



**UNSW**  
SYDNEY



**Gendered Violence Research Network**

# **Report 4: Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence**

**Key Findings**



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If you require an adjusted version or have a suggestion on how we could improve the accessibility of this report, please contact [NextChapter@cba.com.au](mailto:NextChapter@cba.com.au).

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# Glossary

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## Ableism

Ableism refers to the way in which ‘the construction of social systems with able-bodied people as the norm results in the systemic, structural, intersecting and individual forms of discrimination against and exclusion of people with disabilities.’<sup>1</sup> Ableism is entrenched in legal, policy and practice frameworks that deny the autonomy of people with disability and segregate them from the general population.<sup>2</sup>

## Cared accommodation

Includes hospitals, residential aged care, cared components of retirement villages, aged care hostels, psychiatric institutions, and group homes for people with disability.<sup>3</sup>

## Carer

Someone who provides support to a person with disability on an unpaid basis, often a family member.<sup>4</sup>

## Disability

Article 1 of the United Nations (UN) *Convention of the Rights of Persons with Disabilities* defines ‘disability’ to include those who have long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers, may hinder the person’s full and effective participation in society on an equal basis with others.<sup>5</sup> Advocacy group People with Disability Australia (PWDA) extends the UN definition of disability as follows: ‘The result of the interaction between people living with impairments and an environment filled with physical, attitudinal, communication and social barriers. It therefore carries the implication that the physical, attitudinal, communication and social environment must change to enable people living with impairments to participate in society on an equal basis with others.’<sup>6</sup>

## Domestic and family violence

Includes any behaviour, in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear. The behaviour is usually part of a pattern of controlling or coercive behaviour.<sup>7</sup>

## Economic abuse

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

## Economic hardship

While there is no agreed definition of the term ‘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>8</sup> The terms ‘economic hardship’ and ‘financial hardship’ are often used interchangeably.

## Economic or financial insecurity

Occurs when a person lacks the economic resources to meet their material needs so they can live with dignity. This can include lacking access to appropriate and well-paid work that 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>9</sup>

## Elder abuse

A single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person. It includes physical, sexual, psychological, emotional, financial and material abuse, neglect, and serious loss of dignity and respect.<sup>10</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>11</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>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>

## 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>14</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 factors, such as unforeseen weather events, a major change in circumstances, such as illness or injury, or a change in employment.<sup>15</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>16</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>17</sup>

## Guardian

Someone who is appointed by a board or tribunal to make decisions about another person's health care, finances, accommodation, services, relationships or other personal matters.<sup>18</sup>

## Intersectionality

The complex, cumulative way in which the effects of multiple forms of discrimination (such as racism, sexism, classism, and ableism) 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>19</sup>

## Residential care

Refers to the care and services a person receives when they are living in a care facility, including aged care homes. Residential care is provided by Australian Government-approved organisations.<sup>20</sup>

# 1. Introduction

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

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

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

In September 2021, we released the fourth report in the series planned under the partnership between CBA and GVRN, *Understanding Economic and Financial Abuse and Disability in the Context of Domestic and Family Violence. Report 1, Understanding Economic and Financial Abuse in Intimate Partner Relationships*, Report 2, *Understanding Economic and Financial Abuse in First Nations Communities*, and Report 3, *Understanding Economic and Financial Abuse Across Cultural Contexts*, are available on the CBA website.

Each report in the series examines the same research questions as they relate to specific groups and communities. This report focuses on the state of our knowledge of financial and economic abuse among people with disability and builds on the findings of Reports 1 - 3.

To develop this report, GVRN conducted a comprehensive review of academic and relevant policy literature to identify and analyse existing research on disability, economic and financial abuse.

## **There are two significant over-arching findings from this evidence review:**

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1. There is a distinct gap in the evidence base related to the perpetration of economic and financial abuse in the context of DFV.
  2. Using the umbrella term 'disability' is not always helpful and frequently does not allow a nuanced understanding of the range of impairments including the severity and the impact on the person affected.
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This guide provides a brief overview of the key findings of this report. It should be read alongside the [full report](#) on the CBA website, which contains a more detailed discussion and complete references.

