strategies to preventing and responding to economic and financial abuse** emerging from the financial services, government, legal and education industry.

The review concludes by identifying the gaps in the literature on economic and financial abuse and highlighting nine areas for further investigation by academics, financial institutions, and other service providers.

Introduction

For over five years, Commonwealth Bank of Australia (CBA) has been working with community organisations and experts to address domestic and family violence (DFV). CBA has invested more than \$30 million in targeted activities and is now extending and expanding their support for people whose economic circumstances are affected by DFV. In July 2020, CBA launched the Next Chapter program, which outlines their strategy to address financial abuse for their customers and communities. As part of this program, CBA has partnered with a range of academic and community experts to produce innovative responses to financial abuse.

The Gendered Violence Research Network (GVRN) at the University of New South Wales (UNSW, Sydney) has worked with CBA since 2015 providing bespoke training for managers delivering best practice responses to employees affected by DFV and specialist teams managing the hardship circumstances of customers resulting from financial abuse. GVRN received funding from CBA as part of the Next Chapter program to support and advance research into financial abuse, building an evidence base for best practice responses by financial institutions and opportunities for knowledge exchange between community partners.

This introduction provides an overview of:

- the focus of our research throughout the life of the program
- terminology used in this report
- the relationship between DFV, intimate partner violence (IPV) and economic abuse
- challenges in defining economic and financial abuse.

The current research project

GVRN with CBA key personnel developed a three Phase Project Plan to build the evidence base in a systematic and comprehensive inquiry.

Phase 1 April – December 2020	
Goal	Deliverable
To produce a compendium of current evidence by identifying and analysing current research on economic and financial abuse occurring in the context of DFV in six areas.	Research papers: <ol style="list-style-type: none"> 1. Understanding Economic and Financial Abuse in Intimate Partner Relationships 2. First Nations Communities & Economic Abuse 3. Specific Cultural Practices involving Financial Abuse 4. People Living with Disability & Economic Abuse 5. Older People & Economic Abuse 6. Legal and Policy Responses to Economic and Financial abuse
Phase 2 July 2020 – December 2021	
To identify, analyse and document factors that increase the likelihood of experiencing	Phase 2 will undertake original analyses of: <ul style="list-style-type: none"> • de-identified customer data from CBA

financial hardship and economic insecurity resulting from financial abuse.	<ul style="list-style-type: none"> existing data collected by partner organisations in the Next Chapter program Australian legislation, regulations, policies and cases on economic abuse specific forms of economic abuse such as elder abuse, humbugging, dowry and bride price abuse.
Phase 3 December 2021- December 2022	
To showcase best practice responses to financial abuse to enable organisations, including CBA, to address the issue more effectively.	Phase 3 will produce: <ul style="list-style-type: none"> a research communication plan evidence-informed products demonstrating best practice responses for use in different sectors and organisations.

Defining IPV is controversial

This report focuses on the state of our knowledge of financial and economic abuse in the context of IPV. However, there is no agreed definition of IPV in Australia.

The National Plan to Reduce Violence Against Women and their Children (2010-2022)⁹ (the National Plan) is the Australian Government’s 12-year plan to reduce domestic, family and sexual violence against women and their children. The National Plan does not define IPV or use this term. Instead domestic violence is defined as ‘acts of violence that occur between people who have, or have had, an intimate relationship.’

IPV is defined in other literature¹⁰ and refers to violence and abuse perpetrated by a current or former intimate partner (co-habiting and dating). It is defined by the World Health Organisation (WHO) as any behaviour within an intimate relationship that causes physical, emotional, psychological, or sexual harm to those in the relationship.⁶ IPV can be experienced and perpetrated by both men and women, regardless of age, sexual orientation or marital status¹¹⁻¹³ and is not confined to a particular socio-economic class, racial or cultural group.

Frequently the terms domestic violence, DFV and family violence are employed interchangeably and very often are used when the term IPV would be more appropriate. This distinction is important because not all DFV is perpetrated in intimate partnerships. Family violence is a term preferred by Aboriginal and Torres Strait Islander communities to acknowledge violence being perpetrated between people from a range of kinship and/or marital relationships as well as by some jurisdictions to forefront the effects of violence on children within the family.¹⁴ Lateral violence is a term more recently applied to acknowledge violence and abuse perpetrated by other relatives, extended family and kin, residential care residents, including non-IPV elder abuse and abuse of people with disabilities by family members and carers.^a

The broad range of definitions that exist and the slippage between them, limiting the comparability of evidence and resulting in what has been referred to as ‘definitional chaos.’¹⁵

^a For further information, see <https://humanrights.gov.au/our-work/chapter-2-lateral-violence-aboriginal-and-torres-strait-islander-communities-social> Accessed 13/08/2020.

IPV is a significant problem

The most recent findings from the 2016 Australian Personal Safety Survey (PSS), which is the largest national population-based survey of IPV, found approximately **1 in 4 women** (23% or 2.2 million) experienced violence by an intimate partner, compared to **1 in 13 men** (7.8% or 703,700).¹³ Lethality is tracked in separate studies but confirms an equally alarming incidence rate: **1 woman is killed every 9 days and 1 man is killed every 29 days by a partner**.¹⁶ In addition, to physical and sexual violence and threat, **1 in 4 Australian women and 1 in 6 Australian men** reported experiencing emotional abuse by a current or former partner.¹³

While the 2016 PSS establishes IPV as a serious problem in the Australian community, the findings are likely to under-estimate the true prevalence of IPV as only individuals who had, or were co-habiting with their partner, were included in the survey. Also, individuals in residential institutions such as prisons, group homes or refuges where residents are likely to have experienced DFV at some point in their life, were not included in the sample.

Economic abuse is now recognised as IPV

Media reports and community awareness of IPV are dominated by a focus on physical violence and lethality within intimate partnerships and family relationships.^b This focus is understandable because the consequences of physical and sexual violence and homicide are both patently obvious and horrific. However, one unintended result of this focus has been that perceptions of the seriousness of the effects of IPV are most often assessed by the severity of any physical injury rather than considering the ongoing effects of psychological and emotional abuse on health and wellbeing. Evidence documenting the tactics of abuse used by the perpetrator to systematically and coercively control and dominate their partner may be equally damaging, albeit in different ways.

Until the last decade, economic abuse has been a relatively 'invisible' form of IPV despite its capacity to adversely affect an individual's economic opportunities and limit their capacity to leave or remain separated from a partner who uses violence. Researchers have only recently begun to examine economic abuse as separate from emotional and psychological abuse, contributing to coercive control within an abusive relationship in distinct ways.¹⁰ For example, the PSS in 2012 and 2016 subsumed questions regarding the experience of economic abuse under emotional abuse which means responses are not separately or publicly reported in the Australian Bureau of Statistics (ABS) reports.

Economic abuse has immediate and lasting harmful effects

To date, only two Australian publications have attempted to analyse the PSS data on economic abuse.^{12, 16}

Findings from the first study of the 2012 PSS include:¹²

^b For example, the murder of Hannah Clarke and her children, Aaliyah, Laianah, and Trey in February 2020 in Brisbane <https://www.brisbanetimes.com.au/national/queensland/brisbane-murder-suicide-prompts-men-to-seek-help-20200222-p543bl.html> Accessed 13/08/2020.

- The prevalence of economic abuse in the overall sample was just over **1 in 10 people** (11.5%) reported economic and financial abuse.
- The reported **prevalence was higher for women (15.7%) than for men (7.1%)**.
- Women who experienced higher levels of financial stress, had a disability or long-term health condition, and had Year 11 or 12 as their highest level of education were more likely to experience economic abuse.
- Again, these figures are likely to under-estimate prevalence of economic abuse for the reasons previously outlined.

The second analysis of PSS data was undertaken by the Australian Institute of Health and Welfare (AIHW).¹⁶ Analysis of the 2016 PSS found that financial abuse was common in those reporting emotional abuse. Amongst those who reported experiencing emotional abuse from their most recent emotionally abusive partner, **almost 1 in 2 (48% or 812,000) women and 1 in 3 (35% or 364,000) men** also reported experiencing financial abuse.¹⁶

These behaviours identified by the questions asked in the PSS survey consist of controlling or trying to control:¹⁶

- knowledge of, access to, or making decisions about household money (38% of women; 22% of men)
- working or earning money (22% of women; 11% of men)
- income or assets (27% of women; 22% of men).

Research has for some time reported the potential for an abusive and violent relationship to result in poverty, financial risk and financial insecurity during the relationship, at the time of separation and sometimes long after the relationship has ended.¹⁷

The most recent analysis of data on the effects of DFV on financial and economic insecurity provided by the AIHW¹⁶ found that in 2017–18:

- 16,500 people received a Centrelink crisis payment on the grounds of family and domestic violence (14,900 women and 1,600 men).
- Almost 9 in 10 (89% or 14,700) people who received a crisis payment on the grounds of domestic violence had left their home.
- As at the 28 September 2018, about 106,000 parents, caring for 149,000 children, were exempt from the requirement to obtain child support from their ex-partner on the grounds that they feared domestic or family violence.
- Of the people who presented to Specialist Homelessness Services (SHS) agencies in 2017–18, more than 121,000 people were assisted by SHS due to family or domestic violence. Of these 78% were women and 22% were men.

Evidence to date suggests that economic abuse is prevalent as a core feature of coercive control in most IPV relationships affecting wellbeing and limiting the choice of safety options. The available service and other administrative data confirm that economic abuse is significantly associated with other forms of IPV (physical, sexual, emotional and psychological abuse). One Australian publication¹² reviewed the research on women who have sought help from domestic violence services¹⁸⁻²² and found that the **prevalence of economic abuse ranged from 78% to 99%** among this cohort.

Knowledge gaps

Given the significant effects of economic (and financial abuse), why has it remained under-researched and poorly understood compared with other forms of IPV? There are multiple intersecting reasons contributing to the invisibility of economic and financial abuse including, but not limited to:

- A need for greater clarity in definitions and measurement.¹⁰
- Australian researchers often choosing to publish work on economic security or insecurity which obscures the term ‘abuse’.
- Financial abuse in most instances not being a criminal offence and so not being visible to the community, service providers or even the victim, as serious or abusive.
- The prevalence of economic abuse not yet being established,²³ in part, because victims-survivors may have difficulty distinguishing economically abusive patterns in their relationship from the economic insecurity they experience as women.²⁴
- Nearly 1 in 5 Australians not believing financial control is a serious problem.²⁵
- Lack of shared language and broad public awareness around financial abuse, preventing people affected from recognising or naming the perpetrator’s behaviours as financial abuse.
- Creating economic insecurity as both a tactic used by perpetrators during the relationship as well as an outcome after leaving. Framing economic insecurity as a consequence of DFV only, effectively hides the ongoing financially abusive dynamic which continues throughout and after the relationship has ended.
- There has been a limited number of studies published examining the behaviours that constitute economic abuse, risk factors for economic abuse, the effects of economic abuse, and potential strategies and interventions for preventing and addressing such abuse.

While more work needs to be done to further develop the field of research on economic abuse in Australia, the growing recognition of economic abuse as a form of IPV is a positive development and paves the way for further research and knowledge translation in this area.

Defining economic and financial abuse is complex

This section considers the relationship between the terms ‘economic abuse’ and ‘financial abuse’ and how they are positioned in research and international and national policy documents. Clear definitions are important because they can have implications for the effectiveness of service and policy responses for people impacted.

International and national policy definitions

Financial abuse as a form of DFV has emerged in key international and national policy documents over time, however economic abuse remains absent from international and national plans of action. In the foundational definition of violence against women, the 1993 United Nations Declaration on the Elimination of Violence against Women neither economic or financial abuse is defined or even listed as a form of violence against women.²⁶

Economic or financial abuse are also not defined or discussed as a priority in Australia's National Plan, first published in 2010.⁹ However, financial abuse is defined in the Second, Third and Fourth Action Plans of this National Plan, albeit differently in each plan emphasising a slightly changed focus in each. The Second Action Plan includes preventing a victim from having a job in the definition, but this does not appear in subsequent plans.²⁷ The Third Action Plan notes that financial abuse is also a common form of abuse against older people which is a helpful inclusion, but not included in the Fourth Action Plan.¹⁴

In the Fourth Action Plan of the National Plan,²⁸ financial abuse is included in the definition of DFV as one possible form of violence against women (VAW) and is defined in a separate section of the Report.²⁸ Building on a definition provided by the Australian Securities and Investments Commission (ASIC), this current plan refers to financial abuse as occurring:

“... when another person manipulates decisions or controls access to money or property without consent. Financial abuse can include someone taking control of household finances, limiting access to funds or forcing someone to spend money or sell property.”²⁸

This definition does highlight some of the financially abusive actions perpetrators may take but fails to capture actions where the victim-survivor does not know that abusive actions are occurring or is unaware that their experience constitutes abuse as opposed to the experience of traditionally gendered management of finances in the intimate partnership.

Economic abuse is not defined or mentioned in any of the Action Plans. The exclusion of any specific mention of economic abuse in these policy documents is inconsistent with the research literature where economic abuse is the preferred term.

Definitions in the research

While the links between gendered economic insecurity and economic abuse are emerging, there remains a lack of consistency about definitions of economic and financial abuse. The choice of different terms defined in slightly different ways, and the interchangeable use of terms at other times has had the effect of diluting the evidence base. The lack of definitional clarity also means it is difficult to measure whether service and policy responses are dealing appropriately with the same issue. Frequently, researchers fail to define either economic or financial abuse, instead listing tactics or strategies and effects only.

One of the earliest studies provided a model for categorising economically abusive behaviours, identifying three dimensions of economic abuse: financial **control**, financial **exploitation** and behaviours that **sabotage** economic security and reduce the potential for financial self-efficacy by:

- negatively affecting housing, employment or study
- refusing to reasonably contribute to economic resources
- unreasonably generating economic costs.¹⁸

When combined, these dimensions convey a pattern of abuse rather than descriptions or lists of controlling behaviours (perpetrator tactics), designed to keep victims-survivors of IPV financially dependent and socially isolated.

