



Gendered Violence Research Network

Report 3: Understanding Economic and Financial Abuse Across Cultural Contexts

Key Findings



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Contents

Glossary	4
1. Introduction	6
Key findings	7
2. Context	8
Prevalence of domestic and family violence	8
National policy context	8
3. Defining and measuring economic and financial abuse	10
Terminology used in the report	10
Definitions of economic and financial abuse	10
Measuring economic and financial abuse	11
Tactics used to perpetrate economic and financial abuse	11
4. Traditionally gendered management of finances can mask economic and financial abuse	12
5. Other forms of DFV can co-occur with economic abuse	12
6. Economic and financial insecurity, economic and financial abuse, and hardship	13
Risk factors associated with economic and financial insecurity and hardship	13
7. Preventing and responding to economic and financial abuse	14
8. Areas for further investigation	15
What the evidence tells us	15
What the evidence doesn't tell us	16
Support is available	17
Endnotes	18

Glossary

Culturally and linguistically diverse (CALD)

The term 'culturally and linguistically diverse' with the associated acronym 'CALD' is currently used within Australian government, the private sector, and in research and academic institutions to describe populations other than the Anglo-Celtic majority. Some commentators view the term as increasingly problematic.¹

Domestic and family violence (DFV)

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.²

Dowry

A practice that involves the transfer of money, property, goods or other gifts from a bride and/or her family to a groom and/or his family within the context of marriage.³

Dowry abuse

Occurs when there is 'coercion, violence or harassment associated with the giving or receiving of dowry at any time before, during or after marriage'.⁴ Dowry abuse can involve claims that dowry was unpaid and coercive demands for more money or gifts from a woman and her family.⁵

Economic abuse

A pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation, accommodation) affecting 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.⁶ It should also be noted that the terms 'economic hardship' and 'financial hardship' are often used interchangeably.

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, which is above minimum wage, 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.⁷

Family violence

A term used to describe the range of forms of violence that can take place in communities including physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within families.⁸ The term recognises the broader effects of violence, including on extended families, kinship networks and community relationships, and has also been used to include acts of self-harm and suicide.⁹ Family violence is often the preferred term for identifying violence experienced by Aboriginal and Torres Strait Islander people to acknowledge violence perpetrated by people from a range of kinship and/or family relationships.¹⁰

Female Genital Mutilation/Cutting (FGM/C)

A term used to describe procedures involving the total or partial removal of external female genitalia, or other injury to female genital organs for purposes that are non-medical. The World Health Organization (WHO) recognises the practice as a human rights violation.¹¹

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 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 more broadly.¹²

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 facts, such as unforeseen weather events, a major change in circumstances, such as illness or injury, or a change in employment.¹³

Financial strain

Is a term 'that gives psychological meaning to the experience of economic difficulties',¹⁴ and includes feeling worried or stressed about money,¹⁵ experiencing ill health due to such worries,¹⁶ having poor financial education, having relationships be affected by financial problems, engaging in poor credit card use, and having difficulties meeting financial obligations.¹⁷

First Nations

A term which recognises the peoples or nations of people who have lived in a particular geographic location from the beginning, prior to the settlement of other peoples or nations.¹⁸ In Australia, this term is increasingly used to acknowledge Aboriginal and Torres Strait Islander peoples as the sovereign people of this land, and equally recognises the various language groups as separate and unique sovereign nations.¹⁹

Forced Marriage

A harmful practice where one or both parties to a marriage have not expressed or provided their full and free consent to the marriage. The United Nations Human Rights Office of the High Commissioner describes the practice as a human rights violation.²⁰

Intersectionality

The complex, cumulative way in which the effects of multiple forms of discrimination (such as racism, sexism and classism) combine, overlap or intersect.

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.²¹

1. Introduction

For more than five years, the Commonwealth Bank of Australia (CBA) has been committed to working in partnership with experts 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 the bank's response to DFV and financial abuse.