## Key findings

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

- It is difficult to measure the prevalence of economic and financial abuse among people with disability.
- Economic and financial abuse experienced by people with disability was measured using both quantitative and qualitative methods.
- There are specific tactics of economic and financial abuse that may uniquely affect people with disability, including material deprivation, improper use of money such as National Disability Insurance Scheme (NDIS) funds or carer's allowance, withholding finances, or coercing the person with disability about how the funds should be used.
- There is evidence that economic and financial abuse experienced by people with disability may co-occur with other forms of DFV (e.g., neglect, physical abuse and psychological abuse).
- There may be barriers to recognising and responding to economic and financial abuse of women with disability in situations where their carers and/or family members are the perpetrators of abuse.
- Women with disability may also experience high rates of financial and economic abuse from a wider range of people, including support workers, service providers and internet scammers, in addition to behaviour occurring within the context of DFV.
- People with disability may be at greater risk of economic and financial abuse due to factors such as reliance and dependence on others, lack of access to financial resources, barriers to accessing social security entitlements and limited experience in managing finances.
- People with disability can face barriers to navigating the legal system in response to economic and financial abuse.
- Disability services are an important component of interdisciplinary teams responding to economic and financial abuse.
- Greater professional and formal regulations may be needed to prevent financial abuse, particularly for financial transactions within families. This may include the rules governing how a Power of Attorney is appointed or the use of financial trusts.

Analysis of the existing literature identified the following research gaps:

- None of the studies identified for the review provided a definition of economic and financial abuse that was specific to people with disability.
- There was no empirical evidence that economic and financial abuse perpetrated against people with disability constituted a criminal offence. As noted in the first report in this series, *Understanding Economic and Financial Abuse in Intimate Partner Relationships* (Report One), economic abuse is broadly recognised as a criminal offence in Tasmania, however in other Australian jurisdictions it may only be mentioned as part of a definition of DFV or like terms.
- There is a lack of research examining the potential intersections between traditionally gendered financial management and economic and financial abuse among people with disability.
- There is a lack of research specifically examining the associations between economic and financial abuse, and economic and financial hardship and insecurity among people with disability. However, the report notes that people with disability face economic and financial insecurity and hardship at higher rates than their non-disabled counterparts which increases their reliance on others, increasing the risk of experiencing economic and financial abuse.
- Where care and support create dependence, people with disability are at heightened risk of economic and financial abuse, which may include tactics specific to different disabilities. While there is recognition that services need to offer a tailored and professional response that is not ableist, there is scant evidence that this has been achieved, particularly in the context of DFV. While silos of evidence exist, they are mostly not matched or connected up to one another.
- The existing literature does not adequately consider the relevance of an intersectional approach, as disability is only one factor affecting the experience of economic and financial abuse in the context of DFV.

## 2. Context

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The report notes that there are a number of factors that should be considered when analysing data relating to the prevalence of DFV experienced by people with disability. For example, the Australian Institute of Health and Welfare (AIHW) notes that definitions and identification of disability can vary depending on the data source.<sup>21</sup>

This section provides a brief snapshot of some of the key data included in the report. However, it should be read alongside the more detailed discussion at Section 1 of the report.