Various researchers have built on the proposition of dimensions of intentional or purposeful abuse occurring over time, defining economic abuse as a deliberate pattern of abuse and control of a current or former partner inhibiting, exploiting, or preventing an individual from having access to economic resources or opportunities.^{18, 19} The definition of economic abuse can then be adapted to distinguish financial abuse as “interfering with a partner’s ability to acquire, use and maintain financial resources”¹⁸ to manipulate or control their partner.

We prefer the following operational definitions to distinguish between economic and financial abuse:

- **Economic abuse:** refers to a pattern of control, exploitation or sabotage of money, finances and economic resources (such as food, transportation, accommodation) affecting an individual’s capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.
- **Financial abuse:** refers to a pattern of control, exploitation or sabotage of money and finances affecting an individual’s capacity to acquire, use and maintain financial resources thus threatening their financial security and self-sufficiency.

The distinction made here between economic and financial abuse suggests that financial abuse is a component of economic abuse involving similar patterns of abusive behaviours, but specifically in relation to money and finances and not economic resources (such as transportation, a place to live, employment and education) more broadly.²⁹

The relationship between the two terms is complex and under-researched. While it is tempting to suggest that financial abuse simply contributes to the overall pattern of economic abuse and insecurity, it is arguably also the case that economic insecurity and the consequences of economic abuse, interferes with the acquisition and maintenance of financial resources.

However, given the lack of definitional clarity in the literature on economic abuse, for the purposes of this review, we have chosen to use the terminology used by the publications when reporting their findings.

Research Questions

Four broad research questions and associated sub-questions were developed to inform each Phase of this project in consultation with CBA:

1. 2. What is the state of knowledge in Australia about economic abuse in DFV contexts? 3.
(a) How is economic abuse defined and measured in Australian research? (b) What does the Australian literature identify as the tactics of economic abuse in DFV contexts? What mechanisms are used to perpetrate economic abuse? (c) What tactics are criminal offences?
4. 5. When does traditionally gendered financial management in the context of domestic and family relationships become abusive, and is there evidence of the co-occurrence of economic abuse with other forms of DFV?
(a) Does the evidence identify the co-occurrence of other forms of DFV with economic abuse? (b) When does gendered financial management becomes coercive control/economic abuse in DFV contexts?
6. 7. What are the intersections between economic and financial insecurity, hardship and economic and financial abuse? 8.
(c) What are the intersecting risk factors associated with such abuse, insecurity and hardship? (a) Is there evidence of protective factors associated with such abuse, insecurity and hardship?
9.

What is the evidence on prevention and response approaches for addressing economic abuse in DFV contexts?

10.

- (a) What is the evidence from Australian and international (i.e. New Zealand, Canada, United Kingdom (UK), United States (US)) literature on prevention and response approaches for addressing economic abuse in DFV contexts?
- (b) To what extent do the legal system and financial services industry in Australia recognise, prevent and respond to economic abuse as a form of DFV, and what is the evidence of the effectiveness of these prevention and response approaches?

Each review will address each of these research questions by identifying and analysing relevant literature from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, UK, Ireland, and the US). The extent to which each review will directly address each of the four research questions is dependent on the available evidence.

In addition to presenting the available evidence, each review will highlight gaps in the evidence base, key learnings and recommend areas for further research. The following results will be provided by question and sub-question.

The state of knowledge review in relation to intimate partner relationships will provide the evidence identified and analysed in the following four sections. We have chosen to use the term 'victim-survivor' when referring to individuals who have experienced economic and financial abuse, unless a different term has been specified in the literature.

Defining and measuring economic and financial abuse

This review sought to identify the definitions of economic and financial abuse used in the Australian literature, as well as specific categories and tactics that constitute economic and financial abuse. From the evidence, we identified a lack of consistency in definitions of economic and financial abuse. This means that we do not have an accurate measure of economic and financial abuse. Definitions do matter; they determine the properties of the object, event or experience that is to be measured and set the parameters for what will be described.

Key Learnings

- Economic abuse is commonly defined as a form of control that affects the victims'-survivors' capacity to acquire, use and maintain economic resources, thus threatening their economic security and self-sufficiency. This definition is based on an earlier study and has been replicated in a substantial number of studies.
- The analysis of articles identified an expanded number of categories of economic abuse including financial and economic control, financial and economic exploitation, economic sabotage, financial manipulation, and economic entanglement.
- Some studies did not provide a clear definition of 'economic abuse' or 'financial abuse', and/or used the terms interchangeably. This slippage indicates that definitions of economic and financial abuse lack clarity within the existing evidence.
- Economic and financial abuse were most frequently established using qualitative methods rather than quantitative methods like scales and surveys. Qualitative studies gain an in-depth understanding of victims'-survivors' experiences of abuse and service provider perspectives.
- Research relying on quantitative methods did not use a single standardised scale to measure these types of abuse, suggesting that there is a lack of agreement regarding how economic and financial abuse should be measured.

Clear definitions of economic and financial abuse are critical

Not all Australian studies (see Table 1 in Appendix B) provided a conceptual definition of economic or financial abuse.^{8, 12, 23, 24, 30-40}

- Fourteen studies did provide a definition of economic abuse, five studies provided a definition of financial abuse, and only two studies provided a definition of both terms.
- It is important to note that nine of these studies adapted the definition provided by one study – Adams, Sullivan, Bybee and Greeson,¹⁸ who defined economic abuse as behaviours that 'control a woman's ability to acquire, use and maintain economic

resources, thus threatening her economic security and potential for self-sufficiency'.^{12, 23, 34-40} This same study also focused on measurement, identifying three broad categories of economic abuse – economic control, economic exploitation and economic sabotage, which have been extremely influential and are used in some form or combination in a majority of studies focusing on economic abuse.

- The remaining studies did not define economic or financial abuse but instead described the various tactics or behaviours that constituted economic or financial abuse.^{17, 41-45}

Our analysis of the results reported in the studies identified the following broad categories of economic and financial abuse. We only coded categories that were explicitly identified in the results of the studies:

- economic and financial control (71.4%; n=15)
- economic and financial exploitation (23.8%; n=5)
- economic sabotage (14.3%; n=3)
- economic and financial manipulation (19.0%; n=4)
- economic and financial entanglement (4.8%; n=1).

The first three categories are well established in the literature and are recognised in the Scale of Economic Abuse (SEA) developed by Adams et al. (2008)¹⁸ and revised by Postmus et al. (2016).⁴⁶ However, our review of the evidence has identified the additional categories of 'economic and financial manipulation' and 'economic entanglement'.

Economic and financial manipulation refers to the perpetrators' use of persuasion, charm or deception to achieve financial gain or to cause financial disadvantage for their partner. It recognises that economic abuse may not necessarily involve overt coercion or control, but rather can involve the leveraging one partner's emotions, dependence on the relationship or traditional expectations about financial management within the relationship. It can also include the perpetrator lying or not providing full and frank disclosure regarding their financial situation, for example, by misrepresenting their income in order to minimise their liability for child support payments.⁴³ This category may help to explain why some individuals do not recognise their experience as economic abuse.

Economic entanglement refers to one partner becoming adversely economically enmeshed with an abusive partner or the abusive partner using financial resources to keep one partner entangled within the relationship.³⁴ The original SEA does not sufficiently conceptualise the creation of joint debt and other liabilities as a mechanism of economic abuse.⁴⁷ It is important for financial services to recognise this additional category of economic abuse as financial products are a key mechanism in perpetrating this type of abuse.

Table 1 below provides a list of specific tactics of economic abuse that could potentially fall under these five categories. It is important to note that there is considerable overlap across the categories. Context, intention, and relationship dynamics in each individual case will determine the broad category in which the tactic belongs to.

Table 1. Categorisation of specific tactics under the five broad types of economic and financial abuse.

Broad categories	Specific tactics
Economic and financial control	<ul style="list-style-type: none"> • Control money or finances in relationship • Using joint bank accounts to control their partner's access to money • Withhold money or finances • Exclude partner from financial decision-making • Monitor partner's purchases and spending • Threaten disconnection from essential services or utilities • Ex-partner controlling child support payments • Ex-partner partial or late payment or refuse to pay child support • Partner coerced into claiming social security payments • Coerce partner into relinquishing control of assets • Financial coercion through violence, threats or intimidation • Keep financial situation a secret • Material or resource deprivation • Pressure ex-partner to drop settlement proceedings • Coercing ex-partner into agreeing to an unfair settlement • Refuse to contribute to household expenses • Refuse to contribute to the material needs of children • Refusing to work
Economic and financial exploitation	<ul style="list-style-type: none"> • Appropriate partner's income or finances • Sending money to parents in country of origin without consulting partner • Appropriate ex-partners money or assets • Dowry abuse • Putting bills in partner's name • Making partner liable for joint debt
Economic sabotage	<ul style="list-style-type: none"> • Preventing partner from working or studying • Harassing partner when they are at school or work • Damaging partner's financial security due to poor credit rating, insolvency and/or bankruptcy • Refuse to contribute to household expenses • Refuse to contribute to the material needs of children • Refusing to work

	<ul style="list-style-type: none"> • Coerce partner to invest in their business or transfer money to their account • Deliberately prolonging or tying up ex-partner in legal proceedings
Economic and financial manipulation	<ul style="list-style-type: none"> • Putting bills in partner's name • Making partner liable for joint debt • Damaging partner's financial security due to poor credit rating, insolvency and/or bankruptcy • Using love to manipulate partner into complying with financial requests • Controlling legal documents and evidence • Cutting off ex-partner from family assets so they cannot afford arbitration • Ex-partner quitting job or minimising income to avoid paying child support • Pressure ex-partner to drop settlement proceedings • Dowry abuse
Economic and financial entanglement	<ul style="list-style-type: none"> • Making partner liable for joint debt • Deliberately prolonging or tying up ex-partner in legal proceedings

Some of the studies used the terms 'economic abuse' and 'financial abuse' synonymously, creating slippage between the two terms.^{34, 39, 40} In one Australian study conducted in 2019,⁴⁰ the Scale of Economic Abuse-12 (SEA-12) was used to measure economic abuse in the participants' most recent intimate relationship. However, the authors also used the term 'financial abuse' interchangeably with 'economic abuse' when referring to the results of the study, highlighting that the distinction between the two terms is not necessarily clear.

Our findings are consistent with the international systematic review undertaken by Postmus et. al.¹⁰ in 2018, which concluded that further clarity is needed to ascertain whether economic abuse and financial abuse are the same phenomenon and are therefore interchangeable or if they are different, but related concepts in the context of IPV.

It is problematic that such slippage blurs the differences between financial abuse as a pattern of control, exploitation or sabotage of money and finances, and economic abuse as a similar pattern but one which affects economic resources more broadly. Despite some overlap between the two concepts, there can be different tactics used by perpetrators for each and potentially different consequences. For responses to be tailored and effective, there needs to be clarity about just what type of abuse is occurring.

It is equally concerning that most of the articles relied on adaptations of the same definition and categorical measures of economic abuse developed in an early American study by Adams et. al. in 2008.¹⁸ It is reasonable to question whether there are other aspects of economic or financial abuse that are yet to be included in measures of each form of abuse. Our analysis suggests that further studies investigating financial manipulation and economic entanglement may be of use.

Economic and financial abuse are measured differently in Australian research

In Australian academic literature, qualitative methods, such as interviews and focus groups, are frequently relied upon to help researchers gain an in-depth understanding of the experiences of survivors.^{8, 23, 30, 31, 33-36, 38, 39, 41-45} For example:

- A 2018 study conducted interviews to capture the experiences of financial abuse within the context of IPV among women who had already separated from their abusive partner. Interviews were also conducted to gain the perspectives of service providers working with survivors of IPV.³⁰
- A 2019 study conducted interviews with practitioners to gain key insights into how economic abuse manifests in young adult relationships.³⁴

Qualitative methods, such as interviews and the examination of case studies, were also used to explore women's lived experiences of responses to economic abuse by specific institutions such as the legal system.^{35, 43}

Two studies used only quantitative methods, such as surveys and analysis of secondary data, to measure economic abuse.^{12, 32} There did not appear to be any standardised scale used across these studies to measure financial or economic abuse which makes it difficult to compare the results. The studies used existing scales, such as the SEA-12 and Controlling Behaviour Index, to measure financial or economic abuse.^{32, 40} One study examined five items from the ABS Personal Safety Survey (PSS) which measured economic abuse, including financial control, work or study sabotage, deprivation of daily needs, property destruction and prevention from using household items.¹² The questions covering these areas were subsumed under the heading of emotional abuse and it is important to note that the limited number of specific questions addressing economic or financial abuse included in large-scale surveys may well influence our understanding of perpetrator strategies.

Another study used the Controlling Behaviour Index to develop four quantitative items to measure financial domination within an intimate relationship.³² These items included the perpetrator:

- mainly controlling money in the relationship
- excluding their partner from financial decisions
- deliberately keeping them short of money
- keeping their joint and other financial situations a secret.

These are important measures of financial domination but as will be shown later in this report they are not exhaustive.

Controlling Behaviour Index

The Controlling Behaviour Index includes acts involving direct forms of physical aggression and verbal forms of intimidation or coercion. One item from the scale is used to measure

financially controlling behaviours: one partner deliberately keeping the other partner short of money.³²

Scale of Economic Abuse-12 (SEA-12)

The SEA, developed by Adams, Sullivan, Bybee and Greeson,¹⁸ is used to measure the frequency of economic abuse within intimate relationships using 28 items. The scale was revised by Postmus, Plummer and Stylianou⁴⁶ to the SEA-12 consisting of 12 items on three subscales:

- economic control
- economic exploitation
- employment sabotage.

A limitation of the SEA-12 is that it does not capture economic abuse perpetrated following separation, such as abuse relating to child support payments or the Family Court system.

The remaining studies utilised what is referred to as a 'mixed-methods approach' (i.e. collected both quantitative and qualitative data to explain 'how many' and 'how much' as well as capturing the narrative of experience) to measure economic or financial abuse.^{17, 24, 37, 40} This usually involves quantitative instruments, such as surveys, combined with interviews or focus groups with victims-survivors of economic abuse and service providers.

