

Gendered Violence Research Network

# Report 3: Understanding Economic and Financial Abuse Across Cultural Contexts

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## 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.<sup>1, 2</sup>

**Domestic and family violence (DFV):** Includes any behaviour, in an intimate or family relationship, which is violent, threatening, coercive or controlling, or causing a person to live in fear. The behaviour is usually part of a pattern of controlling or coercive behaviour.<sup>3</sup>

**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.<sup>4</sup>

**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’.<sup>5</sup> Dowry abuse can involve claims that dowry was unpaid and coercive demands for more money or gifts from a woman and her family.<sup>5</sup>

**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.<sup>6, 7</sup> 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.<sup>8</sup>

**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.<sup>9, 10 and 11 in 12</sup> 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.<sup>9, 10 and 11 in 12</sup> 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.<sup>13</sup>

**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.<sup>5, 14</sup> The World Health Organization (WHO) recognises the practice as a human rights violation.<sup>14</sup>

**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.<sup>15</sup>

**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.<sup>16</sup>

**Financial strain:** Is a term 'that gives psychological meaning to the experience of economic difficulties',<sup>17</sup> and includes feeling worried or stressed about money,<sup>18</sup> experiencing ill health due to such worries,<sup>18, 19</sup> having poor financial education, having relationships be affected by financial problems, engaging in poor credit card use, and having difficulties meeting financial obligations.<sup>19</sup>

**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.<sup>20</sup> 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.<sup>21</sup>

**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.<sup>22</sup>

**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.<sup>23</sup>

## Executive Summary

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 their response to DFV and financial abuse.

*Understanding Economic and Financial Abuse Across Cultural Contexts* is the third report in a series planned under the partnership between CBA and GVRN. When complete, the research series will represent a compendium of current evidence on economic and financial abuse and gaps in our current knowledge.

The choice to focus on diverse population groups and different contexts of lived experience is deliberate. Rather than subsume differences in lived experiences of economic and financial abuse within one over-arching report, a decision was taken to separately examine select identified population groups. Each report examines the same research questions and outlines the available evidence as it relates to specific groups and communities.

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.

### What the evidence tells us

Analysis of the existing 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 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.

## What the evidence doesn't tell us

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.



# 1 Introduction

For over five years, the 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 has now extended and expanded their support for people whose economic circumstances are affected by DFV. In July 2020, CBA launched the Next Chapter program, which addresses 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 across the organisation 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, culture, cultural contexts and economic and financial abuse; and
- challenges in defining economic and financial abuse in CALD communities and contexts.

## 1.1 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 – March 2021	
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"><li>1. Understanding Economic and Financial Abuse in Intimate Partner Relationships</li><li>2. Understanding Economic and Financial Abuse in First Nations Communities</li><li>3. Understanding Economic and Financial Abuse Across Cultural Contexts</li><li>4. Understanding Disability and Economic and Financial Abuse in the Context of Domestic and Family Violence</li></ol>

	<p>5. Understanding Older People and Economic and Financial Abuse in the Context of Domestic and Family Violence</p> <p>6. Understanding Legal and Policy Responses to Economic and Financial Abuse</p>
<b>Phase 2 July 2021 – December 2021</b>	
To identify, analyse and document factors that increase the likelihood of people experiencing financial hardship and economic insecurity resulting from financial abuse.	<p>Phase 2 will undertake original analyses of</p> <ul style="list-style-type: none"> <li>• de-identified customer data from CBA</li> <li>• existing data collected by partner organisations in the Next Chapter program</li> <li>• Australian legislation, regulations, policies and cases on economic abuse</li> <li>• specific forms of economic abuse such as elder abuse, humbugging, dowry and bride price abuse.</li> </ul>
<b>Phase 3 December 2021- December 2022</b>	
To showcase best practice responses to financial abuse to enable organisations, including CBA, to address the issue more effectively.	<p>Phase 3 will produce:</p> <ul style="list-style-type: none"> <li>• a research communication plan</li> <li>• evidence-informed products demonstrating best practice responses for use in different sectors and organisations.</li> </ul>

*Understanding Economic and Financial Abuse in Intimate Partner Relationships* (Report One) addressed a number of research questions relevant to economic and financial abuse in intimate partner relationships.<sup>24</sup> While acknowledging intimate partner violence (IPV) occurs within intersecting cultural contexts, subsequent reports provide a more detailed consideration of the same research questions in different contexts and within diverse population groups.

*Understanding Economic and Financial Abuse in First Nations Communities* (Report Two) reinforced the importance of considering the unique and multiple cultural contexts and everyday cultural practices of Aboriginal and Torres Strait Islander communities.<sup>25</sup> The report demonstrated the importance of ensuring that responses to financial abuse are informed by an understanding of cultural context and proper consideration of cultural norms.

This Report – *Understanding Economic and Financial Abuse Across Cultural Contexts* – is the third in the evidence compendium. It builds on Reports One<sup>24</sup> and Two<sup>25</sup> and will examine the available evidence and provide an analysis of what research can tell us about economic and financial abuse in diverse cultural contexts and how it may be perpetrated within a specific cultural community. A central focus for each report is highlighting evidence gaps that currently exist to identify areas of further focus for researchers moving forward.

## 1.2 Terminology may not be agreed

This Report focuses on the state of our knowledge of financial and economic abuse in diverse cultural contexts. It is important to define key terms and highlight definitional inconsistency to allow the reader to make informed judgements about the extent to which evidence can be compared.

There are significant inconsistencies in how terminology is used, limiting our ability to compare evidence. When discussing the research, we have chosen to retain the terminology used in the original source.

### 1.2.1 Domestic and family violence

As demonstrated in Reports One<sup>24</sup> and Two,<sup>25</sup> there is no one definition of DFV or agreed use of terminology in Australia. The literature may refer to ‘domestic violence’ (DV), ‘family violence’ (FV), ‘domestic and family violence’ (DFV), ‘intimate partner violence’ (IPV) or ‘violence against women’ (VAW) without adequately defining the differences between these terms or context of use.

National and global policy documents also prefer different terms. For example, the National Plan to Reduce Violence Against Women and their Children (2010-2022)<sup>26</sup> (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 prefers the term ‘domestic violence’ defined as ‘acts of violence that occur between people who have, or have had, an intimate relationship.’<sup>26</sup> The World Health Organisation (WHO) uses the umbrella term ‘gender-based and sexual violence’ but refers to IPV and defines it as any behaviour within an intimate relationship that causes physical, emotional, psychological, or sexual harm to those in the relationship.<sup>23</sup> IPV and indeed the broader term DFV, can be experienced and perpetrated by people of all genders, regardless of age, sexual orientation or marital status<sup>27-29</sup> and is not confined to a particular socio-economic class, racial or cultural group.

Reports One<sup>24</sup> and Two<sup>25</sup> also noted that frequently the terms domestic violence, DFV and family violence are employed when the term IPV would be more appropriate. The distinction between IPV and other ways in which violence and abuse is perpetrated within family groups is important because not all DFV is perpetrated in intimate partnerships. Some Australian jurisdictions (Victoria and Tasmania) prefer the term ‘family violence’ to forefront the effects of violence on children within the family.<sup>13</sup> However it is also the case that reference is made to family violence in the term DFV.

In Australia, First Nations communities also generally prefer the term ‘family violence’ to ‘domestic violence’, premised on a culturally distinct definition of ‘family’ and an assumption that there is a need to address simultaneously a range of forms of violence, in addition to spousal violence.

Family violence encompasses the range of violence that takes place in communities including the physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within a family.<sup>9, 10 and 11 in 12</sup> This definition broadens the contexts in which ‘family’ violence can occur to include violence and abuse perpetrated by and against a range of family members, including grandparents, parents and adult children, aunts and uncles and siblings and other kinship relationships.<sup>30 in 31</sup> 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.<sup>a</sup>

The broad range of definitions that exist and the slippage between them, limits the comparability of evidence and what we know about violence and abuse perpetrated in contexts other than intimate partnerships.<sup>32</sup> This evidence review will refer to the broader term DFV but will also refer to the terms used in the original research when describing their findings. The use of the term DFV also recognises that it is the term preferred by most Australian jurisdictions and the research literature.