### **Domestic and family violence (DFV) in Australia**

The Australian Personal Safety Survey (PSS) is the largest national population-based survey of intimate partner violence (IPV). The most recent findings from the 2016 PSS found approximately **1 in 4 women (23% or 2.2 million)** and **1 in 13 men (7.8% or 703,700)** experienced violence by an intimate partner.<sup>22</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>23</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>24</sup>





## Disability in Australia

According to Australian Bureau of Statistics (ABS) data from the 2018 Survey of Disability, Ageing and Carers (SDAC):

- **4.4 million Australians have a disability**, 17.7% of the population. Disability prevalence was similar for males (17.6%) and females (17.8%).
- The prevalence of disability increased with age, with one in nine (11.6%) people aged 0–64 years and one in two (49.6%) people aged 65 years and over living with a disability.
- **5.7% of all Australians had a profound or severe disability.**
- Almost one-quarter (23.2%) of all people with disability reported a mental or behavioural disorder as their main condition, up from 21.5% in 2015.
- **1.9 million people with disability were aged 65 years and over** (up from 1.8 million in 2015), representing almost half (44.5%) of all people with disability.<sup>25</sup>

People with disability experience high levels of socio-economic disadvantage and are more likely to experience poverty, financial hardship and unemployment. Financial hardship creates additional vulnerability for people with disability. The table below provides a brief overview of some of the key findings of the 2018 SDAC.

### Key findings from the 2018 SDAC

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#### Education and workforce participation among those with disability living in households

- One-third (33.4%) of those aged 15 years and over had completed schooling up to year 12 or equivalent, increased from 31.4% in 2015.
- 37.9% of those aged 15–64 years said their main source of personal income was a government pension or allowance, down from 41.9% in 2015.
- 46.6% of those of working age (15–64 years) were not in the labour force, compared with 15.9% of those of without disability.<sup>26</sup>

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#### Need for assistance among people with disability

- 3 in 5 people (2.5 million people) with disability living in households reported needing assistance with at least one activity of daily life.
- Assistance was most commonly needed for health care (29.9%), property maintenance (27.1%) and cognitive and emotional tasks (23.7%).
- Of those who needed assistance, 79.1% received assistance from informal providers. Informal assistance was most commonly provided by a partner (40.5%), child (27.3%) or parent (27.0%) of the person with disability.
- Over half (58.0%) received assistance from formal providers, including private organisations and government providers.<sup>27</sup>

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#### Financial security of people with disability

- While 64% of people with disability own their own home, 41% of households in social housing programs include at least one person with disability.<sup>28</sup>
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## Disability and DFV

It is difficult to measure the prevalence of economic and financial abuse among people with disability. However, people with disability experience higher rates of DFV than those without a disability.

Analysis of the 2016 PSS found that:

- 26% of people with disability reported experiencing IPV since the age of 15 compared to 14% of people without disability.<sup>29</sup>
- 36% of women with disability reported experiencing IPV since the age of 15, compared to 21% of women without disability.<sup>30</sup>
- People with disability were 1.8 times as likely to have experienced physical and/or sexual violence from a partner in the previous year than those without disability.<sup>31</sup>
- Women with disabilities reported higher rates of IPV than men with disabilities.<sup>32</sup>
- 1 in 4 women with disability have experienced sexual violence since the age of 15, and 1 in 14 for men with disability – whether this occurred within their family or in an intimate partnership was not reported.<sup>33</sup>
- 2 in 5 women with disability have experienced physical violence since the age of 15 and roughly 1 in 2 (47%) for men with disability – whether this occurred within their family or in an intimate partnership was not reported.<sup>34</sup>

However, the report notes certain caveats when it comes to interpreting this data:

- The PSS requires that interviews are conducted in private.<sup>35</sup> This means that the PSS may underrepresent individuals with profound or severe communication disability.<sup>36</sup>
- The PSS only collects data from people living in private dwellings and excludes individuals living in institutional care settings.<sup>37</sup> This exclusion prevents the PSS from adequately capturing the prevalence of violence against people with disability.<sup>38</sup>

Data from the 2014–15 National Aboriginal and Torres Strait Islander Social Survey found that 54% of Indigenous Australians who reported physical violence from a family member had a disability.<sup>39</sup> However, this finding was from a very small sample size.

## Economic and financial abuse and disability

The report notes that there is substantial literature on economic and financial abuse of people with disability that highlights dependence as a key risk factor. However, there are relatively few resources that identify whether the abuse occurred in the context of DFV. There is a lack of research specifically examining economic and financial abuse perpetrated within this context.