For example, in a 2011 study Braaf and Meyering¹⁷ chose the following methods – surveying DFV service providers, conducting interviews and focus groups with survivors and service providers and a service provider forum to explore survivors' experiences of IPV and financial abuse. Similarly, in 2016 Planigale and Clapp³⁷ conducted interviews and focus groups and disseminated a survey to evaluate the effectiveness of a financial education program for women who had experienced economic abuse.

It is worth noting the limitations of Australian studies included in this review primarily focused on women as victims-survivors of economic and financial abuse and there was little acknowledgement of individuals with intersecting risk factors such as disability, gender diversity, age, socio-economic circumstances and homelessness.

For consideration

Further evidence is required to clearly distinguish between economic abuse and financial abuse and to identify specific and/or shared characteristics and effects and perpetrator tactics.

The existing research suggests that the terms economic abuse and financial abuse are often not defined or are used interchangeably. Evidence demonstrates financial abuse can contribute to the overall pattern of economic abuse and insecurity. Further examination is

required to better understand how economic insecurity and the consequences of economic abuse may interfere with the acquisition and maintenance of financial resources.

Tactics used to perpetrate economic and financial abuse

The Australian literature identifies a broad range of tactics used to perpetrate economic and financial abuse in the context of IPV.

Key Learnings

- The most common tactics reported in the literature are:
 - **Financial abuse:** one partner withholding money, controlling the money in the relationship, failing to contribute to household expenses, making one partner liable for joint debt, appropriating their partner's income or finances, putting bills in one partner's name so the other partner avoids liability.
 - **Economic abuse:** not allowing or sabotaging their partner's employment or not allowing or sabotaging study.
- Tactics were often used as part of a pattern of coercive control to prevent the victim-survivor from acquiring economic resources and to foster dependence on the abusive partner. For example, the perpetrator may intentionally ruin their partner's credit rating so that alternative rental options are reduced or not possible. Tactics were also used so that the perpetrator could take over their partner's financial resources.
- Tactics of both economic and financial abuse were used by perpetrators even after the abusive relationship had ended. Post-separation tactics included appropriating an ex-partner's money and assets through joint bank accounts, refusing to pay or paying child support erratically, and instigating vexatious legal proceedings such as legal proceedings in Family Court relating to property settlements and child custody.
- Financial products were often used as a mechanism to perpetrate abuse. For example, one partner may coerce the other into transferring all of their money into a joint bank account and then use the money without their knowledge or consent. Perpetrators would also make their partners liable for joint debt, who would then be coerced into paying for the loan out of fear of bankruptcy or damage to their credit rating.

The broad range of tactics used to perpetrate economic and financial abuse in the context of IPV are contained in Appendix B Table 3. We only coded tactics that were identified in the results of each study. The most common tactics reported across all of the 21 studies were:

- one partner withholding money or finances from the other partner (38.1%; n=8)

- the perpetrator controlling money and finances (38.1%; n=8)
- making their partner liable for joint debt (38.1%; n=8)
- failing to contribute to household expenses (23.8%; n=5)
- appropriating their partner's income or finances (23.8%; n=5)
- putting bills in their partners name in order to avoid liability (23.8%; n=5)
- sabotaging a partner's work or education (23.8%; n=5).

Perpetrators would also use shaming tactics and threats of violence to exert economic control over their partners.³⁹ However, it is important to note that the frequency of references to specific tactics within the academic literature does not reflect the prevalence of these behaviours in our community.

Sabotaging a partner's work and education was identified as a tactic of economic abuse (reported in almost half of the studies 23.8%; n=5). This included preventing them from working or studying or harassing them at their workplace as a way of undermining their employment. This would ultimately damage survivors' ability to acquire economic resources and become financially independent, thus fostering reliance and dependence on the abusive partner.³¹ Financial dependence was often cited as a reason why the survivor was unable to leave the violent relationship.⁴¹ Perpetrators may also foster dependence on the abusive relationship by intentionally damaging their partner's credit rating as a means of reducing their rental options.

Two studies identified misuse of dowry as a tactic of economic and financial control in South Asian communities, including financial coercion by using violence or threats of violence, micromanaging their partner's daily life and withholding money, food and utilities.^{31, 39} Other common themes identified by survivors included their partners not contributing to household expenses, being prevented from working and study, and their partners sending money to his parents without her consent.

Post-separation tactics were identified in 42.9% of the articles and included:

- The appropriation of an ex-partner's money and assets (4.8%; n=1).
- Non-payment, deliberate late payment or erratic payment of child support intended to cause hardship and exert coercive control. Perpetrators also attempted to avoid payments by quitting their jobs, minimizing their income and transferring their money to other relatives (28.6%; n=6).
- Instigating costly and unnecessary or vexatious legal proceedings more generally although Family Court was referenced in each article (19.0%; n=4). Perpetrators would delay court proceedings to cause hardship, control legal documents and evidence by withholding information such as superannuation details, disagreeing with bank valuations.

As shown in Table 2 below, specific financial products may be used as a mechanism to perpetrate financial or economic abuse.

Table 2. Financial products used to perpetrate economic and financial abuse.

Financial product	Examples of behaviours identified in the literature
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<p>Joint bank accounts</p>	<ul style="list-style-type: none"> • The perpetrator may coerce the other partner to transfer all of their assets into the account, and the perpetrator would then deplete the funds without their partner's knowledge.^{38, 39} • The perpetrator may prevent their partner from accessing the joint account.³³ • The perpetrator may use the account to closely monitor their partner's purchases.³⁰ • The perpetrator may (mis)use their partner's Centrelink payments, either by coercing one partner to illegally claim payments or perpetrators keeping their partner's Centrelink payments to themselves.^{23, 45}
<p>Joint debts and loans</p>	<ul style="list-style-type: none"> • Perpetrators make their partner liable for joint debt by coercing or intimidating them into taking full responsibility for loans or joint expenses. The partner may pay for the debts due to fear of bankruptcy or poor credit rating or to avoid fees and penalties that would be incurred.^{17, 24, 31, 36} • Perpetrators also avoided financial liability by putting their partner's name on utility bills or using their partner's name to take out loans.^{24, 33} • Perpetrators refuse to put their partner's name on the title of assets to undermine their partner's financial security, or would cut off their partner from family assets so that they could not afford legal proceedings.^{31, 41}

For consideration

Financial institutions may find value in:

- **Establishing a specialist DFV team (external to or within the organisation) to consider at what stage they should assess the potential for products and procedures to be (mis)used by perpetrators to coercively control and abuse their partner.** Financial Institution's products and procedures can be manipulated by perpetrators to create financial insecurity and hardship.
- **Revising specialist DFV training to ensure content includes financial and economic abuse tactics occurring after the end of the relationship.** Both economic and financial abuse can be actively perpetrated during the IPV relationship but there are also specific and deliberate tactics that are employed post the relationship ending designed to cause financial hardship.

Not all tactics are criminal offences

Not all financial abuse is a criminal offence. It is therefore not surprising that only one of the studies identified economic abuse as a criminal offence.³⁸

Key Learnings

- There is limited empirical evidence identifying economic abuse tactics as criminal offences.
- Economic abuse was broadly acknowledged as a criminal offence in Tasmania in one of the studies included in this review, but other evidence suggests that in other Australian jurisdictions it may only be mentioned as part of a definition of DFV or like term.

In the one study identified, economic abuse was broadly acknowledged as a criminal offence in Tasmania under section 8 of the *Family Violence Act 2007* (Tas). In most other Australian jurisdictions economic abuse may be included in the definition of DFV (or like terms) but is not a criminal offence per se unless the action itself would constitute a criminal offence outside of the context of IPV.

None of the studies explored whether certain tactics of economic or financial abuse constituted criminal offences. It is likely that studies exploring legislative responses to economic or financial abuse were non-empirical in nature and thus excluded from this review. We will further explore whether tactics of financial or economic abuse are criminal offences once the legal database search of legislation and case law has been completed.

Traditionally gendered management of finances can mask economic and financial abuse

Traditionally gendered expectations around who earns and control finances in intimate partner relationships was found to have the potential to facilitate economically and financially abusive behaviours.^{24, 34, 44 34}

Key Learnings

- There is emerging evidence that traditionally gendered expectations around financial management and division of labour in intimate partner relationships may facilitate economic and financial abuse.
- Where traditionally gendered practices of financial management exist within an intimate partnership it may be difficult for the person affected by financial abuse to recognise the perpetrator's tactics as abuse
- Specific cultural practices may further contribute to normative expectations of men being responsible for strictly enforced financial management and financial decision making.
- Where men have been disempowered during resettlement or for other reasons, it may be that the loss of breadwinner status can lead to coping mechanisms that could include financial and economic abuse.
- Further research is needed to better understand whether there is a potential role for financial institutions to build customer financial capability and independence.

An Australian study of practitioners' perspectives of economic abuse in young adult relationships identified gender stereotypes as a driver of economic abuse.³⁴ In this study, practitioners highlighted that economic abuse in young adult relationships was facilitated by stereotypes that reinforce male entitlement and privilege, and perpetuate the notion that men are the 'boss' in relationships.³⁴

Another study of African refugee families that have re-settled in Australia found that men's loss of their traditional breadwinner status post-settlement was a risk factor for domestic violence, as some men attempted to retain their status in the family.⁴⁴ Whilst the study did not explicitly use the terms 'economic abuse' or 'financial abuse', it identified how in some cases, loss of male traditional breadwinner status led to men no longer feeling that they were responsible for contributing to the household, leaving women to become the providers for their families.⁴⁴

The traditional conceptualisation of 'breadwinner status' was also examined in an Australian publication on the financial outcomes of women experiencing financial abuse.²⁴ The publication identified that traditional models of labour division that designate men as breadwinners and fail to fully recognise the care work that many women undertake, result in many women taking on dual roles as carers and workers.²⁴ The demands of these roles mean that many women may give up the role of managing household finances to their partners,²⁴ potentially leaving them at risk of financially abusive behaviours.

There was also evidence on the potential for traditionally gendered norms to influence whether and at what point individuals recognise behaviours as economically or financially abusive.^{38, 39,}
⁴⁸ Two of these publications reported on the findings of a comparative study of family violence in Anglo-Celtic and Indian communities in Australia.^{38, 39}

The study found that for many of the Indian women participants, men's control of household finances was not initially perceived as a form of economic and financial abuse due to the fact that in Indian patrilineal families it is normal for men to control the household finances.^{38, 39} It was not until such control was accompanied by a failure by husbands to fulfil their responsibilities of caring and providing for their wives and children that the women recognised their husbands' behaviours as coercive control.^{38, 39} Similarly, cultural beliefs and expectations that conceptualise men as being in charge of household money and women as carers were identified as contributors to lack of awareness around economic abuse in a New Zealand study.⁴⁸

It is important to note that evidence of the potential for traditionally gendered financial management to be a precursor of economic and financial abuse in IPV was primarily focused on cis-gendered individuals in heterosexual relationships. Further research needs to be conducted to determine whether and how traditional gender norms and expectations may influence the dynamics of such abuse in LGBTQIA communities.

For consideration

Financial institutions could provide content to schools to further develop and support financial capability and financial management units as part of personal development curricula. Select research suggests young people may adopt gendered practices of financial management in their relationships which disadvantage young women in particular.

Financial literacy programs could be provided as part of resettlement programs to provide information and support to men and women in their new environment. There is emerging evidence suggesting that resettlement can disrupt and threaten traditional gender roles for men and contribute to greater financial control within relationships. Women may be disadvantaged by this response which is made harder by having to navigate new financial processes and institutions.

Other forms of IPV co-occur with economic abuse

The review sought to identify whether economic and financial abuse co-occurs with other forms of violence and abuse in intimate partner relationships. There was strong evidence on the co-occurrence of economic and financial abuse with other forms of IPV, both during and after the relationship has ended.^{19, 32, 40, 46, 47, 49-58}

Key Learnings

- Economic and financial abuse frequently occurred alongside a range of other forms of violence and abuse (e.g. psychological and emotional abuse, physical abuse, sexual abuse, threats and intimidation, controlling behaviours) within the context of intimate partner relationships.
- Physically and emotionally abusive behaviours can constitute tactics of economic and financial abuse.
- Qualitative evidence also demonstrated how other forms of abuse, such as physical, sexual, and verbal abuse, may be intertwined with economically and financially abusive behaviours (e.g. use of physical violence to coerce debt or perpetrate school sabotage, expecting women to offer sex in order to get access to money). There is evidence suggesting that other family members may participate in abuse and control which is often referred to as 'lateral violence'.

Economic and financial abuse can co-occur with other forms of IPV

There was **quantitative** evidence demonstrating significant relationships between economic and financial abuse and other types of IPV.^{17, 19, 23, 24, 30-32, 34, 36, 38, 39, 45-47, 49-55, 59-65} Experiencing economic and financial abuse was found to be related to experiencing:

- physical abuse^{19, 32, 46, 47, 49, 50, 52-55}
- psychological abuse^{19, 32, 46, 47, 49, 53}
- sexual abuse^{50, 52-54}
- emotional abuse^{50, 55}
- controlling and jealous behaviour³²
- intimidation^{32, 50} and a range of other controlling behaviours (i.e. threats, blaming, minimising and denying, isolation, male privilege).⁵⁰

One study examined gender differences in the correlations between economic and financial abuse and other forms of IPV among family mediation clients in Australia.³² The study found that amongst women, experiencing financial control by a partner significantly associated with experiencing psychological aggression, physical assault, controlling and jealous behaviour, and intimidation by their partner.³² For men, financial control was significantly related to all of the same experiences identified by women, with the exception of physical assault.³²

Four studies also provided evidence of the intersection of economic abuse with other forms of IPV using descriptive statistics or counts.^{40, 56-58}

- A study of a sample of 3,515 mothers in USA, only 6.09% of mothers who had experienced economic abuse reported that that was the only form of partner abuse they had experienced.⁵⁶ Economic abuse was demonstrated to co-occur with other forms of abuse, including sexual, emotional and physical abuse.⁵⁶
- Another study of 457 female IPV victims-survivors demonstrated the overlap of economic abuse with other forms of partner abuse.⁵⁷ The study identified several abuse-type combinations that included economic abuse. These were: economic and physical abuse (0.2%); economic and psychological abuse (10.5%); economic and physical and psychological abuse (29.8%); economic and psychological and sexual abuse (3.5%); and economic, psychological, physical and sexual abuse (47.7%).⁵⁷
- In an evaluation of a financial literacy program for women who have experienced DFV, all of the women in the sample reported experiencing economic abuse in their most recent relationship.⁴⁰ The entire sample also reported experiencing verbal abuse, psychological abuse, emotional abuse and social abuse, with 72.7% reporting experiencing physical abuse, and 54.5% reporting experiencing sexual abuse.⁴⁰ These statistics highlight how economic abuse can co-occur with other forms of IPV.
- In a smaller qualitative study of post-separation abuse amongst 22 divorced mothers, 17 mothers reported experiencing economic abuse post-separation from their husbands.⁵⁸ In that study, the majority of the sample also reported experiencing post-separation emotional abuse (19 mothers), petty behaviours by their ex-husbands aimed at maintaining control over them (17 mothers), and attempts by the ex-husbands to disrupt their relationship with their children (14 mothers).⁵⁸ Eight mothers reported post-separation physical violence.⁵⁸ These numbers suggest that many of the women in the sample not only experienced economic abuse post-separation but a range of other forms of abuse and control by their ex-husbands as well.