### 1.2.2 How helpful is the term 'CALD'?

The term 'culturally and linguistically diverse' (CALD) is a preferred term in Australian jurisdictions and in the research literature. This section reviews the use of this term in a number of policy contexts.

Despite its common use, definitions of the term 'CALD' vary and there are different emphases depending on context. For example the Victorian Royal Commission into Family Violence,<sup>33</sup> provided the following definition:

People from a range of different countries or ethnic and cultural groups. Includes people from non-English speaking backgrounds as well as those born outside Australia whose first language is English. In the context of [the Royal Commission] report, CALD includes migrants, refugees and humanitarian entrants, international students, unaccompanied minors, 'trafficked' women and tourists. Far from suggesting a homogenous group, it encompasses a wide range of experiences and needs.<sup>33</sup>

This definition acknowledges migration status as a potential risk factor for DFV and also points to the diversity of experience within the overarching CALD category and that language is not always a defining feature. It is important to recognise that migration and refugee status is not always relevant to people in CALD communities. Those born in Australia with CALD parents or grandparents are often embedded in culture as if they were born overseas. However, the extent to which second and third generation groups identify with the cultural context of their family will vary.

The Australian Management & Education Service (AMES Australia) offers the following definition of the term in their *Violence against women in CALD communities* report:<sup>34</sup>

An umbrella term designed to include migrants, temporary residents, international students, refugees and asylum seekers, as well as their descendants; it draws attention to cultural factors that can influence patterns of health access and outcomes even in people who were born in Australia and speak English proficiently.<sup>34</sup>

Both definitions of CALD acknowledge the diversity of individuals and groups covered by the term and stress that it is not intended to convey a homogenous experience of culture or cultural practices.

However, in their latest report, the Federation of Ethnic Communities Councils of Australia (FECCA)<sup>35</sup> suggests that the term 'CALD' does not adequately consider race and ethnicity.

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<sup>a</sup> 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.

FECCA highlights that the term 'CALD' is not well understood or used by many people from culturally and linguistically diverse backgrounds, who may instead refer to themselves as from 'migrant or refugee backgrounds' or by terms such as 'Chinese-Australian' or 'Lebanese Australian' for example.<sup>35</sup> Given this, FECCA prefers to refer to 'cultural, ethnic and linguistic diversity'.<sup>35</sup> This term does highlight race, but not other factors that may affect culture and cultural practices, such as religious background.

The Australian Bureau of Statistics (ABS) prefers the term 'cultural diversity' which they define in relation to a person's country of birth or the birth country of their parents, their ancestry, what language they speak, whether they identify as Aboriginal or Torres Strait Islander, and their religious affiliation.<sup>36</sup> There are methodological difficulties in estimating meaningful prevalence in CALD communities and the ABS definition does not helpfully increase understanding of culture and cultural practice, lacks complexity and only allows reporting of broad categories at best. For large quantitative studies, this approach is ubiquitous and arguably unlikely to change.

Critiques of the CALD terminology recognise the range of overlapping oppressions and contexts of disadvantage that individuals of diverse backgrounds face, creating barriers impacting on their IPV experiences in unique and multiple ways.<sup>37</sup> The emergence of the term 'intersectionality'<sup>38</sup> offers a more nuanced way of understanding how people's identities (such as race, class, sex, and gender) interact with systems of oppression to create unique experiences of disadvantage.<sup>39</sup>

in 40

This report applies this intersectional lens when considering the experiences of economic and financial abuse of people who are incorporated under the 'CALD' umbrella category. Unless an intersectional lens is applied, there is a risk of making homogenising and simplistic assumptions about culture and cultural diversity, which does not adequately engage with the complexity of lived experience.

The term 'cultural practices' is used here and, in some research, and policy documents to describe practices attributed to particular cultural groups. We are aware that assuming practices are relevant to an entire cultural group does not recognise the diversity within that group or the resistance some community members may have to that practice. Where possible, we have shifted our focus from cultural practices to cultural contexts to address this issue.

This report provides a review of the literature to date and notes the gaps in evidence. It also highlights questions that have not yet been asked or considered by researchers. This review is a platform to prompt further research premised on understanding the effects of culture on perceptions of economic and financial abuse.

### 1.3 Challenges in establishing the prevalence of DFV in CALD communities

Researchers face challenges in gathering data about the prevalence of DFV generally and in CALD communities specifically. The Australian Institute of Health and Welfare (AIHW) report *Family, domestic and sexual violence in Australia: continuing the national story*<sup>41</sup> notes a lack of substantive Australian research on family, domestic and sexual violence amongst CALD communities.

In addition to a lack of evidence, 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'. Survey data may include questions that ask participants

to identify with a particular language, racial or religious group or seek information about place of birth or nationality. This kind of demographic information is used to identify participants as 'culturally and linguistically diverse' but the data does not distinguish between different cultural groups. Not all individuals grouped in this way may see themselves as part of, or identify with, a specific community.

Responding to one or more forced choice questions in a survey fails to capture the complexity of many people's lived experience of culture. For example, a survey participant may have been born overseas in a non-English speaking country but have lived most of their life and been educated in Australia. This participant will have a different experience to a participant who was born overseas and fled to Australia as a refugee or forced migrant in the last couple of years, or to a second generation Australian with refugee parents.

Categorising survey respondents only according to their CALD status can mask the nuances of individual experiences of DFV. For example, survey participants may have more than one cultural background and therefore experience additional risk factors as a result. A victim-survivor may be from a particular cultural or religious background but their lived experience of DFV may be underpinned by the cultural background of their abusive partner or abusive family members. In addition, the intersecting variables of socio-economic status, religion and educational background do influence cultural experiences within a CALD community.

The category of CALD homogenises significant cultural and religious differences and is not able to represent the complexity of experiences and diversity within diverse CALD groupings. With these caveats in mind, the following data presents what is known about prevalence of DFV generally and in CALD communities.

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).<sup>29</sup> 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.**<sup>41</sup> In addition, **1 in 4 Australian women and 1 in 6 Australian men** reported experiencing emotional abuse by a current or former partner.<sup>29</sup>

While the 2016 PSS establishes IPV as a serious problem in the Australian community, recent analysis of the 2016 PSS by the ABS 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%).<sup>42</sup> These findings seemingly suggest that women born in Australia or born overseas with English as their first language, are more likely to experience intimate partner violence (IPV).

However, in interpreting this data, it is important to consider the following caveats:

- It is reasonable to hypothesise that women who were born overseas and English is not their first language are less likely to be included in the PSS or feel unable to disclose any experience of violence.
- It may also be the case that the perpetrator may not be from the same cultural background as their victim and where the victim does not speak English confidently, they

may rely on their abusive partner for interpretation, which again limits opportunities for disclosure and help-seeking.

The hypothesis is supported by both research and the experience of organisations working with diverse communities:

- Cox's<sup>43</sup> 2015 analysis of the 2012 PSS data supports the hypothesis outlined above suggesting the PSS may underrepresent people from CALD communities as the survey is primarily completed in English.
- FECCA<sup>35</sup> notes that 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.
- The AIHW<sup>41</sup> identified further vulnerabilities that may affect disclosure, noting 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.

Very often women may be financially sponsored for the spousal visa, making them dependent on their male partner and allowing limited access to financial security. Another Australian study of temporary migration and family violence analysed victimisation, vulnerability and support provided to 300 women (including those with temporary visa status) who sought a service from InTouch Multicultural Centre Against Family Violence.<sup>44</sup> Key findings included:

- 93% experienced threats or actual harm;
- 41% experienced choking;
- 49% experienced threats to kill;
- 40% experienced stalking;
- 43% experienced sexual assault;
- 94% of perpetrators used controlling behaviours;
- 68% of perpetrators displayed obsession or jealousy in relation to victim-survivors; and
- 39% of cases involved the perpetrator specifically threatening to have victim-survivors deported or reported to the former Department of Immigration and Border Protection to have her sent back to her country of origin.<sup>44</sup>

While the study confirms that migration status can increase risk of experiencing DFV, data about financial abuse was not specifically collected. It is worth noting that the financial dependence of migration and visa sponsorship can underpin controlling threats of deportation and reporting to Immigration Officials.