AIHW analysis of PSS data from 2016 found people with a disability were more likely to experience:

- Financial abuse (50% or 591,000) compared to people without a disability (37% or 579,000).
- Deprivation of basic needs such as food, shelter, sleep or assistive aids (14% or 172,000) compared to people without a disability (8% or 124,000).<sup>40</sup>

The 2018 SDAC reported on the discrimination experienced by people with disability and found that in 2018, of the 3.3 million people with disability aged 15 years and over (living in households), almost one-third (33.1%) avoided certain situations in the preceding 12 months because of their disability.<sup>41</sup> Just over one third (34.3%) of participants in that survey who avoided situations because of their disability avoided going to banks and shops and like service agencies.<sup>42</sup>

The report also identifies studies that reinforce the fact that living with disability is a context of risk for economic and financial abuse. As noted above, a key gap identified in the report is that current evidence mostly does not make clear whether economic and financial abuse occurs specifically within the context of DFV.

*Further information can be found in Section 1 of [the report](#).*

## Policy context

While financial abuse as a form of DFV has emerged in key national policy documents over time, economic abuse remains absent from national plans of action.

- Economic or financial abuse is not defined or discussed as a priority in Australia's **National Plan to Reduce Violence Against Women and their Children 2010 – 2022** (National Plan).<sup>43</sup> However, actions and recommendations under the plan recognise that women with disability and their children living with disability may experience DFV.
- The **Second Action Plan** under the National Plan recognises that women with disability can face an increased risk of violence and additional challenges in accessing services and support.<sup>44</sup> A key action included to 'deliver awareness raising, training and prevention activities and responses to violence that are tailored to meet the needs of women with disability.'<sup>45</sup> Although this plan recognises the heightened risk of violence for women living with disability, there is no further information or guidance about how responses should be tailored. Nor does the plan acknowledge the increased risk of economic and financial abuse or diversity of the forms and contexts in which economic and financial abuse occurs for women with disability.
- The **Third Action Plan** highlights that financial abuse can include control of household finances, forced acquisition of funds or property, and limiting access to funds.<sup>46</sup> This plan notes that financial abuse is a common form of abuse against older people – a helpful addition for older people with a disability.<sup>47</sup> It also recognises that it can be difficult for women with disability to access appropriate support and justice services, meaning that violence and abuse can be more severe and continue for longer periods of time.<sup>48</sup> A key action in the plan included to 'improve support to women with disability who experience or are at risk of violence by working with them, the disability sector, specialist family and domestic violence services and mainstream services.'<sup>49</sup>
- In the **Fourth Action Plan**, financial abuse is included in the definition of DFV as one possible form of violence against women and is defined in a separate section of the report.<sup>50</sup> Disability is recognised as impacting the ways in which women experience violence. This is the first acknowledgement that there may be different tactics of violence and abuse that are related to a woman's particular disability. This plan notes that women with disability experience significantly higher levels of all forms of violence and can experience violence in a range of institutional and service settings, such as residential institutions and aged care facilities.

*For more information, see Section 1.4 of [the report](#).*

# 3. Defining and measuring economic and financial abuse

The report focuses on the state of our knowledge of financial and economic abuse perpetrated as part of DFV for people with disability. However, none of studies identified in the review provided a definition of economic and financial abuse specific to people with disability or which captured the broad contexts in which it may occur.

As noted in previous reports, there is no single definition of DFV or agreed use of terminology in Australia. 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>51</sup>

It is important to note that many people with disability may be living in intimate partnerships – either marriage or de facto relationships or may live with family members. People with disability can have a range of living situations and support arrangements.