There was also **qualitative** evidence describing how economic and financial abuse can co-occur with other forms of IPV.^{17, 23, 24, 30, 31, 34, 36, 38, 39, 45, 59-65} Economic and financial abuse was demonstrated as occurring alongside:

- emotional abuse^{17, 24, 31, 36, 38, 39, 45, 65}
- physical abuse, force and threats,^{17, 23, 24, 30, 31, 36, 38, 39, 45, 59-64}
- psychological abuse and manipulation^{23, 24, 60}
- sexual abuse^{24, 45, 62}
- verbal abuse^{39, 65}
- threats and intimidation^{38, 39, 59}
- controlling behaviours.⁶¹

Two of these publications made specific findings relation to culturally and linguistically diverse (CALD) communities.^{38, 39} Both publications reported on the results of a study involving Indian communities in Australia.^{38, 39} In that study, women not only experienced economic and financial abuse alongside other forms of IPV (e.g. physical, verbal and emotional abuse), but also reported abuse and control by their husbands' families (e.g. dowry demands, emotional and verbal abuse relating to perceived inadequacies around the amount of dowry provided by the woman's family, and threats to deport the woman).^{38, 39}

One publication provided evidence on the intersection of economic abuse with other forms of IPV within the context of forced marriage.⁴⁵ It contained a case study of a woman who had been in a forced marriage, and who had experienced economic, physical and emotional abuse by her husband.⁴⁵

Physical and emotional abuse can be tactics of economic and financial abuse

Additionally, there was evidence on how economic and financial abuse and other forms of IPV did not merely co-occur in relationships but were heavily intertwined with one another.^{34, 59, 60, 62, 65}

For example, one study identified how perpetrators may use force to coerce debt in the context of intimate partner relationships, including through the use of physical violence or threats.⁵⁹ Other research highlighted how perpetrators may use physical violence to perpetrate school sabotage.⁶⁴ Additionally, a US study identified how emotional abuse (e.g. telling partner they were going to fail before exams, sending partner threatening texts during class) may be part of school sabotage tactics.⁶⁵ As these studies show, physically and emotionally abusive behaviours can constitute tactics of economic and financial abuse.

It is important to recognise the potential for perpetrators to use economic abuse as leverage for other forms of IPV. In a study of low-income IPV survivors, some women reported that they had to have sex with their partners in order to gain access to money.⁶² Similarly, in research examining economic abuse in young adult relationships, practitioners noted that women may be subject to sexual exploitation (i.e. getting money in exchange for sex).³⁴ These accounts demonstrate how economic and financial abuse may be closely linked to other forms of IPV.

The relationship between financial abuse and other types of IPV may also be influenced by substance use issues. In a UK study of 15 men in substance use treatment and their current or former women partners, women described their experiences of financial abuse, with some reporting on how their experiences of such abuse intersected with physical violence by their partner when they attempted to confront them about their substance use issues.⁶⁰

Inducing fear of other violence and abuse could be a tactic of economic and financial abuse

A US study of coerced debt amongst women IPV survivors did not provide direct evidence of the intersection between economic abuse and other forms of IPV.⁶⁶ However, it demonstrated how fear of their partner could influence whether women were coerced by them into making transactions. Of the 707 women in the study who reported that a partner had either convinced or pressured them to borrow money or buy something using credit when they did not want to, approximately two-thirds (66%) reported that they feared a psychological consequence (e.g. screaming, yelling, name calling, or threats to end the relationship) if they said no, whilst over a third (39%) reported that they feared a physical consequence (e.g. being killed or beaten) if they did not accede to their partner's wishes.⁶⁶

Romance fraud can be a form of economic abuse

One publication did not examine IPV specifically, but focused on romance fraud, where there is a perceived relationship. In interviews with 21 romance fraud victims in Australia, researchers identified that economic abuse was central to romance fraud.⁸ However, unlike economic abuse in the context of domestic violence, economic abuse in the context of romance fraud was not so much used as a method of acquiring control over an individual, but was instead used to gain access to an individual's finances.⁸ Participants reported experiencing perceived threats of physical violence, fear of retaliation from the perpetrator for ending the relationship, isolation from their friends and family, degradation (e.g. verbal abuse), and psychological manipulation.⁸ These accounts suggest that there is co-occurrence of economic abuse with other forms of abuse and control in the context of romance fraud.

For consideration

When training specialist teams in DFV, financial institutions should ensure content includes:

- **Financial and economic abuse tactics occurring after the end of the relationship.** Both economic and financial abuse can be actively perpetrated during the IPV relationship but there are also specific and deliberate tactics that are employed post the relationship designed to cause financial hardship.
- **The links between economic and financial abuse and other forms of IPV.** This should include awareness of DFV, how to implement organisational guidelines ensuring safety of customers and referral options should there be a disclosure.

Training for community and welfare organisations should recognise the co-occurrence of economic and financial abuse with other forms of IPV. This should include awareness of DFV, how to implement organisational guidelines ensuring safety of clients and referral options should there be a disclosure.

Economic and financial insecurity, economic and financial abuse and hardship

The review sought to examine intersections between economic and financial abuse and economic and financial hardship^c and insecurity amongst victims-survivors.

Key Learnings

^c The Australian Banking Association defines 'financial hardship' as being unable to meet your existing financial obligations for a period of time, due to factors such as unforeseen weather events, a major change in circumstances, illness or injury, or a change in employment (<https://www.ausbanking.org.au/for-customers/financial-difficulty/> Accessed 30/10/20).

- Economic and financial abuse was demonstrated to contribute to economic and financial hardship and insecurity amongst victims-survivors.
- Studies showed how economic and financial abuse can be lead to a number of adverse consequences, including but not limited to: economic and financial hardship, economic and financial dependence, damaged credit, difficulties getting housing, employment and essential services, lack of sufficient money for necessities and material needs, financial vulnerability, bankruptcy and insolvency, poverty, impoverishment, being in arrears for debts, and lack of financial independence.
- It is important to recognise that the consequences of economic and financial abuse are not always easily disentangled from the tactics.
- Financial abuse can have flow-on consequences for different aspects of victims'-survivors' economic security, including their housing and employment security, exacerbating their experiences of hardship.
- There is strong evidence demonstrating how economic and financial hardship and insecurity can be a barrier to victims-survivors leaving abusive relationships. This further highlights the importance of developing effective responses to economic and financial hardship and insecurity.
- Further research is needed to examine how economic abuse can affect financial and economic insecurity.

Economic and financial abuse can lead to financial hardship and insecurity

The review identified that economic and financial abuse can result in economic and financial hardship and insecurity.^{17, 19, 23, 24, 30, 34-36, 38, 41, 42, 47, 49, 51, 54, 55, 58, 59, 62, 63, 66-73}

It is not always possible or straightforward to clearly separate the economic and financial consequences of economic and financial abuse from the tactics of such abuse, as the two concepts can be intertwined. Additionally, this review has only looked at intersecting risk factors for IPV. Subsequent reviews will focus in depth on at risk groups and intersecting contexts of risk.

Studies provided **quantitative** evidence on this relationship.^{19, 24, 47, 49, 51, 54, 55, 66-69} The potential for economic abuse to result in economic or financial hardship and insecurity was highlighted in 10 studies.^{19, 24, 47, 49, 54, 55, 66-69}

Economic abuse was found to be significantly related to lower:

- perceived financial resources⁴⁹
- economic self-sufficiency.^{19, 68}

It was also found to be significantly related to greater:

- material hardship⁶⁹
- economic hardship^{54, 55}
- material and financial dependence.^{47, 66}

Other reported adverse impacts of economic abuse on victims'-survivors' financial and economic security included:

- damaged credit^{66, 67}
- outstanding debt⁴⁷
- difficulties getting housing^{24, 67}
- difficulties getting jobs^{24, 67}
- difficulties setting up utilities in their name⁶⁷
- not having sufficient money for essential needs²⁴
- being solely dependent on government income support payments.²⁴

Even one tactic of economic abuse can adversely affect the economic security of victims-survivors in a multitude of areas. In one study of IPV survivors, more than half (59%) of participants reported that their partner had harmed their credit score through actions such as not paying bills, failure to pay bills on time, taking out additional credit, having high credit card balances, and defaulting on loans.⁶⁷

Approximately two-thirds (66%) of these individuals reported that their damaged credit had prevented them from getting a loan, whilst 63% reported that it had prevented them from getting housing and 21% said that it had prevented them from getting a job.⁶⁷ These results show that economic abuse can have flow-on consequences for different aspects of economic security, including housing and employment security, exacerbating experiences of hardship.

The potential for financial abuse to impact on housing security was also examined in an Australian study of the immediate and long-term outcomes of women's experiences of financial abuse in intimate partner relationships.²⁴ Almost half (47%) of survey respondents in that study reported that it was 'difficult' or 'extremely difficult' to find housing after they left the abusive relationship. Forty-three (43%) reported that it was 'extremely difficult' to get their ex-partner to leave the family home.²⁴

One recent study using the revised Scale of Economic Abuse (i.e. the SEA2) found overall economic abuse was not significantly associated with women's material dependence on the perpetrator.⁴⁷ However, greater economic restriction was found to be significantly related to greater material dependence.⁴⁷

Interestingly, greater economic exploitation by one partner against the other was significantly related to less material dependence.⁴⁷ This finding may be explained by perpetrators deliberately becoming dependent on their partner to exploit their joint and partner's economic and financial resources.

Similarly, two studies showed how economic control by the perpetrator may pose a greater risk to survivors' economic self-sufficiency than other dimensions of economic abuse.^{19, 68} In a 2012 study of 120 IPV survivors, economic abuse was found to significantly and adversely affect their economic self-sufficiency.¹⁹ The study also found that only economic control, not economic exploitation or employment sabotage, significantly and negatively predicted economic self-sufficiency.¹⁹

Similarly, a study in 2017 surveyed 147 women IPV survivors and found that whilst economic control was a unique predictor of lower economic self-sufficiency, other dimensions of economic abuse (i.e. economic exploitation and employment sabotage) were not.⁶⁸ One study did not find a significant association between economic abuse and economic self-sufficiency.⁵¹

The review also identified **qualitative** evidence on the relationship between economic abuse and economic and financial hardship and insecurity.^{17, 23, 24, 30, 34-36, 38, 41, 42, 58, 59, 62, 63, 70, 71, 73}

The evidence identifies adverse consequences of economic abuse on victims'-survivors' financial and economic security such as:

- financial vulnerability due to a lack of credit options and continued liability for joint debt⁴²
- becoming bankrupt or insolvent^{17, 62, 70}
- having essential services disconnected due to debts¹⁷
- lack of sufficient money for basic necessities³⁴
- not having enough money for children's material needs^{23, 34}
- poverty²³
- impoverishment⁴¹
- damaged credit records that affected ability to access or maintain other resources (e.g. housing, employment, insurance, essential services)^{23, 59, 62, 71}
- being in arrears for debts and mortgage repayments³⁶
- lack of financial resources to pursue property settlements³⁶
- housing insecurity post-separation²⁴
- limited employment opportunities²⁴

- having to start over financially post-separation⁶²
- poor financial situation due to ex-husband's use of court action to exhaust victims'-survivors' financial resources.⁵⁸

The potential for economic abuse to have negative impacts on victims'-survivors' financial stability,³⁴ economic and financial autonomy,³⁵ and economic and financial independence^{30, 38, 62, 63, 70, 73} was also identified.

The **qualitative** evidence demonstrated the potential for economic abuse to have flow-on effects for a range of dimensions of economic security.

Several studies identified how damaged credit scores created by economic abuse could impact on victims'-survivors' capacity to access other economic resources.^{23, 59, 62, 71} For example, one study interviewed lawyers and advocates working with domestic violence victims-survivors in the US about coerced debt, and found that damaged credit scores could have negative consequences affecting survivors' ability to get housing, jobs, insurance, utilities and other essential needs.⁵⁹

In the Australian context, findings from one study highlighted how poor credit records due to economic abuse could limit victims' borrowing options, pushing them into 'the fringe lending market'.²³ Their difficulties with credit could affect their ability to access housing and other essential needs.²³ Another study found that for some women, the time that they had spent out of the workforce (e.g. due to their ex-partners' preventing them from working), limited the kinds of jobs that they could get post-separation as their experience and qualifications were not relevant anymore.²⁴

Two publications focused on CALD population groups. A US study of South Asian migrant women's experiences of domestic violence from the perspectives of domestic violence advocates did not explicitly use the terms 'economic abuse' or 'financial abuse'.⁷³ Nonetheless, it highlighted how women, including those who are employed, may become economically dependent on their partners due to not having control over their money.⁷³ A recent study examined economic abuse in both Anglo-Celtic and Indian communities in Australia, and highlighted women's experiences of financial dependence on the perpetrator.³⁸

One publication provided evidence on the relationship between economic abuse and economic and financial hardship and insecurity by a systematic review of the literature on the relationship between domestic violence and employment stability.⁷² The review identified that workplace disruptions and on-the-job harassment by intimate partners could have adverse impacts on women's financial and employment stability.⁷²

For consideration

Customers may benefit from financial institutions identifying early and responding effectively to economic and financial hardship and insecurity experienced by customers who are victims-survivors of financial abuse. There is strong evidence that

economic and financial abuse can contribute to economic and financial hardship and longer-term economic insecurity. Early identification may also allow referral to specialist DFV services to assist customers experiencing the co-occurrence of other forms of DFV.