## 1.4 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 also not defined or discussed as a priority in Australia's National Plan, first published in 2010.<sup>26</sup> As noted in previous reports, 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 Second Action Plan includes ‘preventing a victim from having a job’ in the definition of financial abuse, but this does not appear in subsequent plans.<sup>45</sup>
- The Third Action Plan notes that financial abuse is also a common form of abuse against older people.<sup>13</sup> but this group is not specifically identified in the Fourth Action Plan.<sup>5</sup>

In the Fourth Action Plan of the National Plan, 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.<sup>5</sup> 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.<sup>5</sup>

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.

#### 1.4.1 The National Plan and subsequent Action Plans and CALD Communities

This section considers the ways in which prevention and response to DFV occurring within CALD communities is included (or not) in Australia’s National Plan to Reduce Violence against Women and their Children 2010-22 (National Plan) and associated Action Plans released between 2013 and 2019.

The National Plan explicitly recognises ‘the diversity of the needs of ... women from culturally and linguistically diverse backgrounds’.<sup>26</sup> 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.<sup>26</sup> While the National Plan uses the term ‘CALD’, it does not distinguish between different cohorts or populations, or acknowledge diverse cultural contexts or migration histories such as refugee or displaced peoples.

Following action plans include references to assisting women from CALD backgrounds. The Second Action Plan (2013-2016) includes a number of National Priority Areas, including ‘Understanding Diverse Experiences of Violence’ (National Priority Area 2). This priority area proposes that women from CALD backgrounds can face an increased risk of violence and additional challenges in accessing services and support.<sup>45</sup> The Plan specifically recognises that women have diverse experiences of violence and notes that:

Women from culturally and linguistically diverse backgrounds and new and emerging communities who experience violence can also face significant difficulties, including a lack of



support networks, language barriers, socio-economic disadvantage, and lack of knowledge of their rights and Australia's laws.<sup>45</sup>

The Second Action Plan identifies the need to 'work with culturally and linguistically diverse communities to reduce violence and support women and their children, particularly those who can be most vulnerable.'<sup>45</sup>

National Priority Area 3 ('Greater Support and Choice') in the Third Action Plan (2016-19) recognises that many women experience significant difficulty in accessing appropriate support services.<sup>13</sup> There is explicit acknowledgement of the need to reduce barriers experienced by women from CALD backgrounds.<sup>13</sup> The Third Action Plan recommends driving innovation and collaboration between specialist and mainstream services to develop culturally sensitive responses.<sup>13</sup> Improving the quality and accessibility of services for women from CALD backgrounds is identified as a key action.<sup>13</sup>

The Fourth Action Plan (2019-2022) helpfully 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.<sup>5</sup>

This Plan notes migrant and refugee women may experience emotional abuse and controlling behaviours by their partner or extended family using immigration or visa status.<sup>46 in 5</sup> 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.<sup>5</sup>

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 discrimination or inequality.<sup>5</sup> This plan also calls for policies and services to address the disproportionate impact of violence on particular groups and for steps to be taken to better equip service system and communities to address complex forms of violence and harmful cultural practices.<sup>5</sup> Examples referenced in the plan include early and forced marriage, female genital mutilation/cutting (FGM/C), human trafficking and dowry abuse.<sup>5</sup>

In addition to nominating specific cultural practices as constituting DFV, this Action Plan provides a definition of dowry abuse:

Dowry is a practice in some cultures referring to money, property or gifts that are often, but not always, transferred by a woman's family to her husband upon marriage. Dowry abuse is where there is a presence of coercion, violence or harassment associated with the giving or receiving of dowry at any time before, during or after marriage. Dowry-related abuse commonly involves claims that dowry was not paid and coercive demands for further money or gifts from a woman and her family.<sup>5</sup>

The Fourth Action Plan provides a useful guide for understanding ways in which migration context, select communities and specific cultural practices may result in the risk of violence and abuse and may require a response tailored to specific circumstances. This guide is potentially useful in moving away from the umbrella CALD term to an identification of cultural contexts and practices which provides a more nuanced and meaningful consideration of how these may inform and influence the perpetration and experience of DFV.

## 1.5 Definitions of economic and financial abuse

The first report in this series provided a comprehensive discussion of definitions of both economic and financial abuse and the finding that in research there is slippage between these terms, they are frequently not defined, or the publication relies on a list of tactics rather than an actual definition.<sup>24</sup>

Various researchers have built their definitions 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.<sup>47, 48</sup> 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'<sup>47</sup> to manipulate or control their partner.

For Report One,<sup>24</sup> the following operational definitions were provided 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.<sup>15</sup> However, these definitions are possibly more oriented to intimate partner violence and a nuclear family structure and the associated relational financial management.

Report Two<sup>25</sup> provided an alternative and more culturally appropriate definition of economic abuse for Aboriginal and Torres Strait Islander Australians which is consistent with other First Nations communities: 'the withdrawal or extraction of money or goods as a way of hurting somebody', which can involve the use of welfare payments and money, intended for basic necessities, for alcohol or gambling.<sup>49 in 50</sup> The abuse can also involve sons, husbands and grandchildren, demanding money from their mother, wives or grandparents.<sup>49 in 50</sup> In this context, it is the elders in the community, who are traditionally respected, that are negatively impacted.<sup>49 in 50</sup>

This definition usefully includes violence and abuse perpetrated by extended family members, which may prove helpful in understanding DFV in some CALD communities. It also flags tactics of financial abuse may be specific to a particular culture or community. The Analysing Safety and Place in Immigrant and Refugee Experience (ASPIRE) project commissioned by Australia's National Research Organisation for Women's Safety (ANROWS) similarly noted that tactics of abuse may be specific to a particular culture or community.<sup>51</sup>

## 2 Research questions

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

1. What is the state of knowledge in Australia about economic abuse in DFV contexts?

- (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 domestic and family violence contexts? What mechanisms are used to perpetrate economic abuse?
- (c) What tactics are criminal offences?

2. 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 domestic and family violence with economic abuse?
- (b) When does gendered financial management become coercive control/economic abuse in domestic and family violence contexts?

3. What are the intersections between economic and financial insecurity, hardship and economic and financial abuse?

- (a) What are the intersecting risk factors associated with such abuse, insecurity and hardship?
- (b) Is there evidence of protective factors associated with such abuse, insecurity and hardship?

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

- (a) What is the evidence from Australian and international (i.e. New Zealand, Canada, United Kingdom, United States) literature on prevention and response approaches for addressing economic abuse in domestic and family violence 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 domestic and family violence, and what is the evidence of the effectiveness of these prevention and response approaches?

It is important to note that people from diverse cultural and linguistic communities may experience or perpetrate economic and financial abuse in their intimate partnerships as examined in Report One.<sup>24</sup> This third evidence review in the series includes articles and reports that focus on economic and financial abuse, specific to different cultural contexts.

This review addresses each of the research questions outlined above by identifying and analysing relevant literature from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, United Kingdom, Ireland, and the United States). 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 in the series will highlight gaps in the evidence base, key learnings and recommend areas for further research. Each question and sub-question will be considered in the following sections.

### 3 Defining and measuring economic and financial abuse

#### Key Learnings

- There is a lack of substantive Australian research on DFV amongst CALD communities, which includes economic and financial abuse.
- Research studies tended to group cultures 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.
- Economic and financial abuse experienced by CALD groups was most frequently explored using qualitative research methods such as interviews and focus groups, in order to gain an in-depth understanding of victim-survivors' experiences.

This review sought to identify culturally specific definitions of economic and financial abuse used in the Australian literature, as well as specific categories and tactics of economic and financial abuse experienced by people from CALD backgrounds.

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. It may also be the case that a CALD research participant is in a partnership or family relationship with a non-CALD person, which masks the extent to which the economic or financial abuse is related to the participant's own culture. Therefore, results need to be read with this limitation in mind.

The evidence 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. Attempts to conceptualise a cross-cultural definition of economic and financial abuse should be underpinned by the recognition that perceptions about what types of behaviour are acceptable and appropriate may vary across cultural groups.

#### 3.1 Definitions of economic and financial abuse

Studies identified in the review do not provide definitions of economic and financial abuse specifically tailored to CALD communities, instead focusing on general definitions of abuse. Similar to the definitions identified in Report One,<sup>24</sup> some definitions related to economic and financial abuse perpetrated within intimate partner relationships, while others related to family violence more broadly.

