




Gendered Violence Research Network

Understanding Economic and Financial Abuse in Intimate Partner Relationships

Community Guide



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Contents

Introduction	2
Key findings	2
Glossary	4
1. Context	5
Effects of domestic and family violence on financial and economic security	5
2. Defining economic and financial abuse	6
3. Tactics of economic and financial abuse	7
Specific tactics of economic abuse	7
How can financial products be used to perpetrate economic and financial abuse?	9
4. Traditionally gendered management of finances can mask economic and financial abuse	10
5. Other forms of intimate partner violence co-occur with economic abuse	11
6. Economic and financial insecurity, economic and financial abuse and hardship	11
What are the risk factors?	12
7. Preventing and responding to economic and financial abuse	12
8. Areas for further investigation	14
Support is available	17
Endnotes	18

Introduction

For more than five years, Commonwealth Bank of Australia (CBA) has been committed to working 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.

In November 2020, we released the first report in the series planned under the partnership between CBA and GVRN, *Understanding Economic and Financial Abuse in Intimate Partner Relationships*. To develop this report, GVRN conducted a comprehensive review of academic literature to identify and analyse existing research on economic and financial abuse.

This guide provides a brief overview of the key findings of this report. It should be read alongside the full report on the [CommBank website](#), which contains a more detailed discussion and complete references.



Key Learnings

- **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 intimate partner violence (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 also identified a number of gaps in the literature on economic and financial abuse and highlighted nine areas for further investigation by academics, financial institutions, and other service providers.

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 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.³

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.⁴

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.⁵

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.⁶

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.⁷

1. Context

Intimate partner violence (IPV) is a significant problem in Australia.

- The 2016 Australian Personal Safety Survey (PSS) 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).⁸
- **1 woman is killed every 9 days and 1 man is killed every 29 days by a partner.**⁹
- 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.¹⁰

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 because the survey only includes individuals who had or were living with their partner.

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.¹¹

However, 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.¹²

What impact does DFV have on financial and economic security?

An Australian Institute of Health and Welfare (AIHW) analysis from 2017-18¹³ found that:

- 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 publication¹⁴ reviewed the research on women who have sought help from domestic violence services¹⁵ and found that the **prevalence of economic abuse ranged from 78% to 99%** among this cohort.

Further contextual information can be found at [page 9 – 10 of the *report*](#).

2. Defining economic and financial abuse

The report notes that we lack a consistent definition of economic and financial abuse in Australia. 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.

- Economic abuse is commonly defined as a form of control that affects the victims-survivors' capacity to acquire, use and maintain economic resources, 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.
- Analysis 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.
- 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.

For the purposes of the report, the research team used the following definitions:

Term	Definition
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

A detailed discussion of the challenges around defining economic and financial abuse can be found at page 11 – 13 and 16 – 22 of the [report](#).

3. Tactics of economic and financial abuse

The GVRN review identified the most common tactics reported in academic literature:

- **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.
- 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.
- 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.

Research also indicated that:

- 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.

Specific tactics of economic abuse

The table below provides a list of specific tactics of economic abuse. It is important to note 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.

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• Coerce partner to invest in their business or transfer money to their account• Deliberately prolonging or tying up ex-partner in legal proceedings

Broad categories	Specific tactics
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

How can financial products be used to perpetrate economic and financial abuse?

The research found that specific financial products can be used as a mechanism to perpetrate financial or economic abuse.

Financial product	Examples of behaviours identified in the literature
Joint bank accounts	<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.¹⁶ • The perpetrator may prevent their partner from accessing the joint account.¹⁷ • The perpetrator may use the account to closely monitor their partner's purchases.¹⁸ • 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.¹⁹
Joint debts and loans	<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.²⁰ • Perpetrators also avoided financial liability by putting their partner's name on utility bills or using their partner's name to take out loans.²¹ • 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.²²

For a detailed discussion, refer to pages 16 to 25 of the [report](#).

4. Traditionally gendered management of finances can mask economic and financial abuse

The report found that traditionally gendered expectations around who earns and control finances in intimate partner relationships has the potential to facilitate economically and financially abusive behaviours.²³

- 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.

See page 26 – 27 of the [report](#) for further information.

5. Other forms of IPV co-occur with economic abuse

The report sought to identify whether economic and financial abuse co-occurs with other forms of violence and abuse in intimate partner relationships. It found that:

- 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.
- 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'.