Risk factors associated with economic and financial insecurity and hardship

Both the Australian and international literature included in this review identified factors that may influence the risk of experiencing economic and financial insecurity and hardship in the context of IPV, and identified the potential for sociodemographic, structural, social and other factors to influence the risk of economic and financial insecurity and hardship occurring within the context of economic abuse.^{23, 31, 41, 55, 67, 69}

The literature also identified a range of sociodemographic, relationship, health, attitudinal, institutional, and abuse-related factors that may increase the risk of economic and financial abuse victimisation.^{12, 23, 31, 34, 35, 39, 41, 48, 59, 66, 74-76}

Key Learnings

- A number of factors were found to contribute to economic and financial hardship and insecurity in the context of economic abuse. These included: refugee and/or migrant status, depression, lack of sufficient social security support and being older. Additionally, the review identified that there may be challenges in identifying financial abuse in specific population groups (e.g. some Aboriginal and Torres Strait Islander groups where shared property may be culturally expected, women with a disability where the perpetrator is the carer).
- Social support was identified as a protective factor against economic hardship in the context of economic abuse. However, that study also noted that this protective effect was less strong in circumstances where levels of economic abuse were high.
- The review identified a range of risk factors contributing to economic and financial abuse victimisation. These included:
 - *Sociodemographic factors*: E.g. being female, CALD status, Indigenous status, lack of English proficiency, lack of stable immigration status, having year 11/12 as their highest education level, being a woman in her childbearing years, experiencing high levels of financial stress.
 - *Relationship factors*: E.g. having spent less than 30 years with partner, having a partner that keeps financial information from the individual, being divorced or separated, not being a widow, perpetrators' level of access to victims' personal information.

- *Health factors*: E.g. having a disability or long-term health condition, having an acquired brain injury (ABI), having a psychosocial impairment, having substance dependence issues, having mental health issues, having a partner who drank more heavily or frequently
- *Other abuse-related factors*: E.g. having a history of physical or emotional IPV, being in a forced marriage or experiencing modern slavery.
- *Attitudinal factors*: E.g. lack of recognition of economic abuse as a form of abuse, lack of understanding of money and budgeting, sense that acceding to partner's financial demands is part of being in a relationship.
- *Institutional factors*: E.g. lack of proper examination of identification and signatures by lenders or financial institutions, gendered child support systems.
- Risk factors *can* differ across different population groups (e.g. gender, age, CALD status).

Factors contributing to economic and financial hardship or insecurity in the context of economic abuse

Research provides further information about the risk factors that might give rise to financial security or hardship in the context of DFV. These studies included an examination of risk and protective factors, as well as examining factors that contributed to economic and financial hardship or insecurity in the context of economic abuse.^{23, 31, 41, 67, 69}

Two of these publications documented the lived experience of survivors.^{67, 69} In one US study of IPV survivors, Latinx respondents were less likely than other participants to report that their partner had harmed their credit score (44% vs 72%) and that they had gone into debt due to their partner (50% vs 65%).⁶⁷ Another US study examined a nationally representative sample of new mothers in the US and found that depression partially mediated the relationship between economic abuse and material hardship.⁶⁹ This means that economic abuse was significantly associated with an increased risk of depression, which in turn was significantly related to later material hardship.⁶⁹

The remaining publications reported on the results of qualitative studies.^{23, 31, 41}

- Consultations with key stakeholders from various sectors in Australia found that economic abuse coupled with lack of sufficient social security support resulted in women having to 'choose' poverty over violence.²³
- In an Australian study of the legal challenges associated with achieving financial safety for women who have experienced economic abuse, migrant and refugee women were identified as facing additional challenges due to their visa status, and their physical separation from their family.³¹
- Interviews with advocates and practitioners in Australia who were involved in the development and implementation of services and supports for women affected by violence, found that:

- Women without permanent residency may be differentially affected by financial and economic abuse as they may not have access to same range of financial supports as others due to the fact that they are separated from their family and friends and do not qualify for Centrelink payments.⁴¹
- Older women may be less able to recover from the impacts of financial abuse.⁴¹
- There may be challenges in identifying financial abuse in some Aboriginal and Torres Strait Islander communities where there may be cultural expectations of shared property, or amongst women with a disability in circumstances where the perpetrator is a carer.⁴¹

Factors protective against economic hardship in the context of economic abuse

One publication provided evidence of factors that may protect against economic hardship in the context of economic abuse.⁵⁵ A quantitative study of women in community college found that both appraisal support (i.e. advice, encouragement) and tangible support (i.e. provision of physical assistance or items that are needed) moderated the impact of economic abuse on economic hardship.⁵⁵ More specifically, social support had a greater impact on reducing economic hardship in circumstances where individuals were experiencing low rather than high levels of economic abuse.⁵⁵

Factors contributing to economic and financial abuse victimisation

There was evidence on a range of factors that facilitated and increased the risk of experiencing economic and financial abuse in intimate partner relationships.^{12, 23, 31, 34, 35, 39, 41, 48, 59, 66, 74-76}

Four publications reported on quantitative studies:^{12, 66, 74, 75}

- A study of women IPV survivors found having a partner that kept financial information from the individual was significantly related to an increased risk of experiencing coerced debt.⁶⁶
- A study examining the relationship between receiving public assistance and economic abuse amongst women IPV survivors found that whilst women who received public assistance had slightly higher economic abuse victimisation scores compared to those who did not, the difference between these two groups was not significant.⁷⁴
- An examination of the risk factors for financial abuse by intimate partners amongst older adults found that being female, having a disability, being divorced or separated, not being a widow, having spent less than 30 years with their partner, and having a partner who drank more heavily or frequently were significantly associated with financial abuse by a current or former spouse or partner.⁷⁵
- In the Australian context, an analysis of the results of the 2012 ABS Personal Safety Survey and found the lifetime prevalence of economic abuse to be higher for women than for men (15.7% vs 7.1%).¹² The study also identified gender differences in risk factors for economic abuse.¹² Amongst women, high levels of financial stress, having

Year 11 or 12 as their highest level of education, having a disability or long-term health condition, having a history of physical IPV and having a history of emotional IPV were significant predictors of economic abuse victimisation.¹² For men, only having a history of physical IPV and having a history of emotional IPV significantly predicted economic abuse victimisation.¹²

Nine publications reported on qualitative studies.^{23, 31, 34, 35, 39, 41, 48, 59, 76} Some of these studies focused on examining economic abuse within specific demographic groups.^{31, 34, 39, 76}

- **Young adults**
 - An Australian study of economic abuse in young adult relationships, practitioners identified several attitudinal risk factors for economic abuse.³⁴ These included: a lack of recognition that economic abuse is a form of abuse, a lack of understanding around money and budgeting, and a sense that acceding to a partner's financial demands was the 'the price of love'.³⁴
- **CALD and migrant communities**
 - In a US study of elder mistreatment of Chinese and Korean immigrants, there was evidence of types of financial abuse that were unique to Korean immigrants' socio-cultural contexts.⁷⁶ In the intimate partner context, this included failing to file immigration papers for an elderly spouse who is a non-citizen whilst exploiting her financial assets and caregiving labour.⁷⁶
 - Australian research has also identified dowry demands and misuse as forms of economic abuse that may be experienced by CALD and migrant women.^{31, 39}

Select qualitative studies reported on how specific population groups may be at greater risk of economic abuse.^{23, 41, 48} For example, a 2013 project undertaking consultations with key stakeholders identified economic abuse as a gendered issue with women constituting the majority of victims.²³ In New Zealand, consultations conducted with representatives from community services, financial institutions, credit providers, government agencies, and legal services identified specific population groups that may be at greater risk of economic abuse.⁴⁸ These included:

- people with issues relating to substance use
- people with mental health issues
- people with a disability
- CALD communities
- people without a stable immigration status
- people in forced marriages or experiencing modern slavery
- Māori and Pacific communities
- women in their childbearing years and women experiencing separation or divorce.⁴⁸

Some of these findings were replicated in an Australian study where practitioners identified that women who do not have English proficiency, women on spousal visas, and women with an intellectual disability, acquired brain injury (ABI) or psychosocial impairment may be at greater risk of experiencing financial and economic abuse.⁴¹

Two further qualitative studies examined the risk factors for specific forms of economic abuse.^{35, 59}

- A study of coerced debt, lawyers and advocates identified a range of factors that facilitated coerced debt in intimate partner relationships.⁵⁹ These included: the level of access that individuals have to their partner's personal information, failure of lenders and financial institutions to properly examine identification documents and signatures, victims' lack of English proficiency, circumstances that facilitate joint liability of debt for married couples, and having jointly secured debt.⁵⁹
- In the Australian context, a study of child-support related economic abuse revealed how gendered state processes and institutions that order child support transfers may facilitate men's post-separation economic abuse of their ex-partners.³⁵ Some women in the study reported receiving comments from Department of Human Services – Child Support (DHSCS) staff that appeared to suggest that expectations that former partners reliably pay the expected amounts of child support were unrealistic. The author of the study argued that this had the potential to 'normalise' men's financial discretion and negatively impact on women's financial autonomy.³⁵

For consideration

Training for welfare and financial services should include risk factors that may contribute to economic and financial hardship and insecurity occurring in IPV. These factors may include sociodemographic, clinical, health, attitudinal, and structural factors that may increase individuals' vulnerability to economic and financial abuse in intimate partner relationships. Recognition of risk factors in the assessment process may facilitate different questions to be asked and allow for development of more appropriate and tailored responses to economic and financial hardship and insecurity.

Preventing and responding to economic and financial abuse

The literature identified a range of prevention and response approaches for addressing economic abuse.^{17, 23, 24, 31, 33, 34, 36, 37, 40-42, 48, 59, 61, 67, 77-86}

This section begins by examining the international literature on legal system and financial institution responses. It then provides a summary of the Australian and international evidence on other types of responses to economic abuse, including financial education programs and multi-agency responses. Finally, the section reviews the literature on Australian responses to economic abuse specific to the legal and financial services industries.

Key Learnings

- The international literature identified several barriers that victims-survivors of economic abuse face when attempting to navigate the legal system. These included:
 - being unable to afford legal representation
 - being unaware of their legal rights to their property
 - having their experiences of economic abuse minimised by legal professionals
 - The lack of legal recognition surrounding economic abuse served to exacerbate these barriers.
- The international literature also identified barriers that survivors face when accessing financial services, including:
 - difficulties relating to bank fees and maintaining minimum bank account balances
 - challenges with repairing their credit ratings. This often worsened the financial hardship that survivors were experiencing. Survivors suggested that improved processes for credit repair was needed, as existing processes were often too long and complex.
- While financial service providers are increasingly receiving training about DFV, service providers sometimes did not know where to go if they suspected one of their customers was experiencing financial abuse.
- Several studies identified the importance of multi-agency responses to financial abuse in the form of dynamic referral pathways between services.
- There is some evidence that savings initiatives and asset-building programs can assist victims-survivors to successfully save money to enhance their economic stability.
- Financial education and literacy programs may be an effective tool in addressing or preventing economic abuse within intimate relationships. There is evidence that

financial education and literacy programs can improve victims'-survivors' financial knowledge and financial behaviours, economic self-sufficiency and economic empowerment. There is also evidence that these programs can reduce physical health symptoms due to worries about money.

Legal system responses

Victims-survivors of financial abuse have expressed that their needs are not necessarily met during legal processes. For example, legal professionals, such as judges and prosecutors, may show little concern for financial abuse as it is deemed to be 'less serious' than physical abuse.⁶⁷

Four international studies examined legal responses to economic abuse in the context of IPV.^{48, 61, 67, 77} One small study interviewed ten women who had experienced financial abuse from their partner.⁶¹ Some of the participants reported that they wished they had received legal advice to deal with the abuse. Participants also reported being told that they had no legal rights to their homes and property or reported giving up their rights in order to move forward with their lives. Another study found that survivors of IPV identified that the support of legal services was essential for dealing with financial abuse.⁷⁷

The use of the family law system as a site of economic abuse was also discussed in one of the international studies.⁴⁸ This study found that the family law system in New Zealand often leaves women choosing between unaffordable expenses or underrepresentation compared to their ex-partner who has the capacity to pay for legal representation. Interview participants identified that judges were often unable to recognise economic abuse in family law cases when the perpetrator was using the system as a tactic of abuse.

