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ECONOMIC ABUSE IN AUSTRALIA

Perceptions and
experience

CONTENTS

About CWES	01	Perceptions	08
Executive Summary	03	Experience	10
Introduction	05	Discussion	16
Methodology	07	References	17

List of Tables

Table 1. Behaviours respondents considered to be economic abuse in an intimate relationship	08
Table 2. Experience of economic abuse	10
Table 3. Top 10 economic abuse indicators experienced by women	12
Table 4. Top 10 economic abuse indicators experienced by men	12
Table 5. Experience of other forms of intimate partner violence by gender	13
Table 6. Experience of economic abuse among people who have experienced other abuse	13
Table 7. Comparison: Help seeking for economic abuse	15

List of figures

Figure 1. Confidence in explaining different forms of abuse	09
Figure 2. Where people would seek help for different types of abuse	14

ABOUT CWES

The Centre for Women's Economic Safety (CWES) exists to raise awareness and understanding of intimate partner economic abuse and to advocate for social and systemic changes that support women's economic safety and opportunity.



Visit our website for more details
www.cwes.org.au

About Rebecca Glenn

Rebecca founded **CWES** in 2020 building on a longstanding passion for women's financial wellbeing. She is a Churchill Fellow and wrote her Churchill report on service responses to women experiencing domestic economic abuse in the UK, USA and Canada. Rebecca has worked in the corporate, government and not-for-profit sectors with a focus on domestic violence, financial wellbeing and communications. She has Masters degrees in Business Administration and Media Practice.

About Dr Jozica Kutin

Jozica completed her PhD in Economic Abuse from RMIT University and holds a Masters Degree in Forensic Psychology from Monash University. Her research focusses on (preventing) economic abuse in young adult relationships, development of relationship-based financial capabilities and financial wellbeing. Jozica has worked with many industry and community organisations in developing or evaluating their financial abuse and financial capability resources.

Acknowledgements

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CWES acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander people reading this.

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KEY TERMS

Domestic and family violence (DFV)

Domestic and family violence (DFV), sometime called domestic abuse, is behaviour which is threatening, abusive, violent, coercive or controlling; causing a person to live in fear and to be made to do things against their will.¹ It can be perpetrated by a partner, spouse, family member, carer, housemate, boyfriend or girlfriend.

Intimate partner violence (IPV)

Intimate partner violence is the same as DFV but from a current or former intimate partner. It's a pattern of violence and abusive behaviour to gain and maintain power and control over an intimate partner.³

Economic abuse

Economic abuse involves restrictive and exploitative behaviours that control a person's ability to acquire, use, or maintain economic resources, threatening their economic security and potential for self-sufficiency.⁴

Financial abuse

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 threatening their financial security and self-sufficiency.⁵

Coerced debt

All non-consensual, credit-related transactions that an abusive partner makes in their partner's or former partner's name.⁶

Physical abuse

Physical assault or threats of physical assault, including being choked, pushed, grabbed, hit, bit or kicked.⁷

Sexual abuse

When a person is forced, pressured or tricked into sexual activity that they don't want, or can't consent to.⁸

Emotional or psychological abuse

Behaviour towards another person that torments, intimidates, harasses or is offensive to the other person. (e.g., preventing a person maintaining connections with friends/family, threats to self-harm or harm another person, repeated derogatory taunts, threats to disclose a person's sexual orientation.⁹

"Other abuse"

The **CWES** survey included an option of "Other abuse" when asking respondents about their experiences of abuse from an intimate partner. This was described as, "E.g. hacked or accessed your phone or computer, locked you in a space, harassed or stalked you through technology or in person."

1 Victorian Government (2008a)

3 United Nations (2020)

4 Adams et al. (2020)

5 Breckenridge et al. (2020)

6 Littwin (2012)

7 Ford-Gilboe et al. (2016)

8 ibid

9 Victorian Government (2008b)

EXECUTIVE SUMMARY

This report *Economic abuse in Australia: Perceptions and experience* examines the understanding and experience of economic abuse among a nationally representative sample of adults in Australia.