In June 2021, we released the third report in the series planned under the partnership between CBA and GVRN, *Understanding Economic and Financial Abuse Across Cultural Contexts. Report 1, [Understanding Economic and Financial Abuse in Intimate Partner Relationships](#), and Report 2, [Understanding Economic and Financial Abuse in First Nations Communities](#), are available on the CBA website.*

Each report in the series examines the same research questions as they relate to specific groups and communities. This report focuses on the state of our knowledge of financial and economic abuse in diverse cultural contexts and builds on the findings of Report 1 and 2.

To develop this report, GVRN conducted a comprehensive review of academic and relevant policy literature to identify and analyse existing research on economic and financial abuse and the key findings are summarised below.

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 findings

Analysis of Australian and international literature identified the following key findings:

- People from culturally and linguistically diverse (CALD) backgrounds experience a broad range of economic and financial abuse tactics:
 - The most common tactics identified in the literature were the control of money or finances, appropriating family members' income, finances or assets, failing to contribute to household expenses or resources and making someone liable for joint debt or taking out loans in someone else's name.
 - There was evidence of particular forms of economic and financial abuse that may be specific to particular sociocultural contexts, such as dowry-related abuse.
 - Perpetrators may leverage their partner's uncertain migration or visa status to establish a pattern of coercive control.
- Evidence suggests that traditionally gendered management of finances in intimate partner relationships may facilitate financial abuse. This includes social and cultural norms that reinforce men as responsible for financial management.
- Economic and financial abuse was found to co-occur with other forms of DFV, such as physical abuse, sexual abuse, emotional abuse and controlling behaviours.
- Economic and financial abuse can lead to economic and financial hardship and insecurity among CALD victim-survivors.
- Migrant and refugee women may face unique challenges in accessing support due to: lack of permanent residency leaving them ineligible for social support payments, isolation from family, and concerns that they will be deported if they disclose the abuse.
- Language barriers, lack of familiarity with socioeconomic systems, cultural norms that emphasise family harmony and collectivism, and dependence on other family members can also contribute to economic and financial abuse victimisation of individuals from CALD backgrounds.

- People from CALD backgrounds may not identify with the terms 'economic abuse' and 'financial abuse' and may not feel comfortable accessing mainstream services.
- It is important that service providers are aware of how cultural background may influence peoples' understanding of economic and financial abuse, and services should avoid a 'one-size-fits-all' approach when working with victim-survivors.

Analysis of the existing literature identified the following research gaps:

- There is a lack of substantive Australian research on DFV amongst CALD communities which includes economic and financial abuse.
- Research studies tend to group together different cultures, meaning nuance and diverse experiences can be lost. This limits the capacity of policymakers, service providers and financial institutions to develop tailored responses to economic and financial abuse for individuals who come from a variety of language and cultural backgrounds.
- Evidence on the potential for women of CALD or immigrant/refugee status to be at an increased risk of experiencing economic and financial abuse was mixed:
 - While several studies noted that they may be more vulnerable to economic and financial abuse, there was some evidence that factors such as race and migrant status were not significant predictors of victimisation.
 - Further research is needed to explore whether and to what extent CALD and immigrant/refugee status may influence the risk of economic and financial abuse victimisation.

2. Context

Prevalence of domestic and family violence

DFV is a serious and widespread issue in Australia.

- The most recent findings from the 2016 Australian Personal Safety Survey (PSS), which is the largest national population-based survey of intimate partner violence (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).²²
- 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.**²³ In addition, **1 in 4 Australian women and 1 in 6 Australian men** reported experiencing emotional abuse by a current or former partner.²⁴

There is a lack of substantive Australian research on family, domestic and sexual violence amongst CALD communities.²⁵ There are also methodological difficulties in meaningfully capturing the diversity of experiences and cultural contexts of individuals and communities who are assigned to the category of 'CALD'. Nonetheless, the data below represents what is known about the prevalence of DFV in CALD communities.