Five studies adapted the definition originally developed by Adams, Sullivan, Bybee and Greeson<sup>47</sup> who define 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.'<sup>18, 52-55</sup> While this definition focuses on women, it should be noted that men or people of diverse genders also experience economic abuse. Two of these five studies specifically explored the experiences of economic and financial abuse among CALD communities.<sup>54, 55</sup>

Financial abuse was also defined within the context of elder abuse as exploiting or making improper use of an older person's money without their knowledge or permission.<sup>56</sup> This definition fails to reference both the fear and coercion or manipulation that older people may experience during the control and exploitation of their financial and economic circumstances.

Some studies did not provide a definition of economic or financial abuse, and instead described the various tactics or behaviours that constitute economic or financial abuse.<sup>57-63</sup>

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.<sup>64</sup> 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. One study contextualised definitions of economic and financial abuse within the gendered management of finances among Indian families and how coercive control is at the center of migrant women's experiences of family violence.<sup>55</sup> These studies focused on a particular culture or context rather than a general study reporting on results for specific CALD population groups.

### 3.2 Measuring economic and financial abuse

In the Australian literature, researchers commonly used qualitative methods 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. Some studies focused exclusively on CALD communities and used the following methods to capture their experiences of economic and financial abuse:

- Interviews with members of African communities in Australia to understand their experiences of DFV.<sup>59</sup>
- Interviews to compare the experiences of DFV in Anglo-Celtic and Indian communities in Australia, and to understand the relationship between economic abuse and the control of money in households.<sup>54, 55</sup>
- Case studies to demonstrate the impacts of financial abuse among older people from CALD backgrounds.<sup>65</sup>
- Case studies of women who are temporary visa holders and have experienced domestic and family violence, including financial abuse, in the context of the COVID-19 pandemic in 2020.<sup>62</sup>

Several studies used qualitative methods to map the experiences of economic and financial abuse more broadly but included a subsample of participants from CALD backgrounds.<sup>53, 58, 63, 64, 66, 67</sup> For example:

- A 2011 study used focus groups to explore perceptions and experiences of elder financial exploitation among Greek, Italian and Vietnamese communities and compared these experiences with non-CALD participants.<sup>64</sup>
- Another study conducted semi-structured interviews with older people to explore their experiences of financial abuse, including older people from CALD backgrounds.<sup>63</sup>

Studies also used quantitative methods to measure economic and financial abuse and included a subsample of participants from CALD backgrounds:

- One study conducted in 2019 used the Scale of Economic Abuse-12 (SEA-12) to measure three types of economic abuse – economic control, economic exploitation and employment sabotage.<sup>18</sup>
- Another study used surveys to explore service providers perceptions of risk factors and tactics of financial and economic abuse.<sup>56, 57</sup> The study identified that older people from CALD communities may be at risk of financial abuse by their relatives.<sup>56, 57</sup>

### 3.3 Tactics used to perpetrate economic and financial abuse

#### Key Learnings

- 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.

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, the types of behaviours that may constitute economic and financial abuse can vary across cultures. Many of the tactics reported below were also identified in Report One<sup>24</sup> on economic and financial abuse in intimate partner relationships.

The Australian literature identified tactics used to perpetrate economic and financial abuse within CALD communities. Table 1, Appendix B outlines the tactics of economic and financial abuse identified by CALD participants the Australian literature. The most common specific tactics reported across the 20 studies included:

- the control of money or finances (35.0%; n=7);
- appropriating family members' income, finances, or assets (35.0%; n=7); and
- failure to contribute to household expenses and resources (25.0 %; n=5).

Two studies examined the experiences economic and financial abuse in South Asian communities in Australia.<sup>54, 55</sup> They identified the following tactics of economic and financial abuse:

- misuse of dowry;
- financial coercion by using violence or threats of violence;
- withholding or controlling money, food and utilities;
- not contributing to household expenses;
- making their partner liable for joint family debt; and
- being prevented from studying.

The misuse of dowry was identified as a tactic of economic abuse in four of the studies.<sup>51, 54, 55, 67</sup> The type of abuse involved insisting further dowry be paid, claiming dowry was not paid or dowry being misappropriated.<sup>67</sup> Women who experienced dowry abuse often experienced visa and migration challenges, which limited their options for support. Abuse was sometimes perpetrated by extended family members, such as parents-in-law, who would coerce their son's wife and her family into providing more gifts and dowry.<sup>55</sup>

Migrant and refugee women who are temporary visa holders may be at an increased risk of domestic and family violence, as their uncertain migration status can be used as leverage by perpetrators. One study identified specific tactics of coercive control experienced by this group that may constitute economic and financial abuse.<sup>62</sup> Examples include:

- threatening to not sponsor their partner or sabotaging their partner's visa applications;
- threatening to have their partner deported; and
- demanding money in exchange for visa or migration sponsorship.

In another study, tactics of economic and financial abuse within African communities from refugee backgrounds in Australia were identified.<sup>59</sup> Tactics included partners not pursuing employment or contributing to the household expenses including bills and rent.

While not specifically focusing on victim-survivors from CALD backgrounds, one study included a subsample of women who had migrated to Australia from overseas and had experienced DFV.<sup>66</sup> Participants discussed experiencing several tactics of economic and financial abuse perpetrated by their partners who had become increasingly abusive and controlling. Tactics included:

- keeping their financial situation a secret;
- not contributing to household expenses;
- forcing their partner to put their money into a joint account which they have no control over or access to; and
- exploiting the financial contribution of the woman's family.

One study examined case studies of forced marriage in Australia.<sup>61</sup> Many of the women were from CALD backgrounds and had experienced economic and financial abuse. Tactics of economic and financial abuse discussed in this study included perpetrators keeping their partner's welfare payments for themselves and refusing to contribute to the cost of taking care of their children.



### 3.4 Not all tactics are criminal offences

In the one study identified in Report One<sup>24</sup> on IPV and economic and financial abuse, economic abuse was broadly acknowledged as a criminal offence in Tasmania under section 8 of the *Family Violence Act 2004* (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 included in Report One<sup>24</sup> or Two<sup>25</sup> – and now for this Report – explored whether certain tactics of economic or financial abuse constituted criminal offences. This may be in part because not all financial abuse is a criminal offence and where a particular tactic or offence is considered to be criminal, it would be prosecuted in the same way as non-DFV situations. It is therefore not surprising that 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. This will be discussed in an upcoming report focused on understanding legal and policy responses to economic and financial abuse.

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

### Key Learnings

- Emerging evidence suggests that traditionally gendered management of finances in intimate partner relationships may facilitate financial abuse of CALD women.
- 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.

Gender roles and expectations are themselves, manifestations of culture and related cultural contexts. Report One<sup>24</sup> on IPV and economic and financial abuse, found that in all communities, social and cultural norms that reinforce expectations of men being responsible for financial management may influence women's recognition of economic and financial abuse within the context of intimate partner relationships.<sup>24</sup>

There is evidence that traditionally gendered management of finances can facilitate economically and financially abusive behaviours within some CALD communities.<sup>51, 54, 55, 59</sup> While many CALD research participants were included in the studies presented in Report One,<sup>24</sup> the current review identifies two key issues that affect certain CALD communities:

- 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.