## Definitions of economic and financial abuse

The reports in this series use the following definitions to distinguish between economic and financial abuse:

Type of abuse	Definition
<b>Economic abuse</b>	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.
<b>Financial abuse</b>	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>52</sup>

The definition of 'disability' is not agreed or consistent within major policy documents. Section 1 of the report notes the various definitions of 'disability' under these policy documents. While some of these definitions focus on the category and nature of the impairment(s), other definitions are broader and seek to link the impairment with the effects on the capacities of the person with disability.

See Section 1.2 of *the report* for further information.

## Measuring economic and financial abuse

Only one study identified in the review measured economic and financial abuse specifically for people with disability within the context of DFV.<sup>53</sup> A small number of studies used quantitative measures to explore risk factors for financial abuse, including disability status.<sup>54</sup> Section 3.2 of the report provides more detail on the content of these studies.

## Tactics used to perpetrate economic and financial abuse

There is limited evidence available that explored the experiences of economic and financial abuse among people with disability. However, tactics of economic and financial abuse that may uniquely affect people with disability include material and resource deprivation, such as depriving the person of medication and disability aids.

Given the limited evidence on tactics, further research is needed to explore the unique forms of economic and financial abuse against people with disability. There is an obvious gap in our understanding of tactics used in IPV or abuse by external family members or by people living in group accommodation in non-intimate relationships.

For more information, see Section 3 of *the report*.

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

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None of the studies provided evidence on whether traditionally gendered financial management could facilitate economic and financial abuse of people with disability. Research is needed to examine whether and to what extent, traditionally gendered financial management may influence the risk of economic and financial abuse of people with disability.

Report One noted the need for further research to better understand whether there is a potential role for financial institutions to build customer financial capability and independence.<sup>55</sup> This also applies in the context of customers with disability.

Other findings from that report that might also be relevant in the context of people with disability include:

- Traditionally gendered expectations around financial management and division of labour in intimate partner relationships may facilitate economic and financial abuse.
- Where traditionally gendered practices of financial management exist within an intimate partnership it may be difficult for the person affected by financial abuse to recognise the perpetrator's tactics as abuse.
- Specific cultural practices may further contribute to normative expectations of men being responsible for strictly enforced financial management and financial decision-making.<sup>56</sup>

See Section 4 of the report for more information.

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

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Previous reports in this series confirmed that economic and financial abuse may co-occur with other forms of abuse.<sup>57</sup> However, there is limited research into the co-occurrence of economic and financial abuse alongside other forms of DFV experienced by people with disability.

Nonetheless, several studies did identify how amongst people with disability, economic and financial abuse may co-occur with other forms of DFV. Two of these studies were Australian.

- In an Australian study on economic abuse, a case study discussed how a man was not only economically abusive towards his wife and their children, one of whom has a disability, but also perpetrated physical and psychological abuse against them. His economically abusive behaviours meant that many of the complex care needs of his son with a disability were not met.<sup>59</sup>

- Another Australian study explored experiences of gendered violence, including financial abuse, among women with disability.<sup>60</sup> Many of the women who participated in the study described experiencing financial abuse alongside physical abuse, sexual abuse, verbal abuse and controlling behaviours.<sup>61</sup>

However, overall the research on whether economic and financial abuse co-occurs with other forms of DFV among people with disability remains limited. More research into this issue is needed.

See Section 5 of the report for more information.

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

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Further research is required to examine the associations between economic and financial abuse, and economic and financial hardship and insecurity among people with disability. However, having a disability was identified in several Australian and international studies as a potential risk factor for experiencing economic and financial abuse:

- An Australian study that involved surveys of CEOs and service providers from organisations working with older people and their families found that 49.4% of CEOs and 55% of service providers identified that older people living with a disability may be at risk of financial abuse by their relatives.<sup>62</sup>
- The same study also conducted surveys with older people and their families and results showed that adult children had concerns that factors such as the capacity of the older person, or an older person's experiences of dementia, memory loss or Alzheimer's, may place them at risk of financial abuse.<sup>63</sup>
- In an Australian study comprising interviews with advocates and practitioners who were involved in the development and implementation of services and supports for women affected by violence, participants noted that women with an intellectual disability, psychosocial impairment or acquired brain injury (ABI)<sup>a</sup> may not have experience in managing finances and may be at risk of economic abuse.<sup>64</sup>
- The report also identified how women with a disability may not only be at risk of abuse and violence in their homes, but also in other settings, such as supported accommodation facilities, congregate care, respite facilities, nursing homes, group homes, tenancy support settings, and community-based psychiatric facilities.<sup>65</sup>
- An analysis of the 2012 PSS found that amongst women, but not men, having a disability or long-term health condition significantly increased the risk of experiencing economic abuse by a partner.<sup>66</sup>
- Similarly, analysis of the 1999 and 2004 Statistics Canada General Social Survey (GSS) found that amongst older adults, having a disability significantly increased the likelihood of experiencing financial abuse by a current or former spouse or partner.<sup>67</sup>
- In a study exploring attitudes towards financial elder abuse in the Australian community, aged care workers discussed that older people were vulnerable to financial abuse due to mental and physical disabilities, as this makes them more reliant on others for support.<sup>68</sup>

*For more information, see Section 6 of [the report](#).*

<sup>a</sup> It is important to note that ABI may occur as a result of DFV or can be a risk factor for the perpetration of DFV. For more information, see <https://www.braininjuryaustralia.org.au/wp-content/uploads/acquired-brain-injury-and-family-violence.pdf>. There is a need for further research into disabilities that are the result of DFV.

# 7. Preventing and responding to economic and financial abuse

A number of prevention and response approaches for addressing economic and financial abuse experienced by people with a disability in a DFV context are identified in the report.

Key themes emerging from the research studies identified include:

- People with disability may face barriers to navigating the legal system in response to economic and financial abuse:
  - Due to their complex nature, traditional legal services are not necessarily accessible for people with an intellectual disability.
  - One study from the United States (US) found that victim-survivors with a disability might be less likely to have their cases prosecuted in court. This may be because jurors are more likely to believe the perpetrators' version of events when the victim-survivor has a disability.
- Disability services are an important component of interdisciplinary teams responding to economic and financial abuse.

- Greater professional and formal regulations may be needed to prevent financial abuse, particularly for financial transactions within families. This may include the rules governing how a Power of Attorney is appointed or the use of financial trusts.
- Customers with disability may require a tailored response from the financial services industry. This may involve challenging assumptions about the capacity of customers who disclose a disability and ensuring access to services and advice is available and provided appropriate to a range of needs.<sup>b</sup>

*Further information is available at Section 7 of [the report](#).*

<sup>b</sup> For example, the CBA (2021), Accessibility and Inclusion Plan 2021–2023, stated aim is to improve access to financial products and services for customers with disability, by providing accessible information in a range of formats, consulting with disability specialists, improving access to premises, improve accessibility of existing digital products, and proactively listening and responding to the needs of customers.



# 8. Areas for further investigation

There are two significant over-arching findings from this evidence review:

## **1. There is a distinct gap in the evidence base related to the perpetration of economic and financial abuse relating to people with disability in the context of DFV.**

Substantial literature on economic and financial abuse of people with disability highlights dependence as a key risk factor. Relatively few of these studies identify whether the abuse occurred in the context of DFV and whether people experiencing different disabilities or intersecting life experiences have different levels of risk or require different responses. There is little research undertaken where there is a deliberate aim to examine disability and economic and financial abuse perpetrated within the context of DFV.

## **2. Using the umbrella term 'disability' is not always helpful and frequently does not allow for a nuanced understanding of the range of impairments, including the severity and the impact on the person affected.**

Researchers should consider requesting that participants identify the type of impairment in surveys to allow a more nuanced understanding of results and more targeted implications for policy and practice. In addition, research studies often overlook or do not report on intersecting influences and life experiences that because of, or regardless of, disability may increase vulnerability or strengthen resilience.