Financial service responses

Five articles were identified in the international literature that examined financial service responses to economic abuse.^{48, 59, 67, 78, 79} Key findings from the studies included:

- **Survivors of financial abuse may face barriers to using traditional banking services.** For example, the women who were interviewed expressed fear of losing welfare payments if social services saw that they had money in their bank account, frustration with bank fees, difficulties maintaining the minimum bank account balance and difficulties finding transportation to the bank to deposit or withdraw money.⁷⁹
- **Coerced debt is used to perpetuate financial abuse and the process of repairing credit is long, complex, and difficult.** Barriers to repairing survivors' credit ratings were identified with participants suggesting that having a 'unified process for credit repair' within financial institutions would make the process more straightforward.⁵⁹
- **Financial institutions do not necessarily consider their services from a family violence perspective.** Consultations with service providers in New Zealand, including financial institutions, examined the level of understanding about economic abuse and to

scope the types of services available to support survivors of economic abuse. While staff are increasingly receiving training about DFV, they are often unsure about where to go if they suspect one of their customers is experiencing financial abuse.⁴⁸

- **To recover from financial abuse and achieve economic independence, survivors have stressed the importance of support to pay off their debts, repair their credit score and obtain stable housing.**⁶⁷ Savings initiatives and asset-building programs were also identified as important mechanisms to address economic abuse.⁶⁷
- **Survivors of IPV can successfully save money and purchase assets to enhance their economic stability.**⁷⁸ One program - the Individual Development Account (IDA) designed to provide matched savings for survivors of IPV, found that approximately two-thirds of the participants reached their IDA savings goal and 76% made at least one matched withdrawal asset purchase.⁷⁸

Financial education and capability training

Financial education and capability training can be used as a mechanism to address and prevent further economic abuse in the context of IPV.^{37, 40, 77, 79-83} There is evidence that such programs can lead to positive outcomes in terms of improving survivors' economic self-sufficiency, economic empowerment and self-efficacy.⁸⁰

While there are evaluations of specific financial programs,^{37, 40, 81-83} many of these programs are for survivors of IPV generally who may or may not have experienced economic abuse. However, these programs did feature an economic abuse component in its curriculum.

The evaluations demonstrate that participation in financial capability programs can lead to:

- improved financial knowledge⁸¹⁻⁸³
- improved financial behaviours^{81, 82}
- decreased financial strain⁴⁰
- a clearer understanding of economic rights³⁷
- significant decreases in women's physical health symptoms related to worries about money.⁴⁰

An evaluation of the *Firmer Foundations* program in Victoria showed that many of the women who participated in the program reported gaining a clearer understanding of their rights in regard to money and relationships.³⁷ Some participants were also assisted to identify and name their experiences of IPV as economic abuse. Participants were supported to manage their finances in a way that minimised the risk of exploitation, including having their own bank accounts, ensuring their income was deposited into this account and having assets in their own names. The group work component of the program was highly valued by the participants and staff as it helped the women to build social connections and feel supported.

These findings are consistent with a US study of 34 survivors of IPV to gain their perspectives on best practice approaches to delivering financial literacy programs.⁷⁹ Participants highlighted the importance of gaining financial knowledge to counter financial disempowerment. They identified a range of financial tools that could be helpful, including budgeting, planned spending and debt management. Financial dependence often prevented the participants from

leaving the economically abusive relationship, and so job training and opportunities for financial growth were also identified as an important components of financial literacy programs.

Multi-agency responses

There is evidence that the needs of IPV survivors who have experienced economic abuse extend beyond the scope of a single agency, requiring dynamic referral pathways between services.^{31, 33, 36, 48, 77, 84, 85} Cross-sectoral or integrated responses to economic abuse should include the community sector, legal sector, government support services, utility and essential service providers, financial services, telecommunications companies, ombudsmen services and the police.³¹

Consistent with other research, women who had experienced IPV identified the importance of access to variety of resources to address economic abuse, including mental health support, financial management classes, and job skills and education.⁷⁷ Several factors have been identified to ensure a comprehensive, cross-sector approach to economic abuse. These include coordinated front-line responses, formal legal recognition of economic abuse, a 'no wrong door' approach across critical services, the incorporation of survivor's lived experience in the design of services, and adapting new initiatives based on local need.⁴⁸

Other responses

One study emphasised the importance of screening for financial abuse.⁸⁶ An examination of social work responses to IPV survivors who have experienced financial abuse surveyed 266 social workers in the USA about the frequency in which they ask their clients about financial concerns, their perceived knowledge of IPV and their preparedness to work with clients experiencing IPV. Fewer than 30% of the workers reported always asking their clients about their financial concerns despite the importance of workers screening for financial abuse. Workers were more likely to explore financial concerns with their clients if:

- the worker had greater perceived knowledge of IPV
- greater preparedness to work with clients affected by IPV
- they had received IPV education and training.

Australian legal and financial services responses to economic and financial abuse

The Australian literature proposes financial services have a key role to play in responding to economic abuse.

Key Learnings

- The Australian literature examined economic abuse within the context of family law settlements. The family law system can be used as a mechanism to perpetrate abuse,

as perpetrators may intentionally delay property negotiations and settlements or cease making payments for joint debts with little legal accountability despite their being legislation in place to address this. This highlights a need for greater recognition of economic abuse within family law contexts and ensuring legal powers to alter joint debt in cases of economic abuse are given practical effect.

- Victims-survivors of economic abuse also faced difficulties in managing utility bills and were sometimes liable for utility debts incurred after the abusive relationship had ended. Legal frameworks and industry policies and guidelines were not necessarily appropriate in cases of economic abuse.
- Joint loans were commonly used as a tactic of economic abuse. Victims-survivors were often forced to pay for debts accrued by their abusive partner due to fears of damaging their own credit ratings. Victims-survivors sometimes applied to their financial institution to have their name removed from the debt but were unsuccessful.
- There were examples of financial institutions appropriately responding to instances of economic abuse. One such response being if a bank becomes aware that a perpetrator is using a joint bank account to perpetrate abuse, the bank may close the account and divide the remaining money between the perpetrator and victim-survivor.
- Studies identified other responses that the financial services industry could implement to address economic and financial abuse. These include linking financial services to other community services as referral partners, such as DFV and housing services, developing and implementing screening protocols to identify possible abuse, offering special financial products to victims-survivors, using hardship provisions and enacting responsible lending laws to prevent the accumulation of large debts.

Legal system responses in Australia

Tasmania is the only state to have criminalised economic abuse. Economic abuse has its own family violence provision, under section 8 of the *Family Violence Act 2004* (Tas).^d Here, it is established as a family violence offence if the perpetrator intended to unreasonably control, intimidate or cause mental harm, apprehension or fear.^e Some abusive actions include:

- coercing a spouse or partner to relinquish control over assets or income
- disposing property owned by partner, spouse or child
- preventing spouse or partner from decision-making regarding household expenditure or joint property
- preventing spouse or partner from accessing joint financial assets for the purposes of meeting normal household expenses

^d To the authors' knowledge, there has only been one publicly reported case of an individual being prosecuted for economic abuse in Tasmania. However, it is not clear how the case was subsequently disposed of. For further information see: <https://www.abc.net.au/news/2016-08-01/tasmanian-man-prosecuted-for-alleged-economic-abuse/7679922>

^e *Family Violence Act 2004* (Tas) s 8.

- withholding (or threatening to withhold) financial support reasonably necessary for the maintenance of the affected spouse, partner or child.^f

The penalty can be either a fine of up to 40 penalty units or a maximum of 2 years imprisonment. The significance of economic abuse being specified under its own provision in family law-related legislation is that it can act in concert with criminal law. Due to recent amendments in 2018 of the *Criminal Code Act 1924* (Tas), a perpetrator can be criminally charged with persistent family violence, as outlined under section 170A and s 337A (1) (j).

Since economic abuse is not criminalised in other states and territories, in family violence legislation, it has been recognised as a form of domestic violence or included economically abusive behaviours in its examples of domestic violence. These jurisdictions include the Australian Capital Territory (ACT), Queensland, Victoria, South Australia, Tasmania and the Northern Territory.⁹ This may be a result of reliance on some tactics already being criminal offences under other provisions (e.g. intimidation and stalking).

To date, the Tasmanian jurisdiction has not shown significant evidence that criminalising economic abuse is an effective method to help protect victims-survivors of financial abuse. This may be a consequence of criminal law jurisdictions traditionally not recognising non-physical acts and behaviours of economic abuse being predominantly ‘private’ or ‘hidden’.

Two articles examined legal system responses to economic abuse in the Australian context, specifically in relation to family law settlements³⁶ and the legal frameworks that apply to the payment of utility bills in the context of DFV.³³ However, our ability to answer this research question is limited until the legal database search to identify legislation and case law relevant to financial and economic abuse has been completed.

The first study conducted interviews with women involved in the *Small Claims* project run by the Women’s Legal Service of Victoria (WLSV), many of whom had experienced economic abuse.³⁶ Some women described experiencing economic abuse both during and after their relationship had ended, and this abuse was sometimes perpetrated through the family law system. For example, perpetrators intentionally caused delays in property negotiations, exacerbating victims’-survivors’ financial vulnerability. Perpetrators also ceased making payments for joint debts, which could be dealt with under section 90AE of the *Family Law Act* (Cth) to assist victims-survivors of economic abuse. However, it was found that this section of the Act was rarely used due to the practical impediments of the provision. The authors recommended that the family law courts collaborate with relevant industry bodies to ensure that legal powers to alter joint debts can be given practical effect in cases of economic abuse.

Utility debts may also be used as a tactic of economic abuse, where victims-survivors are pursued for utility debts incurred by the perpetrator during the relationship or after the relationship has ended. An assessment of the legal frameworks that currently apply to the payment of utility bills in the context of DFV in Victoria consulted with relevant agencies in the

^f *Family Violence Act 2004* (Tas) s 8 (a)-(e).

⁹ NSW only refers to “personal violence offences” in the *Crimes (Domestic and Personal Violence) Act 2007* (NSW), which includes property destruction, stalking and intimidation. It does not explicitly use the term “economic abuse” like other jurisdictions. On the other hand, Western Australia only describes some behaviours of economic abuse under its *Restraining Orders Act 1997* (WA), see: s 5A.

field.³³ They found that existing legal procedures provide opportunities for utility providers to pursue debts from the survivor without regard to their unique circumstances.

For example, survivors of economic abuse who are attempting to terminate a joint account face an unclear legal regime regarding the breakdown of joint accounts, as this issue is not necessarily addressed in the legislation. Given that the law is silent about this issue, utility providers may apply policies that are not appropriate to the survivor's circumstances. The authors ultimately recommended a review of the relevant legislation and the development of industry-wide hardship guidelines or principles that address economic abuse and financial hardship.

Regulations, policies and procedures within the financial services industry in Australia

The Australian literature also examined regulations, policies and procedures that exist within the financial services industry to identify, prevent and respond to economic abuse.^{17, 23, 24, 31, 34, 36, 41, 42, 84}

Evidence suggests that financial services have a key role to play in responding to economic abuse, as perpetrators may use financial services or products as a tactic of abuse.³¹ Survivors have identified banks as one of the best locations to receive information about financial abuse,²⁴ but may also face resistance from financial services due to their poor understandings of the financial dimensions of IPV.⁴¹

To effectively respond to economic abuse and provide appropriate referrals and advocacy, financial services should be linked to other services in the community as referral partners, such as family violence housing, health, drug and alcohol and legal services.^{36, 84}

Other measures that financial services have implemented to respond to economic abuse include:

- using screening protocols to identify economic abuse, such as asking new customers if they are concerned about experiences of abuse²³
- offering special financial products to survivors of economic abuse
- the use of hardship provisions
- specialist domestic violence training for financial counsellors.⁴¹

In a study of economic abuse in young adult relationships, strategies were identified that could prevent economic abuse in this context.³⁴ Through interviews with practitioners, potential improvements in the finance sector were identified that help to address economic abuse among young people. For example, when financial services do not undertake due diligence in providing loans to young adults, individuals in economically abusive relationships can be at greater risk. However, the enactment of responsible lending laws can prevent young people from accumulating large credit card debts and loans that they are unable to repay. There is evidence that survivors of economic abuse may benefit from special financial products, such as microfinance and advance payments, to enable their financial inclusion and capacity.⁴²

The Australian literature examined the use of joint loans as a tactic of economic abuse. Financial institutions can identify the occurrence of economic abuse by utilising appropriate screening protocols, especially when couples take out joint loans. Credit providers should also have a process to identify economic abuse before providing credit to their customers.²³

The inheritance of joint debt can create issues for survivors leaving an abusive relationship.³¹ There were instances where debt was accrued without the woman's knowledge, as the perpetrator would take out loans against property and accumulate credit card debts. The women were often forced to pay for the debt either because they feared getting a negative credit rating if they did not pay or were unsuccessful in applying to have the debt waived or have their name removed from it. The authors suggested that financial services should establish DFV teams to minimise the impact of economic abuse.

In one Australian study, interviews and focus groups with women affected by DFV and service providers from DFV services explored how DFV undermines women's financial circumstances and the strategies to support positive economic outcomes for women.¹⁷ The data revealed that supportive action from banks could hold perpetrators of financial abuse accountable. One participant described how when her husband had withdrawn a large sum of money from their joint account without her knowledge, the bank cancelled the account upon learning of her circumstances and divided the remaining money between them.

Some women directly approached their financial institution for assistance and support in dealing with financial abuse. The financial institution offered special financial products for low income earners, such as no or low interest loans, matched savings accounts, or other forms of microcredit. Participants reported benefiting from these financial products and the economic advocacy, financial advice and financial literacy services offered by their financial institution.

For consideration

Further evidence is required to examine the ways in which victims-survivors of economic abuse may benefit from tailored financial products. These may include microfinance, advance payments, savings initiatives, and asset-building programs to enable their financial inclusion and capacity.

Areas for further investigation

Following the review of evidence on economic and financial abuse in intimate partner relationships, we have identified the following areas that may benefit from further investigation.

Financial services industry and academic partnership

- 1. Further evidence is required to clearly distinguish between economic abuse and financial abuse and to identify specific and/or shared characteristics and effects and perpetrator tactics.** Analysis of available research suggests that the terms economic abuse and financial abuse are often not defined or are used interchangeably. Evidence demonstrates financial abuse can contribute to the overall pattern of economic abuse and insecurity. However, further examination is required to better understand the ways in which

economic insecurity and the consequences of economic abuse may interfere with the acquisition and maintenance of financial resources

- 2. Further evidence is required to examine the ways in which victims-survivors of economic abuse may benefit from tailored financial products.** These may include microfinance, advance payments, savings initiatives, and asset-building programs to enable their financial inclusion and capacity.