This was evident in two publications that reported on a study of family violence in Anglo-Celtic and Indian communities in Australia.<sup>54, 55</sup> Many of the Indian women participating in the study did not initially perceive their husbands' control of money as problematic due to the fact that in many Indian patrilineal families, male control of money is normalised and culturally accepted.<sup>54, 55</sup> Accepting that their husbands would control the household finances was seen by the women as a way of demonstrating their trust in their husbands and their marriage.<sup>55</sup> It was not until such control was accompanied by a failure by husbands to uphold moral expectations around caring for their wives and children that women recognised their husbands' behaviours as coercive control.<sup>54, 55</sup>

In an Australian study, interviews were conducted with women from migrant backgrounds to examine their experiences of financial abuse.<sup>66</sup> Women reported that it was common practice for their ex-husband or ex-partner to take control over their finances once they moved to Australia.<sup>66</sup>

Another Australian study of African refugee families found that men's loss of their traditional breadwinner status post-settlement may be a risk factor for domestic violence, as some men

attempt to retain their status in the family.<sup>59</sup> In that study, neither the terms 'economic abuse' or 'financial abuse' were explicitly used. However, the results provided evidence on how the loss of male traditional breadwinner status sometimes led to men no longer feeling that they were responsible for contributing to the household, leaving women to become the providers for their families.<sup>59</sup>

Similarly, an Australian study exploring experiences of financial abuse among immigrant and refugee women found that gender roles and family obligations may contribute to an escalation in violence.<sup>51</sup> For example, family violence was often associated with the resentment their male partners experienced about their loss of financial status, lack of recognition of overseas qualifications and women's increased access to financial independence upon resettlement in Australia.<sup>51</sup>

There is an assumption that increased financial literacy and employment may be protective factors for DFV. However, one study<sup>b</sup> undertaken in Bangladesh of women who experienced IPV and community leaders found that even though these women had access to financial resources due to their employment, many continued to live with their violent partner because of the stigma surrounding divorce and the lack of laws that would grant them custody of their children or access to their property if they were to choose to leave. This example shows that care should be taken in automatically linking women's economic security and employment with women's agency in the context of DFV.<sup>68</sup>

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<sup>b</sup> While this study falls outside the scope of the inclusion criteria, it is included because it offers thought-provoking guidance about women's agency in the context of DFV.

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

### Key Learnings

- 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.

Report One highlighted how economic and financial abuse may co-occur with a range of other types of violence and abuse.<sup>24</sup> Consistent with this finding, this review identified that amongst CALD communities, financial and economic abuse can occur alongside other forms of DFV, including:

- physical abuse;<sup>51, 54, 55, 61, 66</sup>
- sexual abuse;<sup>61</sup>
- emotional abuse;<sup>54, 55, 61, 62, 65, 66</sup>
- psychological abuse;<sup>66</sup>
- verbal abuse<sup>55, 62</sup>; and
- neglect.<sup>69</sup>

Other controlling behaviours occurring alongside financial and economic abuse identified in the evidence review include:

- husband restricting woman's communication with her family;<sup>54, 67</sup>
- husband restricting woman from leaving the house;<sup>61</sup>
- husband taking away partner's/wife's passport;<sup>54</sup>
- husband monitoring wife's phone use;<sup>54</sup>
- in-laws threatening woman's life;<sup>61</sup>
- husband and husband's family threatening to deport wife;<sup>54</sup>
- husband keeping wife socially isolated; and<sup>67</sup>

- adult child isolating elderly parent.<sup>65</sup>

A recent Australian study examined women on temporary visas who sought assistance from family violence service as a result of experiencing DFV during the COVID-19 lockdown in Victoria in 2020.<sup>62</sup> In that study, the potential for financial abuse victimisation in an intimate partner context to co-occur with fears of escalation of violence, was identified in a case study.<sup>62</sup> The case study described a migrant woman's experience of intimate partner violence and demonstrated how the woman had not only experienced financial abuse, as well as verbal and emotional abuse from her husband, but was also concerned that he would become physically violent towards her, potentially making her return to her country of origin and killing or physically abusing her there.<sup>62</sup>

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 One:

- In an Australian publication on the emotional vulnerability of older people from CALD backgrounds to financial exploitation, a case study demonstrated how financial abuse by an adult child of an older person of CALD background could be accompanied by emotional abuse.<sup>65</sup> The perpetrator in that case study used emotional blackmail to socially isolate her older mother and, in doing so, facilitate the perpetration of financial abuse against her mother.<sup>65</sup>
- The abuse of older people was also examined in a Canadian study on the perceptions that marginalised groups have of elder abuse.<sup>69</sup> In that study, some of the Farsi-speaking women participants described how older women who came to Canada after being sponsored by their adult sons, were subsequently abandoned by their sons without financial support.<sup>69</sup> The study identified such experiences as involving both neglect and financial abuse.<sup>69</sup>
- A United States (US) study examined the cultural definitions of financial abuse amongst elderly Korean immigrants and found that threats and labour exploitation may be part of the financial abuse perpetrated by adult children against their elderly parents.<sup>70</sup> More specifically, elderly Korean immigrants noted that adult children may threaten their elderly parents to provide them with money, or use them for labour (e.g. child care, housework) without providing them with any monetary benefit in return.<sup>70</sup>

The theme of financial control and exploitation of older people in the CALD literature resonates with findings in Report Two, *Understanding Economic and Financial Abuse in First Nations Communities*.<sup>25</sup> That report identified that older people in First Nations communities are at risk for humbugging and financial exploitation.

Several studies looked at abuse by family members and relatives of women's partners and/or husbands. These studies provided evidence on how CALD and migrant women's experiences of violence and abuse, including economic abuse, may occur in multiple contexts:

- A study on forced marriage in Australia contained a case study describing that an Indian woman who had been in a forced marriage not only experienced abuse, including economic abuse, by her husband, but also received threats against her life from her in-laws and experienced attempted rape by her father-in-law.<sup>61</sup>

- An Australian study on the legal challenges that survivors face to achieving financial safety following economic abuse, identified that migrant women who had experienced misuse of their dowry by their partner were often abused by their partner's family as well.<sup>67</sup>
- An Australian study exploring the experiences of financial abuse among immigrant and refugee women identified that in circumstances where the financial abuse occurred within the context of inter-family financial arrangements (e.g. expectations around paying dowry, immigration expenses and overseas remittances), it was not uncommon for such abuse to be perpetrated by women's partners and their partners' families.<sup>51</sup>

More recently, a study that examined family violence in Indian communities in Australia highlighted how women may experience economic abuse by both their husbands and their husband's families.<sup>54, 55</sup> Women's accounts revealed how they not only experienced economic abuse by their husbands (e.g. controlling woman's spending and finances, spending woman's money, pressuring woman to work), but also by their husbands' family (e.g. mother-in-law taking away a woman's jewellery, demands that the woman hand over salary to in-laws and demands from in-laws for gifts following marriage).<sup>54, 55</sup>

This study also showed how such economic abuse may be accompanied by other forms of abuse and control by women's husbands and their husbands' families, including:

- physical abuse by husbands and/or their husbands' families;
- emotional abuse by in-laws, verbal abuse by husbands;
- attempts by husbands and/or their families to socially isolate women and monitor their communications;
- threats by husbands and/or their families to deport women; and
- complaints by in-laws that women's dowry was insufficient.<sup>54, 55</sup>

As these studies show, migrant women from CALD backgrounds may experience multiple forms of abuse alongside economic abuse, across different relationships. Specific practices such as dowry and forced marriage construct a particular site of risk as do contexts such as over-involvement of extended family, migration, and refugee re-settlement.

However, it is important to note 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.

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

### Key Learnings

- As was found in Report One,<sup>24</sup> 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 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.

### 6.1 Economic and financial abuse can lead to financial hardship and insecurity

Report One identified the various ways in which economic and financial abuse can result in economic and financial hardship and insecurity.<sup>24</sup> Similarly, this review found evidence that economic and financial abuse can lead to hardship and insecurity for CALD victim-survivors.<sup>51, 54, 66, 71, 72</sup>

A study of African American mothers' experiences of finding housing after leaving abusive relationships in the United States (US) did not explicitly use the terms 'economic abuse' or 'financial abuse'.<sup>71</sup> However, it described how women who had their property damaged by the perpetrator or who had utility bills put in their name by the perpetrator experienced several dimensions of financial hardship as a result of these experiences including:

- being evicted;
- damaged credit;
- concerns around potential difficulties getting approved for rental properties due to damaged credit; and
- utility debts which may then act as a barrier to setting up utilities in their own name in the future.<sup>71</sup>

A US study on South Asian migrant women's experiences of DFV from the perspective of victim advocates also did not explicitly use the terms 'economic abuse' or 'financial abuse'.<sup>72</sup> However, it found that women may become economically dependent on their partners due to not having control over their money.<sup>72</sup> An Australian study made similar findings, as Indian migrant women experienced financial dependence due to the coercive control of money by their husbands.<sup>54</sup>

Other financial consequences of economic and financial abuse identified in one Australian study included:

- Lack of financial literacy and awareness of how to access their rights related to financial issues.
- Missed opportunities to learn English, engage in education and gain employment experience.
- Loss of property, assets or access to funds when fleeing violence.
- Parents selling assets or accruing large debts because of the financial demands of perpetrators.
- High costs of legal proceedings and loss of earnings when missing work for appointments and hearings.<sup>51</sup>

It is also possible that many women from migrant and refugee backgrounds may not always identify the financial control and exploitation they experience as abuse or distinguish the consequences of their experiences from financial hardship and insecurity that comes with the migration experience. Living in a new country with very different financial systems and processes also makes it difficult to identify both abuse and potential remedies.