## **What the evidence tells us**

Analysis of the existing evidence on economic and financial abuse perpetrated within the context of DFV which is specific to people with disability is summarised below:

- It is difficult to measure the prevalence of economic and financial abuse among people with disability.
- Economic and financial abuse experienced by people with disability was measured using both quantitative and qualitative methods.
- Based on the limited evidence, tactics of economic and financial abuse that may uniquely affect people with disability include material and resource deprivation, such as depriving the person of medication and disability aids. Other tactics include:
  - improper or illegal use of the person's money (including NDIS funds where they are managed by the individual person with disability), property, resources or assets;
  - improperly withholding finances from the person; and
  - coercing or misleading the person as to how funds or property will be used.

- There is evidence that among people with disability, economic and financial abuse may co-occur with other forms of DFV (e.g., neglect, physical abuse and psychological abuse). Overall, however, more research into this issue is needed.
- There may be barriers to recognising and responding to economic and financial abuse of women with disability in situations where their carers are the perpetrators of the abuse.
- Evidence suggests that people with disability may be at greater risk of economic and financial abuse:
  - Analysis of the 2012 PSS found that amongst women, but not men, having a disability or long-term health condition significantly increased the risk of experiencing economic abuse.
  - This may be due to factors such as limited experience in managing finances and reliance on others to manage their affairs.
  - Where there are barriers to accessing social security entitlements, people with disability may be disempowered and at greater risk of abuse.
  - There is growing awareness of the intersection between older people and disability that heightens dependency and risk of violence and abuse.
- People with disability may face barriers to navigating the legal system in response to economic and financial abuse:
  - Due to their complex nature, traditional legal services are not necessarily accessible for people with an intellectual disability.
  - There is evidence that victims-survivors with a disability may be less likely to have their cases prosecuted in court. This may be because jurors are more likely to believe the perpetrators' version of events.
- Disability services are an important component of interdisciplinary teams responding to economic and financial abuse.
- Greater professional and formal regulations may be needed to prevent financial abuse among adults in vulnerable circumstances, including people with disability. This may include the rules governing how a Power of Attorney is appointed or the use of financial trusts.



## What the evidence doesn't tell us

The analysis of the existing literature on economic and financial abuse perpetrated within the context of DFV which is specific to people with disability identified the following gaps in research:

- None of the studies identified for this review provided a definition of economic and financial abuse that was specific to people with disability.
- There was no empirical evidence that identified economic and financial abuse tactics (as part of DFV) when perpetrated against people with disability as criminal offences. Economic abuse was broadly acknowledged as a criminal offence in Tasmania in [Report One](#) but in other Australian jurisdictions it may only be mentioned as part of a definition of DFV or like term.
- There is a lack of research examining the potential intersections between traditionally gendered financial management and economic and financial abuse among people with disability. Further research is required to understand the extent to which traditional gender roles and division of labour may mask or facilitate economic and financial abuse among people with disability.
- More research that focuses on the experiences of people with disability in this context is needed, including their risk of exploitation in the workforce.

- Where care and support create dependence, people with disability are at heightened risk of economic and financial abuse, which may include tactics specific to different disabilities. While there is recognition that services need to offer a tailored and professional response that is not ableist, there is little evidence that this has been achieved, particularly in the context of DFV.
- The existing evidence does not adequately consider the relevance of an intersectional approach that acknowledges that disability is only one factor affecting the experience of economic and financial abuse in the context of DFV.

Further research is required to understand the ways in which DFV, disability and financial and economic abuse intersect. A more professional and specially tailored response to customers by financial institutions requires:

- Greater understanding of the range of impairments that fall under the disability umbrella;
- Challenging ableist assumptions about the capacities of customers who disclose a disability; and
- Ensuring access to services and advice is available and provided appropriate to a range of needs.

*For more information see Section 8 of [the report](#).*

## Support is available.

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

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

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

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

Find out more about the Next Chapter program on at [commbank.com.au/nextchapter](https://commbank.com.au/nextchapter).

# Endnotes

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