- Recent analysis of the 2016 PSS found women who were born overseas in countries where the main language spoken is not English were less likely to experience partner violence in the last two years (1.7%) than women who were born in Australia (3.1%) and women who were born overseas where the main language spoken was English (2.9%).²⁶
- However, an earlier analysis of 2012 PSS data suggested people from CALD communities may be underrepresented in the survey.²⁷
- Similarly, language barriers may hinder the participation of CALD communities in studies, particularly where English is the language used in surveys or where English is required for participants to self-report information.²⁸
- Further vulnerabilities may affect disclosure. Refugees and immigrants on temporary visas may face additional complexities as their temporary migrant status may be used by perpetrators to control or coerce them or their family members and prevent disclosure.²⁹

Very often women might be financially sponsored for the spousal visa, making them dependent on their male partner and allowing limited access to financial security. Financial dependence of migration and visa sponsorship can underpin controlling threats of deportation and reporting to Immigration Officials.

Further information is available at section 1.3 of the report.

National policy context

Financial abuse as a form of DFV has emerged in key national policy documents over time. However, economic abuse remains absent from international and national plans of action.

Economic and financial abuse are not defined or discussed as a priority in Australia's National Plan to Reduce Violence against Women and their Children, first published in 2010.³⁰ Financial abuse is defined in the Second, Third and Fourth Action Plans of this National Plan, although each plan places a slightly different emphasis and focus.

The National Plan explicitly recognises 'the diversity of the needs of ... women from culturally and linguistically diverse backgrounds.'³¹

- Relevant actions recommended in the National Plan include improving the cultural competence of mainstream services and building and supporting legal literacy among migrants and refugees on Australian law and gender equality principles.³²
- The Second Action Plan (2013 - 2016) proposes that women from CALD backgrounds can face an increased risk of violence and additional challenges in accessing services and support.³³ It identifies as a priority understanding diverse experiences of violence.³⁴
- The Third Action Plan (2016 - 2019) recognises that many women experience significant difficulty in accessing appropriate support services.³⁵
- The Fourth Action Plan (2019 - 2022) identifies a number of groups who may experience different and complex forms of violence, including newly arrived migrants, refugees and asylum seekers, CALD communities, international students and people travelling on working holiday visas.³⁶

The Fourth Action Plan offers a more nuanced understanding of these issues as it specifies that community-led and tailored initiatives should be implemented to address the unique experiences and needs of communities impacted by multiple forms of discrimination or inequality.³⁷

This plan also notes migrant and refugee women may experience emotional abuse and controlling behaviours by their partner or extended family using immigration or visa status.³⁸ International students and those on working holiday visas may experience exploitation due to lack of accommodation/employment opportunities, control over their mobility, lack of support from education institutions, and/or financial abuse.³⁹

Further information is available at section 1.4 of the report.

3. Defining and measuring economic and financial abuse

There is a lack of substantive Australian research on DFV amongst CALD communities, which includes economic and financial abuse.

Although research regularly considers CALD status as a variable in data analysis, often very different cultures are grouped together meaning nuance and diverse experiences can be lost. This limits the capacity of policymakers, service providers and financial institutions to develop tailored responses to economic and financial abuse for individuals who come from a variety of language and cultural backgrounds.

The evidence also suggests that there is a lack of culturally appropriate definitions of economic and financial abuse based on specific cultural understandings of money and financial arrangements within CALD families. Studies identified in the report do not provide definitions of economic and financial abuse specifically tailored to CALD communities, instead focusing on general definitions of abuse.

Terminology used in the report

A theme emerging from this research series is that the lack of consistency in definitions of key terms used in research leads to slippage and limits the comparability of evidence. Section 1.2 of the current report notes that while the term 'culturally and linguistically diverse' (CALD) is a preferred term in Australia and the research literature, definitions and emphasis vary depending on context.

The term 'cultural practices' is used in the report to describe practices attributed to particular cultural groups. However, GVRN notes that assuming practices are relevant to an entire cultural group does not recognise the diversity within that group or the resistance some community members might have to that practice.



Definitions of economic and financial abuse

The research series uses 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 employment, 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.⁴⁰

Section 3 of the report notes that studies identified in the report do not provide definitions of economic and financial abuse specifically tailored to CALD communities, instead focusing on general definitions of abuse.