Victim-survivors may be faced with financial stress when trying to separate from the abusive partner.<sup>66</sup> In an Australian study of the financial outcomes of women who have experienced financial abuse, a case study highlighted how a migrant woman who had been in an arranged marriage that involved both economic and physical abuse, faced the prospect of having to pay considerable legal costs to pursue a property settlement with her ex-husband.<sup>66</sup> She also experienced stress due to the loss of a substantial sum of money that her family had invested in her marriage.<sup>66</sup>

The involvement of extended family members is an additional component of economic and financial abuse in some CALD communities broadening the consequences of the abuse and complicating the responses.



## 6.2 Risk factors associated with economic and financial insecurity and hardship

### Key Learnings

- 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.

Several studies highlighted how women from CALD backgrounds who have experienced economic and/or financial abuse may face specific barriers when it comes to seeking assistance and support, including financial support. These barriers may increase women's risk of economic and financial hardship, exacerbating the impacts of economic and financial abuse.

- An Australian study on the legal challenges faced by women who have experienced economic abuse identified how migrant and refugee women may experience additional challenges due to their visa status.<sup>67</sup> More specifically, it found that women who were in Australia on temporary visas may be more anxious about help-seeking, and may not have access to the kinds of supports that other survivors may have due to their lack of permanent residency status, and their isolation from their friends and families.<sup>67</sup> Women whose families paid dowry may be unwilling to leave abusive relationships due to the amount of money expended by their families.<sup>67</sup>
- Similarly, in interviews with advocates and practitioners in Australia who were involved in the development and implementation of services and support for women affected by violence, participants identified how migrant women may be impacted by economic and financial abuse in different ways.<sup>73</sup> For example, migrant women on temporary visas may

be limited in terms of the kinds of financial support they can access due to their physical separation from their families and friends and the fact that they do not qualify for Centrelink payments.<sup>73</sup>

- In an Australian study involving cross-sectoral consultations with stakeholders in Australia on the issue of economic abuse, one participant noted that women who are on spousal visas may not speak about the abuse they are experiencing due to fears of deportation.<sup>52</sup>
- An examination of client case files of women on temporary visas who had sought assistance from a multicultural family violence service in Victoria, Australia during the COVID-19 lockdown looked at the financial impacts of DFV, including financial abuse.<sup>62</sup> It noted how such impacts, when coupled with the financial pressures associated with COVID-19 and a lack of access to a financial safety net due to lack of permanent residency status, can create unique challenges for migrant women.<sup>62</sup>

In one study, however, CALD status appeared to be linked to less financial hardship. In a US study of IPV survivors, Latin American respondents were less likely than other respondents to report that they had gone into debt due to their partner's actions (50% vs 65%) and were also less likely to state that their partner had harmed their credit score (44% vs 72%).<sup>74</sup> Again, it is possible that the women were concerned about reporting their partner's actions because of negative relationships with police and other government departments. It is also possible that their usual economic and financial circumstances and citizenship status may not have allowed them to incur debt or obtain credit.

### 6.3 Factors contributing to economic and financial abuse

Several studies examined racial, cultural background and migrant status as risk factors for economic and financial abuse victimisation:

- Surveys of CEOs and service providers from organisations that work with older people and their families revealed that 30% of service providers and 31.1% of CEOs surveys identified that older people from CALD communities may be at risk of financial abuse by their relatives.<sup>56, 57</sup>
- An Australian study involving interviews with advocates and practitioners in Australia who were involved in the development and implementation of services and support for women affected by violence, identified several ways in which specific population groups may be differentially impacted by financial abuse.<sup>73</sup> It noted that women who are residing in Australia on spousal visas may be at risk of additional levels of control.<sup>73</sup>
- In consultations on economic abuse with stakeholders in New Zealand, individuals from CALD backgrounds and individuals without stable immigration status were identified as potentially being at higher risk of economic abuse.<sup>75</sup>

However, there was also some evidence that suggested cultural or racial background and migrant status may not be significant risk factors of economic and financial abuse victimisation.<sup>76</sup> <sup>77</sup> For example, in a Canadian study on the risk factors of IPV amongst older people, being an immigrant was not significantly associated with financial abuse victimisation by a current or former spouse or partner.<sup>76</sup> Another study examined the mistreatment of older adults in the US and found that race was not a significant predictor of current elder financial mistreatment by a

family member.<sup>77</sup> In a US study on the prevalence and risk factors for elder mistreatment, initial analysis showed that non-White racial status was significantly and positively associated with financial mistreatment by a family member.<sup>78</sup> However, further analysis demonstrated that non-White racial status was not a significant predictor of such mistreatment.<sup>78</sup>

Additionally, in an Australian study on the intergenerational management of older people's assets, professionals from relevant sectors identified that whilst the children of older people may have the attitude that their parents' assets also belong to them – a factor which may lead to children involving themselves in their parents' financial matters – such attitudes are less common amongst people from CALD backgrounds compared to people from English speaking backgrounds.<sup>60</sup>

However, language barriers were identified as increasing vulnerability to economic and financial abuse and increasing economic and financial hardship:

- In an Australian study involving a sample of CEOs and service providers from organisations that work with older people and their families, 37.2% of CEOs and 43.1% of service providers identified that older people whose use of the English language was limited may be at risk of financial abuse by their relatives.<sup>56, 57</sup>
- Financial abuse of older people was also examined in a case study on the financial abuse of an older woman of CALD background by her adult daughter.<sup>65</sup> The case study demonstrated how lack of English proficiency can increase older people's risk of abuse.<sup>65</sup> In this particular case, the woman's lack of English proficiency meant that she was unable to understand the Will her daughter had written up for her and that she had signed.<sup>65</sup> This left her vulnerable to financial abuse by her daughter.<sup>65</sup> The case study also highlighted how the woman's disconnection from her culture and family left her dependent on her adult daughter, increasing her risk of financial abuse.<sup>65</sup>
- An Australian study on the impact of domestic violence on women's economic security also noted that women who have limited English proficiency may be at risk of financial abuse.<sup>73</sup>
- Interviews and focus groups with experts and professionals working within the field of advocacy and abuse prevention for older people from Asian backgrounds, and members of the Chinese and Korean community in the US highlighted how language barriers, coupled with cultural barriers and lack of familiarity with socioeconomic systems in the US leads to many Chinese and Korean immigrant elders depending on their children to manage their finances.<sup>79</sup> This may increase their risk of financial exploitation by their adult children.<sup>79</sup>

Additionally, there was some evidence on how CALD status may influence what one identifies and recognises as economic and financial abuse.<sup>54, 55, 80</sup> As noted earlier in this report, research has shown that women in Indian communities may not necessarily perceive their husbands' control of money as problematic in and of itself due to social and cultural norms around male control of money in Indian patrilineal families.<sup>54, 55</sup>

In a US study on perceptions of elder financial abuse, participants were presented with two vignettes<sup>c</sup> on financial mistreatment.<sup>80</sup> The first, involved a situation where a child or caregiver

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<sup>c</sup> The vignettes comprised of hypothetical descriptions of different types of financial mistreatment of older people.

had withdrawn money belonging to an older woman, whilst the second, focused on a situation where an older woman had signed away the ownership of her home to a member of the family.<sup>80</sup> Whilst respondents' ethnicity did not significantly influence whether they perceived the situation in the first vignette as constituting financial abuse, respondents of non-White<sup>d</sup> ethnicity were significantly less likely to perceive the situation in the second vignette as financial abuse.<sup>80</sup>

In the Australian context, a study on the intergenerational management of older people's assets identified that older CALD people may be driven to financially assist their family members.<sup>60</sup> Even when their family members are unable to repay their loans to them, they do not necessarily perceive such behaviour as intentional financial mismanagement due to the emphasis that they place on the value of family and intergenerational relations.<sup>60</sup>