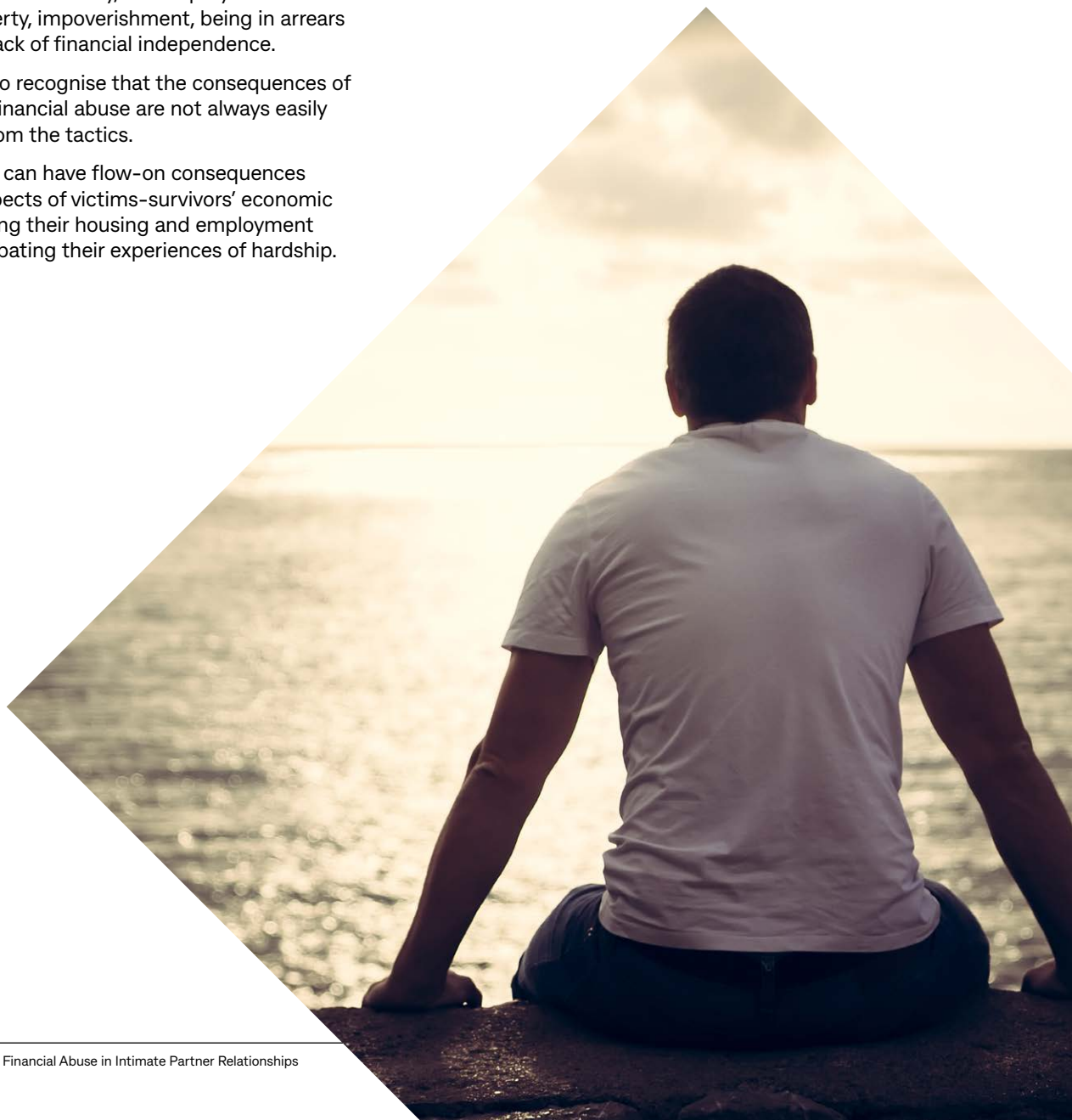
A more detailed discussion can be found at page 27 - 31 of the [report](#).

6. Economic and financial insecurity, economic and financial abuse and hardship

The report found that:

- Economic and financial abuse was demonstrated to contribute to economic and financial hardship and insecurity amongst victims-survivors.
- Economic and financial abuse can 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.

However, further research is needed to examine how economic abuse can affect financial and economic insecurity.



What are the risk factors?

The research identified a range of **risk factors contributing to economic and financial abuse victimisation**, including:

- **Sociodemographic factors:** such as being female, culturally and linguistically diverse 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:** including 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:** such as 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
- **Attitudinal factors:** for example, 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:** such as lack of proper examination of identification and signatures by lenders or financial institutions, gendered child support systems
- **Other abuse-related factors:** including having a history of physical or emotional IPV, being in a forced marriage or experiencing modern slavery

A number of factors **contributed to economic and financial hardship and insecurity** in the context of economic abuse, including:

- Refugee and/or migrant status
- Depression
- Lack of sufficient social security support
- Being older

It also noted that **challenges exist in identifying financial abuse** in specific population groups, including:

- Some Aboriginal and Torres Strait Islander groups where shared property might 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.

A more detailed discussion can be found at page 31 – 40 of the [report](#).

7. Preventing and responding to economic and financial abuse

The report identified a range of prevention and response approaches for addressing economic abuse.

- 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 Australian literature examined responses to economic and financial abuse within the legal system and found that:
 - 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 issue. This highlights a need for greater recognition of economic abuse within family law contexts and ensuring legal power 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.
- 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.

Research in the Australian context also proposes financial services have a key role to play in responding to 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.

For further information, see page 41 – 48 of the [report](#).

8. Areas for further investigation

The report identified a number of areas that may benefit from further investigation.

Financial services industry

- 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.
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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 the development of more appropriate and tailored responses to economic and financial hardship and insecurity.

Support is available.

In an emergency or if you're not feeling safe, always call **000**.

For confidential information, counselling and support, we recommend calling **1800RESPECT** on **1800 737 732**. This is a free and confidential service that isn't part of Commonwealth Bank. If you need an interpreter or translator, you can ask for one and the counsellor will make the arrangements.

The Men's Referral Service can help you end domestic and family violence. Call **1300 766 491**.

If you're a CommBank customer experiencing a domestic or family violence situation, you can speak to our specialist Community Wellbeing team about your financial needs. You can call a Community Wellbeing specialist on **1800 222 387** between 8am and 6pm, Monday to Friday (Sydney/Melbourne time – excluding public holidays).

Find out more about the Next Chapter program on at www.commbank.com.au/nextchapter.

Endnotes

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