Despite the lack of culturally specific definitions of economic and financial abuse, cultural background plays an important role in how people recognise, understand and respond to DFV. This was reflected in a number of studies identified by the review. For example, some studies examined established definitions of economic and financial abuse within a specific cultural context.

Measuring economic and financial abuse

In the Australian literature, qualitative methods were commonly used by researchers to measure economic and financial abuse. While these methods allow researchers to gain an in-depth understanding of the experiences of people from CALD backgrounds, the results are not statistically representative of the group being studied.

Tactics used to perpetrate economic and financial abuse

The Australian literature identifies a broad range of economic and financial abuse tactics experienced by people from CALD backgrounds. Many of these tactics can be pervasive across all cultures and are not specific to one cultural group. However, it should also be noted that the types of behaviours that may constitute economic and financial abuse can vary across cultures.

The most common tactics of economic and financial abuse experienced by people from CALD backgrounds reported in the literature were:

- the control of money or finances;
- appropriating family members' income, finances or assets;
- failing to contribute to household expenses or resources; and
- making someone liable for joint debt or taking out loans in someone else's name.

A perpetrator may leverage their partner's uncertain migration or visa status to establish a pattern of coercive control. This can include threatening not to sponsor their partner, sabotaging their visa applications, threatening to have them deported or demanding money in exchange for sponsorship.

The misuse of dowry may also constitute economic and financial abuse. This type of abuse was sometimes perpetrated by extended family members who would demand further dowry be paid.

Further information is available in section 3 of the report.

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

Gender roles and expectations are themselves manifestations of culture and related cultural contexts in all communities. [Report 1](#) in the research series found that in all communities, social and cultural norms that reinforce expectations of men being responsible for financial management may influence women's ability to recognise economic and financial abuse in the context of intimate partner relationships.⁴²

There is evidence that traditionally gendered management of finances can facilitate economically and financially abusive behaviours within some CALD communities.⁴³ Social and cultural norms that reinforce men as responsible for financial management and control may affect recognition of the perpetrator's tactics as abuse.

Two factors affecting certain CALD communities include:

- Strongly patrilineal family structures may mask control and exploitation of finances by their partner or partner's family.
- In some communities, the migration or refugee experience may reinforce the need for men to assert more strongly their 'breadwinner role' and take greater control of financial arrangements.

Where men have been disempowered during resettlement or for other reasons, loss of breadwinner status may lead to methods of coping that could involve financial abuse.

See section 4 of the report for more information.

5. Other forms of DFV can co-occur with economic abuse

Consistent with the findings of [Report 1](#), the report found that among CALD communities, financial and economic abuse can occur alongside other forms of DFV.

However, there was also evidence that this co-occurrence extends beyond the usual context presented in the first report in this series. While many of the studies focused on the co-occurrence of economic and/or financial abuse with other forms of abuse within the IPV context, there was evidence that such co-occurrence extends beyond the usual contexts presented in Report 1.

- Amongst CALD communities, financial and economic abuse was found to co-occur with other forms of DFV (e.g. physical abuse, sexual abuse, emotional abuse, psychological abuse, verbal abuse, neglect, controlling behaviours).
- Whilst the majority of the evidence was focused on the co-occurrence of economic and financial abuse with other forms of abuse within the IPV context, there is evidence that such co-occurrence may also be taking place within other DFV contexts (e.g. elder abuse, family violence).

- There is evidence that women from CALD backgrounds may experience abuse by multiple perpetrators, with research demonstrating how economic and financial abuse in the IPV context may co-occur with economic, financial and other forms of abuse by the family of the woman's partner or spouse.

It is, however, important to note that the finding that economic and financial abuse can co-occur with other forms of DFV is not one that is unique to CALD communities but is instead consistent with the broader literature that has examined such co-occurrence in wider samples.

See section 5 of the report for more information

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

Evidence demonstrates that financial dependence, coercive control of money, the costs of property damage and post separation legal costs associated with economic and financial abuse can result in financial hardship and insecurity for CALD victim-survivors of IPV. The literature reviewed in the report identified a number of adverse consequences of economic and financial abuse for CALD victim-survivors including eviction, damaged credit, difficulties getting rental accommodation, difficulties setting up utilities, economic and financial dependence, loss of family's investment in the relationship, and costly legal fees.