Studies also highlighted specific forms of economic abuse that may be experienced by CALD communities.<sup>51, 55, 67, 79</sup> There was evidence from Australian research that some women from CALD backgrounds may be subject to dowry-related abuse, including misuse of dowry, accusations that dowry provided was inadequate, and demands for more dowry.<sup>51, 55, 67</sup>

A US study on elder mistreatment in Chinese and Korean immigrant communities also identified types of financial abuse that were specific to the sociocultural context of Korean immigrants.<sup>79</sup> For example, an elderly Korean woman experienced economic abuse in the form of her husband refusing to file immigration papers for her, while using her financial assets to his advantage and exploiting her for intense caregiving labour.<sup>79</sup> Another example involved adult children who did not provide their elderly parents with regular financial allowances.<sup>79</sup> The latter situation was perceived as at odds with Korean cultural expectations around filial duty.<sup>79</sup> The study also noted how cultural expectations that emphasise family harmony and collectivism in Chinese and Korean communities may increase the risk of elderly people in these communities being financially exploited by their adult children.<sup>79</sup>

Similarly, a study of elderly Korean immigrants in the US demonstrated how cultural values in Korean immigrant communities may influence how elderly Korean immigrants define financial abuse by family members.<sup>70</sup> In the study, close to half (46%) of participants identified a culture-specific definition of financial abuse that appeared to be rooted in expectations around filial piety.<sup>70</sup> More specifically, they noted that failure of adult children to provide financial support to their elderly parents could be construed as financial abuse.<sup>70</sup> Participants with greater levels of cultural adherence to Korean traditional norms of filial piety in elder care were significantly more likely to identify such conduct as a form of financial abuse.<sup>70</sup>

The finding that older people from particular cultural groups may be financially controlled or exploited is consistent with the finding in Report Two<sup>25</sup> about older First Nations individuals. The perpetration of financial and economic abuse by extended family members is likewise similar to Report Two<sup>25</sup> findings.

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<sup>d</sup> Terminology used in original study.

## 7 Preventing and responding to economic and financial abuse

The literature identified a range of prevention and response approaches for addressing economic and financial abuse experienced by people from CALD backgrounds.<sup>18, 51, 52, 56, 58, 60, 75, 81-85</sup>

### Key Learnings

- 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.

### 7.1 Developing culturally appropriate responses to economic and financial abuse

Studies identified the importance of cultural awareness and responsiveness when working with victim-survivors from CALD backgrounds.<sup>56, 75, 83, 85</sup>

In an Australian study, consultations with key stakeholders working in DFV suggested that women from migrant backgrounds may not identify with the term 'economic abuse'.<sup>52</sup> It was suggested that alternative terms, such as 'financial mismanagement', may be more appropriate for these groups. Similarly, older people from CALD backgrounds may not feel comfortable utilising mainstream services and instead rely on family members to manage their finances, thus increasing their vulnerability to abuse.<sup>60</sup> Other barriers to safeguarding CALD older people from financial abuse include the strict procedures regarding privacy and information sharing within financial institutions and privacy regulations more broadly, as well as different cultural understandings of what constitutes abuse, particularly when resources are shared within the family.<sup>84</sup>

One US study conducted focus groups with older Chinese adults to examine their knowledge and help-seeking tendencies towards elder mistreatment.<sup>83</sup> Participants suggested that healthcare professionals should only intervene in elder abuse cases when physical abuse was present. The participants also had limited knowledge of services and resources to respond to elder mistreatment. Cases of mistreatment perpetrated by adult children or other family members were particularly complex, as reporting the abuse would be considered a violation of a trusting relationship between the older person and their family. It was suggested that culturally appropriate services are needed to promote reporting of elder mistreatment in Chinese communities.

One Australian study suggested that service systems need to recognise the local and cultural context and avoid a one-size-fits-all approach to service provision.<sup>85</sup> Another Australian study examined the risk factors for financial abuse of older people and explored the usefulness of family mediation as a strategy to prevent this type of abuse.<sup>56</sup> Participants identified that cultural awareness and responsiveness is needed when acting as a mediator for older people affected by financial abuse and their families.

In a study of economic abuse in New Zealand, participants discussed examples of organisations who were providing culturally specific DFV services, such as peer support groups for survivors.<sup>75</sup> These organisations often integrated a financial support component into its services.

## 7.2 Financial education and capability training

One study evaluated a pilot financial literacy curriculum for women who had experienced DFV.<sup>18</sup> The program was tailored to be accessible to women from CALD backgrounds, taking into account their English language skills and financial literacy levels. Five women from CALD backgrounds participated in the program, and three of these women reported improvements in their experiences of financial strain (i.e. worries or stress about money and/or ill health due to such worries). The remaining two women reported that while their levels of financial strain had not changed, the program has assisted with anxiety about money. It was suggested that future iterations of the program should include material tailored to specific CALD women and their experiences.

## 7.3 Australian legal and financial services responses to economic and financial abuse

The Australian literature identified legal and financial service responses to economic and financial abuse experienced by people from CALD backgrounds.<sup>52, 58</sup>

### Key Learnings

- 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. One study identified four key strategies needed to address these challenges: access to appropriate information and advice, immigration advocacy, legal assistance, and material assistance.

### 7.3.1 Financial service responses in Australia

Report One identified a range of financial service responses to economic and financial abuse in Australia.<sup>24</sup> Studies also suggested that financial services could adapt their products and services to be more accessible to people from CALD backgrounds.<sup>52, 58</sup> This could include simplifying the language used to make their financial products more accessible and tailoring these products to meet the specific needs of certain cultural groups.<sup>52</sup>

One Australian study examined the ways in which DFV undermines women's financial circumstances and investigated strategies to support positive economic outcomes for women by interviewing service providers from DFV organisations.<sup>58</sup> Participants expressed concern regarding the unique issues faced by victim-survivors from CALD backgrounds, including language barriers, access to technology and understanding their rights. It was suggested that financial counselling services should adopt guidelines and training to ensure that they are providing culturally appropriate advice to their customers.

It is worth noting that the term 'CALD' may not provide the best framework for understanding the specific needs of individuals from a variety of language and cultural backgrounds, and may therefore limit the capacity of financial services to develop tailored and effective responses to these individuals. For example, whilst interventions aimed at providing information and resources to individuals in their primary language are critically important, this alone may not fully recognise the differences between and within cultural groups. There is a need for more research to inform the development of interventions that are more tailored at the individual level.

### 7.3.2 Migration and visa issues

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. One study conducted interviews with women from CALD backgrounds and identified four key strategies needed to address migration issues in the context of abuse:

- access to appropriate information and advice;
- immigration advocacy;
- legal assistance; and
- material assistance.<sup>58</sup>

Participants discussed how receiving legal support from services and assistance with visa applications allowed them to better understand their options and legal rights. Participants also experienced financial hardship due to limitations on their ability to earn an income or access government support. Material and financial assistance should be provided to women in these circumstances to reduce their economic dependency on the abusive partner. Another Australian study recommended the need for changes to immigration policy to allow victim-survivors of family violence to access Centrelink support and Medicare-funded services.<sup>51</sup> Without these reforms, CALD women will continue to experience financial disadvantage while continuing to seek help for family violence.<sup>51</sup>

One Australian study examined the experiences of DFV among women with temporary migration status, many of whom had experienced economic and financial abuse.<sup>62</sup> Many of the women had limited knowledge of their legal rights and support services that were available to them. In many cases, women and their children were financially dependent on the abusive partner. The perpetrator was often the woman's visa sponsor and would use threats to withdraw their sponsorship or have the woman deported as a means of coercive control. The study recommended increased financial supports for these women, both emergency and ongoing, in order to increase their financial security without dependence on the perpetrator.



## 8 Areas for further investigation

This review confirms that certain cultural contexts and cultural practices may constitute economic and financial abuse and some cultural contexts may mitigate or propagate opportunities for this type of abuse to occur.

The term 'CALD' is problematic and frequently does not allow a nuanced understanding of particular cultural contexts. In particular, intersecting influences and life experiences that combine with culture and language to increase vulnerability or strengthen resilience can be overlooked.

It is also the case that many of the findings from Reports One<sup>24</sup> and Two<sup>25</sup> may equally apply to people from CALD backgrounds.