Financial institutions

- 3. Customers may benefit from financial institutions identifying early and responding effectively to economic and financial hardship and insecurity experienced by customers who are victims-survivors of financial abuse.** There is strong evidence that economic and financial abuse can contribute to economic and financial hardship and longer-term economic insecurity. Early identification may also allow referral to specialist DFV services to assist customers experiencing the co-occurrence of other forms of DFV.
- 4. When training specialist teams in DFV, financial institutions should ensure content includes:**
 - **Financial and economic abuse tactics occurring after the end of the relationship.** Both economic and financial abuse can be actively perpetrated during the IPV relationship but there are also specific and deliberate tactics that are employed post the relationship designed to cause financial hardship.
 - **The links between economic and financial abuse and other forms of IPV.** This should include awareness of DFV, how to implement organisational guidelines ensuring safety of customers and referral options should there be a disclosure.
- 5. Financial institutions may find value in:**
 - **Establishing a specialist DFV team (external to or within the organisation) to consider at what stage they should assess the potential for products and procedures to be (mis)used by perpetrators to coercively control and abuse their partner.** Financial institution's products and procedures can be manipulated by perpetrators to create financial insecurity and hardship.
 - **Revising specialist DFV training to ensure content includes financial and economic abuse tactics occurring after the end of the relationship.** Both economic and financial abuse can be actively perpetrated during the IPV relationship but there are also specific and deliberate tactics that are employed post the relationship ending designed to cause financial hardship.
- 6. Financial institutions could provide content to schools to further develop and support financial capability and financial management units as part of personal development curricula.** Select research suggests young people may adopt gendered practices of financial management in their relationships which disadvantage young women in particular.

Community and Welfare Sector and Industry Partners

- 7. Financial literacy programs could be provided as part of resettlement programs to provide information and support to men and women in their new environment.** There is emerging evidence suggesting that resettlement can disrupt and threaten traditional gender roles for men and contribute to greater financial control within relationships. Women may be disadvantaged by this response which is made harder by having to navigate new financial processes and institutions.
- 8. Training for community and welfare organisations should recognise the co-occurrence of economic and financial abuse with other forms of IPV.** This should include awareness of DFV, how to implement organisational guidelines ensuring safety of clients and referral options should there be a disclosure.
- 9. Training for welfare and financial services should include risk factors that may contribute to economic and financial hardship and insecurity occurring in IPV.** These factors may include sociodemographic, clinical, health, attitudinal, and structural factors that may increase individuals' vulnerability to economic and financial abuse in intimate partner relationships. Recognition of risk factors in the assessment process may facilitate different questions to be asked and allow for development of more appropriate and tailored responses to economic and financial hardship and insecurity.

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Appendix

Appendix A. Search Strategy

Databases

Between February 2020 and June 2020, searches of academic and grey literature^h databases were conducted to identify literature that addressed the research questions outlined above.

The following databases were searched:

- **Academic databases:** Informit (AGIS, APIS, APAFT, FAMILY, CINCH, Families and Societies Collection, Health and Society database, Humanities and Social Sciences Collection), Proquest (ERIC, NCJRS, PAIS Index, Policy File Index, Proquest Central), OVID (PsycINFO, MEDLINE), EBSCO (Violence and Abuse Abstracts, Women's Studies International), Web of Science, Scopus, PubMed, Wiley Online
- **Grey literature databases:** Australia Institute of Family Studies (AIFS), Australian Institute of Health and Welfare (AIHW), Australia's National Research Organisation for Women's Safety (ANROWS), New Zealand Family Violence Clearinghouse, New York Academy of Medicine, Australian Indigenous Health InfoNet (AIHIN), National LGBTI Health Alliance, Women's Information and Referral Exchange Inc. (WIRE), Australian Human Rights Commission (AHRC), Centre for Applied Disability Research (CADR), Financial Services Council (FSC), ACON, Australian Law Reform Commission (ALRC), Good Shepherd Australian New Zealand, Good Shepherd Microfinance, Cochrane Library

Search terms

Search terms relating to three concept areas were developed to identify relevant literature from the databases. The three concept areas were as follows:

- Concept area 1: Economic and financial abuse broadly
- Concept area 2: domestic and family violence (DFV) or like terms
- Concept area 3. Specific forms of economic and financial abuse

Search terms were combined using Boolean terms. As some of the searches returned excessive volumes of results that were not relevant to the research questions, some aspects of the search strategy were amended for some of the databases to allow for a more manageable number of results that were directly related to the research questions.

^h Grey literature publications refer to materials produced by organisations outside of academic publishing channels.

Inclusion Criteria

To be included in the evidence review, publications had to satisfy the following criteria:

1. **Evidence in the form of empirical research, systematic, scoping or rapid evidence reviews or meta-analyses.** This criterion provides quality assurance of the resources included in the review.
2. **Published within the last 10 years** (>=February 2020). This criterion ensures that evidence is current.
3. **Published in English.**
4. **The publication is from research undertaken in one or more of identified countries:**
 - a. For the purposes of research questions 1 and 4(b), only evidence from Australia were included.
 - b. For all other research questions, evidence from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, UK, Ireland and US) were included.

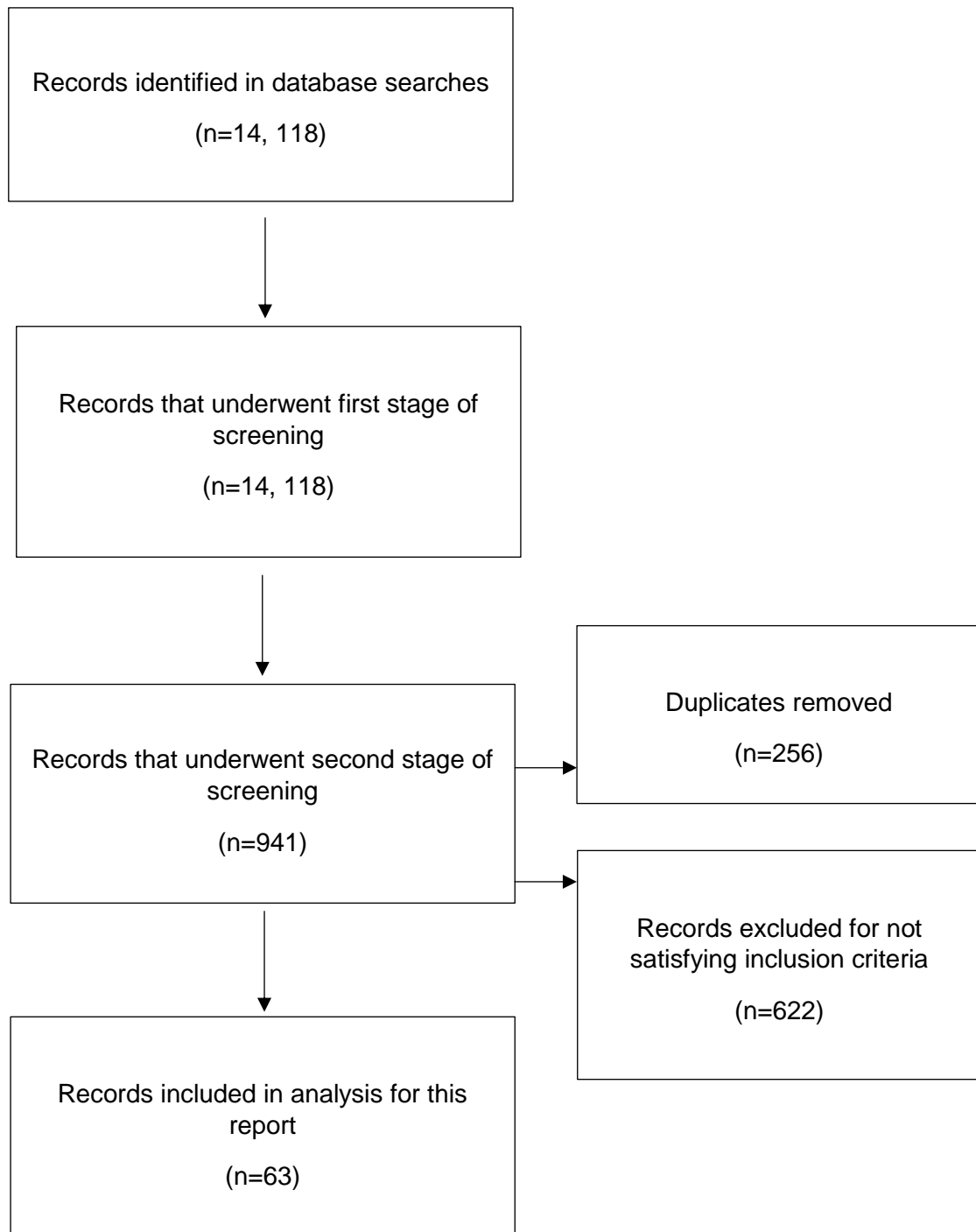
The present report is focused on economic abuse in intimate partner relationships, therefore only evidence relating to economic abuse within this context was included. Subsequent reports will examine the evidence on economic abuse in other DFV contexts.

Search results

The search of academic and grey literature databases shown in Figure 1 produced an initial total of **14,118** results. We then undertook the following screening process:

- The titles and abstracts of these results were reviewed for potential relevance to the four research questions on economic abuse in DFV contexts.
- Of these, **941** were determined to be potentially relevant to at least one of the research questions.
- Each of the **941** publications were then subjected to a second stage of screening where the full text of each article was examined to determine whether they were in fact relevant to the research questions.
- Following this second stage of screening and the removal of duplicate publications, **63** publications were assessed to have addressed at least one of the research questions within the context of intimate partner relationships specifically.
- Any of these publications meeting all inclusion criteria were analysed in relation to each relevant research question.

Figure 1. Search results



Appendix B. Definitions, measurement and tactics of economic and financial abuse

This appendix contains further information on the definitions, measures and tactics of economic and financial abuse identified in the Australian literature.

Table 1. How economic and financial abuse is defined in the Australian literature.

Study	Definitions of economic and financial abuse
Bruton and Tyson ³⁰	Financial abuse is defined as a tactic used by abusive male partners to control their partners during the separation period and afterwards which can have long-term impacts on survivors' economic capacity. Fear of financial consequences can also lead women to remain in the abusive relationship or return to it. ⁸⁷
Cameron ²⁴	Financial abuse is defined as unreasonably denying a family member the financial autonomy that he or she would otherwise have had, or unreasonably withholding financial support needed to meet reasonable living expenses.
Camilleri, Corrie and Moore ³¹	Economic abuse is defined as a form of family violence that negatively impacts a person financially and undermines their efforts to become economically independent.
Cleak, Schofield, Axelsen and Bickerdike ³²	Economic or financial abuse is defined as a form of control that involves preventing a partner from knowing about or having access to family income and controlling the victim's ability to become self-sufficient. ⁸⁸
Consumer Utilities Advocacy Centre (CUAC) ³³	Economic abuse is defined as form of family violence that is used to control a woman's ability to acquire, use and maintain economic resources, and can include the complete control of all money within a relationship. ⁸⁹
Corrie and McGuire ²³	Economic abuse is defined as behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. ¹⁸
Cross, Dragiewicz and Richards ⁸	Economic abuse is defined as ways that abusers restrict access to or misappropriate victims' financial resources to create financial hardship and/or establish control over victims.
Kutin, Russell and Reid ¹²	Economic abuse is defined as a form of IPV that involves behaviours aimed at manipulating a person's access to finances, assets and decision-making to foster dependence and control. It can involve economic control, economic exploitation and economic sabotage. ¹⁸
Kutin, Reid and Russell ³⁴	Economic abuse is defined as the use of one partners' finances, assets or ability to accrue or maintain assets in order to control or manipulate that person. ¹⁸

Natalier ³⁵	Economic abuse is defined as the control by a partner or former partner of a person's access to and use of economic resources, thereby threatening their economic security and self-sufficiency. ¹⁸
Petrie ³⁶	Economic abuse is defined as behaviours that control a person's ability to acquire, use and maintain economic resources, thus threatening their economic security and independence. ¹⁸
Planigale and Clapp ³⁷	Economic abuse is defined as controlling a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. ¹⁸ It erodes financial resources and undermines employment, causing longer term financial insecurity. ⁸⁹
Singh ³⁸	Economic abuse is defined as behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. ¹⁸ Financial abuse focuses more exclusively on the control of money in relationships.
Singh and Sidhu ³⁹	Economic abuse is defined as behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. ¹⁸ Financial abuse is defined to include coercive control over money in the household.
Warren, Marchant, Schulze and Chung ⁴⁰	Economic abuse is defined as behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening their economic security and potential for self-sufficiency. ¹⁸ It includes preventing them from accessing economic resources, preventing the use or controlling access to economic resources, refusal to contribute and exploitation of resources. ⁸⁹

Table 2. How economic and financial abuse is measured in the Australian literature.