Living in a new country with very different financial systems and processes also makes it difficult to identify both abuse and potential remedies.

Risk factors associated with economic and financial insecurity and hardship

- Migrant women may face unique challenges in acquiring support when experiencing economic and/or financial abuse due to factors such as: lack of permanent residency status leaving them ineligible for social support payments, isolation from family and friends, and concerns that they will be deported if they disclose the abuse.
- Emerging evidence indicates that the financial impacts of the COVID-19 pandemic may exacerbate the pressures and challenges faced by migrant women experiencing DFV, including financial abuse.

- Evidence on whether women of CALD and migrant status are at an increased risk of experiencing economic and financial abuse was mixed. Further research exploring whether and to what extent CALD and migrant status may influence the risk of economic and financial abuse victimisation is required.
- A range of other factors may contribute to economic and financial abuse victimisation of individuals from CALD backgrounds. Factors identified in the research include: language barriers, lack of familiarity with socioeconomic systems in the country they have migrated to, cultural norms that emphasise family harmony and collectivism, and dependence on other family members.
- There was evidence of particular forms of economic and financial abuse that may be specific to particular sociocultural contexts, including dowry-related abuse and the failure of adult children to financially support elderly parents among communities emphasising filial piety.

For more information, see section 6 of the report.

7. Preventing and responding to economic and financial abuse

A range of prevention and response approaches for addressing economic and financial abuse experienced by people from CALD backgrounds are identified in the report.

Studies identified the importance of cultural awareness when working with people from CALD backgrounds. Some key factors to keep in mind include:

- People from CALD backgrounds may not identify with the terms 'economic abuse' and 'financial abuse' and may not feel comfortable accessing mainstream services.
- It is important that service providers are aware of how cultural background may influence peoples' understanding of what constitutes economic and financial abuse.
- Cultural background may influence the help-seeking behaviours of victim-survivors.
- Services should avoid a 'one-size-fits-all' approach when working with victim-survivors of economic and financial abuse.

Australian literature identified legal and financial service responses to economic and financial abuse experienced by people from CALD backgrounds.⁴⁷

- Studies identified responses that the financial services industry could implement to address economic and financial abuse experienced by people from CALD backgrounds. This included simplifying the language used in financial products.
- Women from CALD backgrounds who have experienced economic and financial abuse may also face migration challenges. Sabotage of women's migration and visa applications may be used as a tactic of economic and financial abuse. Lengthy application processes, lack of information and confusion about immigration policies and fear of deportation can increase vulnerability among women who have experienced abuse and make them more reliant on their abusive partner.

Further information is available at section 7 of the report.



8. Areas for further investigation

What the evidence tells us

Analysis of the existing evidence on economic and financial abuse specific to CALD communities is summarised below:

- The most common tactics of economic and financial abuse experienced by people from CALD backgrounds reported in the literature were: control of money or finances; appropriating family members' income, finances, or assets; failing to contribute to household expenses or resources; and making someone liable for joint debt or taking out loans in someone else's name.
- Perpetrators may leverage their partners' uncertain migration or visa status to establish a pattern of coercive control. For example, by threatening not to sponsor their partner, sabotaging their visa applications, threatening to have them deported or demanding money in exchange for sponsorship.
- The misuse of dowry may also constitute economic and financial abuse. This type of abuse was sometimes perpetrated by extended family members who would demand further dowry be paid.
- Social and cultural norms that reinforce men as responsible for financial management and control may affect recognition of the perpetrator's tactics as abuse. Where men have been disempowered during resettlement or for other reasons, loss of breadwinner status may lead to methods of coping that could involve financial abuse.
- Amongst CALD communities, financial and economic abuse was found to co-occur with other forms of DFV.
- CALD women may experience abuse by multiple perpetrators with research demonstrating how economic and financial abuse in the IPV context may co-occur with economic, financial, and other forms of abuse by the family of the woman's partner or spouse.
- Evidence demonstrates that financial dependence, coercive control of money, the costs of property damage and post separation legal costs associated with economic and financial abuse can result in financial hardship and insecurity for CALD victim-survivors of IPV.
- Adverse consequences of economic and financial abuse for CALD victim-survivors include eviction, damaged credit, difficulties getting rental accommodation, difficulties setting up utilities, economic and financial dependence, loss of family's investment in the relationship, and costly legal fees.
- Research identified how some CALD women may face unique challenges in acquiring support due to lack of permanent residency status leaving them ineligible for social support payments, isolation from family and friends, and concerns that they will be deported if they disclose the abuse.
- Other factors that may contribute to economic and financial abuse victimisation of individuals of CALD background include language barriers, lack of familiarity with socioeconomic systems in the country they have migrated to, cultural norms that emphasise family harmony and collectivism, and financial dependence.
- Particular forms of economic and financial abuse that may be specific to particular sociocultural contexts. Within communities that practice dowry, this may include dowry-related abuse. Similarly, amongst communities that emphasise filial piety, failure by adult children to provide regular financial support to their elderly parents may be perceived as a form of financial abuse.
- Studies identified responses that the financial services industry could implement to address economic and financial abuse experienced by people from CALD backgrounds. This included simplifying the language used in financial products.
- Women from CALD backgrounds who have experienced economic and financial abuse may also face migration challenges. Four key strategies are needed to address these challenges: access to appropriate information and advice, immigration advocacy, legal assistance, and material assistance.

What the evidence doesn't tell us

The analysis of the existing literature on economic and financial abuse in specific cultural contexts and practices identified the following gaps in the research:

- There was a lack of substantive Australian research on DFV amongst CALD communities which includes economic and financial abuse.
- Economic and financial abuse experienced by CALD groups was most frequently explored using qualitative (rather than quantitative) research methods such as interviews and focus groups, in order to gain an in-depth understanding of survivors' experiences.
- Emerging evidence suggests that traditionally gendered management of finances in intimate partner relationships may facilitate financial abuse of women from CALD backgrounds. Gender is largely not explored in specific cultural contexts.
- There is emerging evidence that the financial impacts of COVID-19 may exacerbate the pressures and challenges faced by migrant women experiencing DFV, including financial abuse. More work is required to properly understand how social isolation and other restrictions limit family support and create vulnerability.
- The extent to which shame may be a barrier for people from particular communities feeling able to leave a violent and abusive relationship.
- Evidence on the potential for women of CALD and immigrant or refugee status to be at an increased risk of experiencing economic and financial abuse was mixed. Whilst several studies noted that they may be more vulnerable to economic and financial abuse victimisation, there was also some evidence suggesting that factors such as race and migrant status are not significant predictors of financial abuse victimisation. Further research exploring whether and to what extent CALD and migrant status may influence the risk of economic and financial abuse victimisation is required.

- People from CALD backgrounds may not identify with the terms 'economic abuse' and 'financial abuse' and may not feel comfortable accessing mainstream services.
- Research studies tend to group together different cultures, meaning nuance and diverse experiences can be lost. This limits the capacity of policymakers, service providers and financial institutions to develop tailored responses to individuals who come from a variety of language and cultural backgrounds.
- There was a lack of research addressing financial and economic abuse in the context of modern slavery and domestic servitude.

Further work needs to be done to increase awareness and recognition of financial and economic abuse amongst CALD communities. Financial services can play an important role in this by expanding their financial education and capability training to include content on financial and economic abuse and improving their accessibility to a wider range of language groups.

At the same time, more research needs to be undertaken to fully appreciate the complexity of culture, cultural practice, contexts of risk and other intersecting influences facilitating or protecting against financial and economic abuse. Services, including financial services, should recognise and respond to the intersecting diversities in all communities and ensure employees are aware of risks and relevant issues of significance to their customers within their context.

For more information see Section 8 of the report.



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).

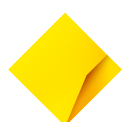
Find out more about the Next Chapter program on at commbank.com.au/nextchapter.

Endnotes

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