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

### 8.1 What the evidence tells us

- 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.
- Perpetrators may leverage their partners' 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.
- 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. More work is required to examine why some men disempowered during resettlement are financially abusive and identify the protective factors for those who do not financially abuse.
- 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 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.
- As was found in Report One,<sup>24</sup> 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 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.
- Research identified how some CALD women may face unique challenges in acquiring support. This is 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.
- The literature also identified a range of other factors that may contribute to economic and financial abuse victimisation of individuals of CALD background. These included: 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.
- There was evidence of 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. One study identified that four key strategies are needed to address these challenges: access to appropriate information and advice, immigration advocacy, legal assistance, and material assistance.

## 8.2 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. While the first finding is consistent with Reports One<sup>24</sup> and Two<sup>25</sup> and may not be particular to victim-survivors from CALD backgrounds, more work needs to be undertaken to understand how mainstream services can increase their accessibility.
- 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 is needed to increase awareness and recognition of financial and economic abuse within diverse cultural 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. It is clear that a 'one-size-fits-all' approach is not helpful or appropriate. Rather, 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.

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# Appendix

## Appendix A. Search strategy

### Databases

Between February 2020 and June 2020, searches of academic and grey literature<sup>e</sup> 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.

### 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.

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<sup>e</sup> Grey literature publications refer to materials produced by organisations outside of academic publishing channels.



2. **Published within the last 10 years** (<=February 2020).<sup>f</sup> 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 CALD communities, therefore only evidence relating to economic abuse within this context was included. Subsequent reports will examine the evidence on economic abuse in other contexts.

## Search results

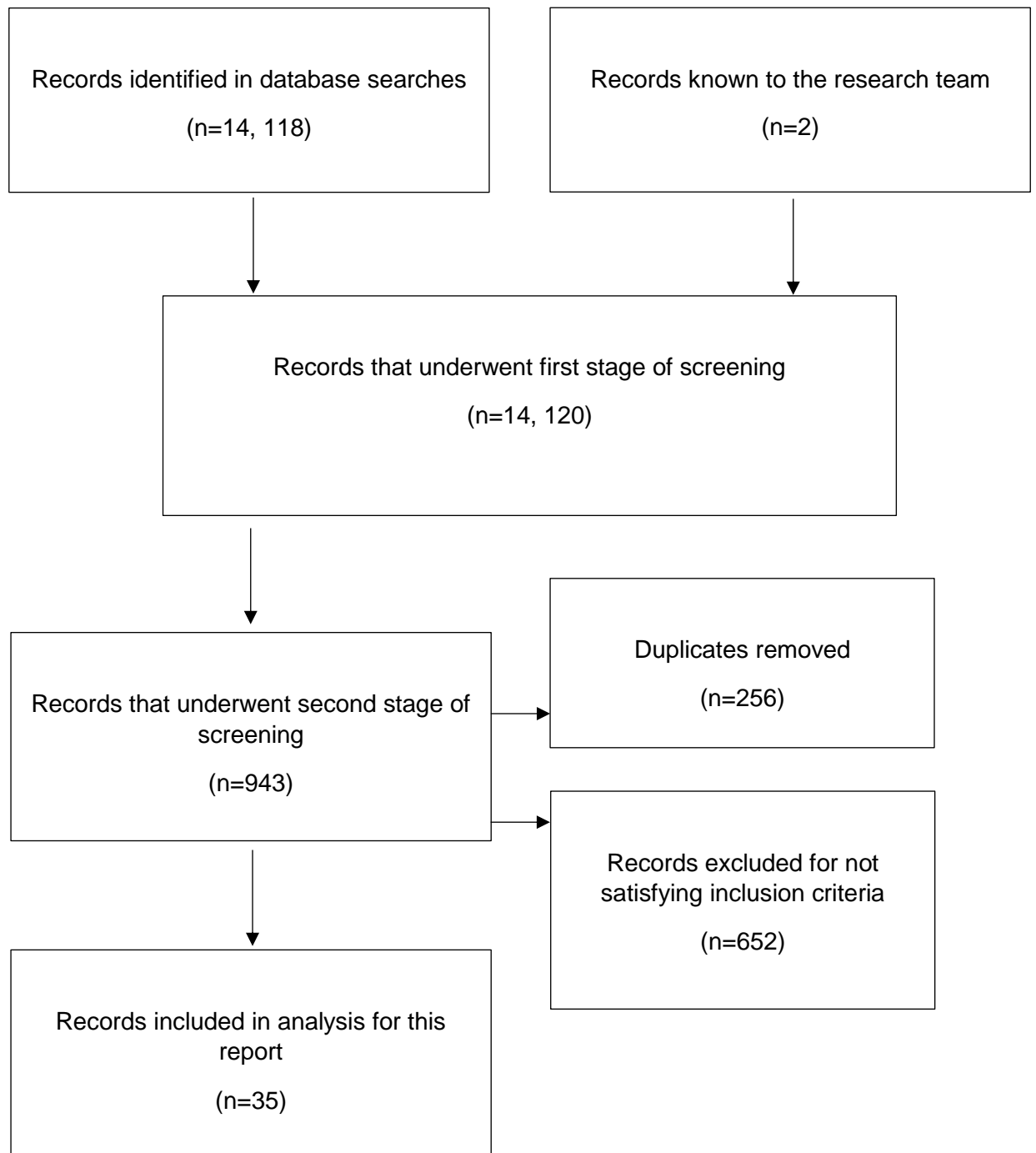
The search of academic and grey literature databases shown in Figure 1 produced an initial total of **14,118** results. An additional **2** publications were also identified as they were either known to the research team as potentially relevant to the review. We then undertook the following screening 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, **943** were determined to be potentially relevant to at least one of the research questions.
- Each of the **943** 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, **35** publications were assessed to have addressed at least one of the research questions within the context of economic and financial abuse in CALD communities specifically.
- Any of these publications meeting all inclusion criteria were analysed in relation to each relevant research question.

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<sup>f</sup> However, note that one publication included in this review was published after this date. This publication was included due to its relevance to the research questions.

**Figure 1.** Search results



## Appendix B. Tactics of economic and financial abuse

Table 1. Tactics of economic and financial abuse experienced by CALD groups identified in the Australian literature (N=20).

	N (%)
<b>Broad categories of tactics</b>	
<i>Economic and financial control</i>	7 (35.0)
<i>Economic and financial exploitation</i>	4 (20.0)
<i>Economic sabotage</i>	1 (5.0)
<b>Specific tactics</b>	
<i>Control money or finances</i>	7 (35.0)
Control money or finances	6 (30.0)
Use joint bank account to control finances	3 (15.0)
<i>Withhold money or finances</i>	3 (15.0)
<i>Keeping financial situation a secret</i>	1 (5.0)
<i>Material or resource deprivation</i>	3 (15.0)
<i>Appropriating family members' income, finances or assets</i>	7 (35.0)
<i>Monitor partner's purchases or spending</i>	1 (5.0)
<i>Financial coercion through violence, threats or intimidation</i>	1 (5.0)
<i>Preventing partner from working/studying</i>	1 (5.0)
<i>Failure to contribute to household expenses and resources</i>	5 (25.0)
Partner not contributing to household expenses or resources	4 (20.0)
Refusing to contribute to the material needs of children	1 (5.0)
Partner refusing to work	1 (5.0)
<i>Destroying possessions or property</i>	1 (5.0)
<i>Misuse of dowry</i>	3 (15.0)
<i>Sending money to parents in home country without consulting partner</i>	1 (5.0)
<i>Exploiting financial contribution of partner's family</i>	1 (5.0)
<i>Migration and visa related</i>	3 (15.0)
Threatening not to sponsor their partner or sabotaging their migration applications	3 (15.0)
Threatening to have their partner deported	1 (5.0)
Demanding money in exchange for visa or migration sponsorship	1 (5.0)
<i>Becoming liable for joint debt or taking out loans in partner's name</i>	3 (15.0)
<i>Older person coerced by adult children into selling their property or coerced into signing legal documents to give the children rights over the property</i>	2 (10.0)
<i>Coerced into claiming social security payments</i>	2 (10.0)
<i>Post-separation tactics</i>	1 (5.0)
Ex-partner refusing to pay child support	1 (5.0)
Ex-partner deliberately prolonging Family Court proceedings	1 (5.0)