Study	How economic and financial abuse is measured
<p>Braaf and Meyering¹⁷</p> <p><i>Mixed-methods</i></p>	<p>The study used the following research methods to examine women’s experiences of economic abuse and financial security:</p> <ul style="list-style-type: none"> • In-depth semi-structured interviews and focus groups with survivors of DFV • Survey instrument distributed to service providers. <p>A service forum was also conducted to identify service providers’ attitudes towards the effectiveness of current responses used to help clients achieve financial security.</p>
<p>Bruton and Tyson³⁰</p> <p><i>Qualitative</i></p>	<p>Interviews were conducted with women who had experienced IPV to explore their experiences following separation from the abusive partner. These interviews captured women’s experiences of financial abuse.</p>
<p>Cameron²⁴</p> <p><i>Mixed-methods</i></p>	<p>The study used the following research methods to examine women’s experiences of financial abusive within intimate partner relationships:</p> <ul style="list-style-type: none"> • Interviews and focus groups were conducted with survivors of financial abuse and service providers working in the sector, including legal, DFV, and health services. • An online survey for survivors of financial abuse.
<p>Camilleri, Corrie and Moore³¹</p> <p><i>Qualitative</i></p>	<p>De-identified case studies were obtained from a community legal practice to explore the legal and financial issues experienced by women seeking family violence intervention orders, many of whom had experienced economic abuse. The case studies were analysed to identify the types of abuse experienced and the ways in which finances were used as a form of control.</p>
<p>Cleak, Schofield, Axelsen and Bickerdike³²</p> <p><i>Quantitative</i></p>	<p>Financial control was measured by asking participants to respond to the following survey items:</p> <ul style="list-style-type: none"> • One partner mainly controlled the money in our relationship • One partner excluded the other partner from many of the financial decisions in our relationship • One partner deliberately kept the other partner short of money • One partner kept their financial situation a secret from the other partner.
<p>Consumer Utilities Advocacy Centre (CUAC)³³</p> <p><i>Qualitative</i></p>	<p>Semi-structured interviews were conducted with workers from agencies that are key contact points for domestic violence survivors. This included financial counsellors, emergency relief workers, caseworkers at refuges, specialist legal services and representatives from the hardship departments of utility providers.</p>

Corrie ⁴² <i>Qualitative</i>	The study analysed case studies of financially excluded individuals, many of whom had experienced economic abuse, to determine the effectiveness of microfinance in fostering financial inclusion, social and economic participation and material wellbeing.
Corrie and McGuire ²³ <i>Qualitative</i>	Cross-sectoral consultations were conducted with professionals working in a variety of sectors, including domestic violence services, government, financial services, and legal services. The consultations explored the barriers faced by women who have experienced economic abuse and how the community and financial sector can effectively identify and respond to economic abuse. Case studies were developed to demonstrate the impacts of economic abuse on survivors.
Cortis and Bullen ⁴¹ <i>Qualitative</i>	Interviews were conducted with key informants involved in developing and delivering systems of services and supports for women affected by violence. This included practitioners who had supported large numbers of women affected by violence throughout their careers and had been involved in developing service models and advocacy strategies.
Cross, Dragiewicz and Richards ⁸ <i>Qualitative</i>	Semi-structured interviews were conducted with participants who had experienced online romance fraud. Their experiences of economic abuse within these relationships were explored throughout the interviews.
Douglas and Nagesh ⁴³ <i>Qualitative</i>	Interviews were conducted to capture the post-separation experiences of women who had experienced DFV. This included their experiences of engaging with legal systems in response to DFV and the use of the legal system as a tactic of economic abuse.
Fisher ⁴⁴ <i>Qualitative</i>	In-depth interviews were conducted with members of the African community in Australia to explore their experiences of DFV. Focus groups were conducted with workers from health and social service agencies that provide support to members of the community. The interviews captured participants' experiences of economic and financial abuse.
Kutin, Russell and Reid ¹² <i>Quantitative</i>	The study analysed data from the 2012 Australian Bureau of Statistics Personal Safety Survey. The survey contained five items which measured partner economic abuse: <ul style="list-style-type: none"> • Stopped or tried to stop you knowing about or having access to household money • Stopped or tried to stop you from working, earning money or studying • Deprived you of basic needs (e.g. food, shelter, sleep, assistive aids) • Damaged, destroyed or sold any of your property

	<ul style="list-style-type: none"> Stopped or tried to stop you from using the telephone, internet or car. <p>Lifetime economic abuse (since the age of 15 years) was defined as experiencing at least one of the five economic abuse items in a current or previous relationship.</p>
Kutin, Reid and Russell ³⁴ <i>Qualitative</i>	Semi-structured interviews were conducted with practitioners who had worked with young adults who had experienced economic abuse. This included family violence counsellors, social workers, financial counsellors, lawyers and housing support workers.
McGuire ⁴⁵ <i>Qualitative</i>	The study used the following qualitative methods to capture experiences of forced marriage: <ul style="list-style-type: none"> Information gathering and sharing forum with professionals who had worked with women who had experienced forced marriage. This included workers from family violence services, legal services, community services, government and women’s support groups. Case studies were developed from the forum to illustrate the personal and broader systemic issues relating to forced marriage.
Natalier ³⁵ <i>Qualitative</i>	Semi-structured interviews were conducted with women who had experienced their former partner’s withholding of child support as a tactic of economic control.
Petrie ³⁶ <i>Qualitative</i>	Interviews were conducted with clients of the <i>Small Claims</i> project to explore their personal experiences of relationship breakdown, financial hardship and their journey through the family law system. Many of these clients had experienced economic abuse.
Planigale and Clapp ³⁷ <i>Mixed-methods</i>	The study used the following research methods to evaluate the Good Shepherd <i>Firmer Foundations</i> financial capacity building program, which aims to assist women to increase their financial capabilities and minimise their vulnerability to economic abuse: <ul style="list-style-type: none"> Semi-structured interviews with past and current clients Semi-structured interviews with management and frontline workers Interviews and focus groups with representatives from partner agencies Group interview with program governance group Client snapshot survey Analysis of service records Review of case studies prepared by <i>Firmer Foundations</i> staff.

<p>Singh³⁸</p> <p><i>Qualitative</i></p>	<p>Interviews were conducted with participants from Anglo-Celtic and Indian communities in Australia, to explore their experiences of family violence and to capture the relationship between the control of money in households and economic abuse.</p>
<p>Singh and Sidhu³⁹</p> <p><i>Qualitative</i></p>	<p>Interviews were conducted to explore and compare the experiences of DFV, including financial abuse, in Anglo-Celtic and Indian communities.</p>
<p>Warren, Marchant, Schulze and Chung⁴⁰</p> <p><i>Mixed-methods</i></p>	<p>The study used the Scale of Economic Abuse-12 to measure the frequency of economic abuse among women participating in a financial literacy program. Three types of economic abuse were measured:</p> <ul style="list-style-type: none"> • Economic control • Economic exploitation • Employment sabotage. <p>Participants were asked to provide more information about their experiences of DFV, including whether they had also experienced physical, sexual, verbal, emotional or psychological abuse. Focus groups were also conducted with workers who were delivering the program.</p>

Table 3. Number and proportion of studies that identified tactics of economic and financial abuse in intimate partner relationships (N=21).

	N (%)
<i>Broad categories of tactics</i>	
Financial and economic control	15 (71.4)
Financial and economic exploitation	5 (23.8)
Economic sabotage	3 (14.3)
Financial and economic manipulation	4 (19.0)
Financial and economic entanglement	1 (4.8)
<i>Specific tactics</i>	
<i>Control money or finances</i>	8 (38.1)
Control money or finances in relationship	7 (33.3)
Use joint bank accounts to control access to money in relationship	5 (23.8)
<i>Exclude partner from financial decision-making</i>	1 (4.8)
<i>Withhold money or finances</i>	8 (38.1)
<i>Keep financial situation secret</i>	3 (14.3)
<i>Material or resource deprivation</i>	6 (28.6)
<i>Appropriate partner's income and finances</i>	5 (23.8)
<i>Monitor partners' purchases and spending</i>	2 (9.5)
<i>Failure to contribute to household expenses or resources</i>	5 (23.8)
Partner not contributing to household expenses or resources	4 (19.0)
Refusing to contribute to material needs of children	2 (9.5)
Partner refuses to work	2 (9.5)
<i>Destroying possessions or property</i>	1 (4.8)
<i>Putting bills in partner's name</i>	5 (23.8)
<i>Making partner liable for joint debt</i>	8 (38.1)
<i>Sabotaging partner's work or education</i>	5 (23.8)
Preventing partner from working or studying	5 (23.8)
Harassing partner when they are at work or school	2 (9.5)
<i>Dowry abuse</i>	2 (9.5)
<i>Send money to parents without consulting partner</i>	1 (4.8)
<i>Threaten disconnection from essential service and utilities</i>	1 (4.8)
<i>Financial coercion through violence, threats or intimidation</i>	1 (4.8)
<i>Using love to manipulate partner into complying with financial requests</i>	1 (4.8)
<i>Coerce partner into relinquishing control of assets</i>	2 (9.5)
<i>Coerce partner into claiming social security payments</i>	2 (9.5)
<i>Coerce partner to invest in their business or transfer money to their account</i>	1 (4.8)
<i>Damaging partner's financial security due to poor credit rating, insolvency and/or bankruptcy</i>	1 (4.8)
<i>Post-separation tactics</i>	9 (42.9)
Appropriate ex-partner's money or assets	1 (4.8)
Child support payment related tactics	6 (28.6)

Ex-partner did not pay child support	3 (14.3)
Ex-partner partial or late payment of child support or refuse to pay child support	3 (14.3)
Ex-partner controlling child support payments	1 (4.8)
Ex-partner quitting job or minimising income to avoid paying child support	2 (9.5)
Tactics relating to legal proceedings	4 (19.0)
Ex-partner controlling legal documents and evidence	2 (9.5)
Cutting off ex-partner from family assets so they cannot afford arbitration	1 (4.8)
Deliberately prolonging or tying up ex-partner in legal proceedings	3 (14.3)
Pressuring partner to drop settlement proceedings	1 (4.8)
Coercing ex-partner to into agreeing to an unfair settlement	1 (4.8)

Table 4. Summary of articles that identified tactics of economic and financial abuse in intimate partner relationships.

Study	Broad tactics of economic and financial abuse	Specific tactics of economic and financial abuse
Braaf and Meyering ¹⁷	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Using joint bank accounts to control access to money • Withholding money or finances • Preventing partner from working or studying • Making partner liable for joint debt • Avoiding liability of bills by putting them in partner's name • Money or assets appropriated by ex-partner • Lower partner's financial security due to poor credit rating, insolvency or bankruptcy
Bruton and Tyson ³⁰	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Withholding money or finances • Purchases monitored in relationship • Threatened by partner to invest in their business or transfer money into their account
Cameron ²⁴	<ul style="list-style-type: none"> • Financial and economic control • Financial and economic manipulation • Economic sabotage 	<ul style="list-style-type: none"> • Using joint bank accounts to control access to money • Withholding money or finances • Partner not contributing to household expenses • Partner refusing to work • Becoming liable for joint debt • Keeping financial situation a secret • Avoid liability of bills by putting them in partner's name • Ex-partner partial or late payment of child support, or refusing to pay child support
Camilleri, Corrie and Moore ³¹	<ul style="list-style-type: none"> • Financial and economic control • Financial and economic exploitation • Financial and economic manipulation 	<ul style="list-style-type: none"> • Control of money or finances • Using joint bank accounts to control access to money • Threatening disconnection from essential services and utilities • Purchases monitored in relationship • Preventing partner from working or studying

		<ul style="list-style-type: none"> • Appropriating partner's income or finances • Partner not contributing to household expenses • Dowry abuse • Making partner liable for joint debt • Harassing partner at work • Refusing to contribute to the material needs of children • Destroying possessions or property • Ex-partner controlling legal documents and evidence • Cutting ex-partner off from family assets so they cannot afford arbitration • Pressuring partner to drop settlement proceedings • Deliberately prolonging or typing up ex-partner in legal proceedings • Forcing or coercing partner to agree to an unfair settlement
Cleak, Schofield, Axelsen and Bickerdike ³²	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Excluding partner from financial decision-making • Withholding money or finances • Keeping financial situation a secret
Consumer Utilities Advocacy Centre (CUAC) ³³	N/a	<ul style="list-style-type: none"> • Making partner liable for joint debt • Avoiding liability of bills by putting them in partner's name
Corrie ⁴²	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Ex-partner not paying child support
Corrie and McGuire ²³	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Withholding money or finances • Making partner liable for joint debt • Material or resource deprivation • Partner coerced into relinquishing control of their assets • Partner coerced into claiming social security payments • Ex-partner partial or late payment of child support, or refusing to pay child support
Cortis and Bullen ⁴¹	N/a	<ul style="list-style-type: none"> • Material or resource deprivation

		<ul style="list-style-type: none"> • One partner coerced into relinquishing control of their assets • Ex-partner not paying child support • Deliberately prolonging or tying up ex-partner in legal proceedings
Cross, Dragiewicz and Richards ⁸	<ul style="list-style-type: none"> • Financial and economic exploitation • Financial and economic manipulation 	<ul style="list-style-type: none"> • Using love to manipulate partner into complying with financial requests • Appropriating partner's income or finances
Douglas and Nagesh ⁴³	<ul style="list-style-type: none"> • Financial and economic manipulation 	<ul style="list-style-type: none"> • Ex-partner controlling legal documents and evidence • Ex-partner controlling child support payments • Ex-partner quitting job or minimising income to avoid paying child support
Fisher ⁴⁴	N/a	<ul style="list-style-type: none"> • Partner not contributing to household expenses • Partner refusing to work
Kutin, Russell and Reid ¹²	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Financial or economic control • Withholding money or finances • Preventing partner from working or studying • Keeping financial situation a secret • Material or resource deprivation
Kutin, Reid and Russell ³⁴	<ul style="list-style-type: none"> • Financial and economic control • Financial and economic exploitation • Financial and economic manipulation • Financial and economic entanglement • Economic sabotage 	<ul style="list-style-type: none"> • Preventing partner from working or studying • Harassing partner at work • Material or resource deprivation • Avoiding liability of bills by putting them in partners name • Making partner liable for joint debt
McGuire ⁴⁵	N/a	<ul style="list-style-type: none"> • Partner coerced into claiming social security payments • Refusing to contribute to the material needs of children
Natalier ³⁵	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Ex-partner not paying child support • Deliberately prolonging or tying up ex-partner in legal proceedings

		<ul style="list-style-type: none"> • Ex-partner partial or late payment of child support, or refusing to pay child support • Ex-partner quitting job or minimising income to avoid paying child support
Petrie ³⁶	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Financial and economic control • Making partner liable for joint debt • Avoiding liability of bills by putting them in partners name
Planigale and Clapp ³⁷	<ul style="list-style-type: none"> • Financial and economic control 	N/a
Singh ³⁸	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Using joint bank accounts to control access to money • Withholding money or finances • Appropriating partner's income or finances • Material or resource deprivation
Singh and Sidhu ³⁹	<ul style="list-style-type: none"> • Financial and economic control 	<ul style="list-style-type: none"> • Control of money or finances • Using joint bank accounts to control access to money • Withholding money or finances • Financial coercion through use of violence, threats and intimidation • Partner not contributing to household expenses • Dowry abuse • Sending money to parents in country of origin without consulting partner • Making partner liable for joint debt • Material or resource deprivation
Warren, Marchant, Schulze and Chung ⁴⁰	<ul style="list-style-type: none"> • Financial and economic control • Financial and economic exploitation • Economic sabotage 	N/a