Our objectives were to discover how well people currently understand this form of intimate partner violence (IPV), estimate the prevalence of a wide range of economic abuse behaviours, and learn where people would seek help if they were experiencing it. This evidence can be used to support education and awareness-raising efforts and help guide organisations across sectors, to develop and improve their responses to people experiencing economic abuse.

Economic abuse in the context of IPV is behaviour used to control a partner by restricting or exploiting their economic resources, such as money, food, transport, and housing, in a way that threatens their economic security and potential for self-sufficiency. It is usually part of a broader pattern of coercive and controlling behaviour.

Key findings

Our research reveals significant variation in respondents' understanding of economic abuse. Fourteen per cent of respondents did not recognise any of 20 known indicators of economic abuse, saying such behaviours in a relationship were never abuse. At the other end of the spectrum 15 per cent said these 20 actions would "always" constitute economic abuse. Neither of these positions demonstrates a good understanding of economic abuse in the context of intimate partner relationships.

Fewer respondents were confident to explain economic abuse than were confident to explain physical, sexual, emotional or psychological abuse. Twenty-four per cent of respondents said they could explain economic abuse "very well" compared with 51 per cent who could explain physical abuse very well.

Our research found a higher percentage of respondents would not know where to seek support for economic abuse compared to other forms of intimate partner violence.

Asked to choose from a list of organisations relevant to people experiencing domestic and family violence or hardship, 29 per cent of people said they weren't sure who they would contact about economic abuse. This is in part a reflection of there being few services available that specifically address economic abuse, and low levels of awareness about those that do exist.

This research also provides new insights into the level of economic exploitation between intimate partners in Australia. One in four respondents reported experiencing at least one form of economic exploitation. One in 10 said a partner had coerced them into debt.

Our research confirms that economic abuse is common among people experiencing other forms of intimate partner violence. More than 70 per cent of respondents who had experienced other forms of intimate partner violence, had experienced one or more indicators of economic abuse. Overall, 37 per cent of respondents had experienced at least one behaviour known to be a tactic of economic abuse.

Economic abuse in the context of IPV is behaviour designed to control another person by restricting or exploiting their economic resources, such as money, food, transport, and housing.

EXECUTIVE SUMMARY CONTINUED

Perceptions of economic abuse

Australians are less confident in their ability to explain economic abuse compared with other forms of intimate partner violence.



31% said they couldn't explain economic abuse very well



11% compared with 11% who said they couldn't explain physical abuse very well

Misunderstanding economic abuse



1 in 7 Australians believed none of the 20 indicators of economic abuse were ever abuse



1 in 7 believed all of the 20 indicators of economic abuse were always abuse

Experience of economic abuse

More than one-third of Australians have experienced at least one indicator of economic abuse from a partner.

37% of respondents have experienced at least one indicator of economic abuse

16% of respondents have experienced economic abuse (5+ indicators)

Support seeking for economic abuse

Australians are less sure where to turn for support for economic abuse compared to other forms of abuse.



29% of people say they wouldn't know where to turn for support

Types of economic abuse experienced



Nearly 1 in 3 Australians have experienced economic restriction at the hands of their partner



1 in 4 respondents have experienced economic exploitation

INTRODUCTION

Economic abuse in the context of IPV is behaviour used to control a partner by restricting or exploiting their economic resources, such as money, food, transport, and housing, thereby threatening their economic security and potential for self-sufficiency.

It is usually part of a broader pattern of coercive and controlling behaviour. In Australia, the term financial abuse is often used to refer to the same set of behaviours.¹⁰

There has been increasing attention on economic and financial abuse over the past few years in Australia but it's still not always named as abuse by people experiencing it, nor recognised by people responding to the consequences of it. There are only a handful of formal service responses for economic abuse in Australia and it has been largely absent from government strategies designed to address domestic and family violence.

Left unaddressed, economic abuse can have dire financial consequences in the short, medium and long-term that can continue to limit a person's options even if the abuser is no longer around. Housing insecurity, job insecurity, and poor credit reports are just a few of the outcomes that compound economic disadvantage and compromise wellbeing.

There are practical steps that can be taken to attempt to limit the harm and restore financial safety, but these are often not utilised a) because responding individuals and organisations don't recognise economic abuse and b) people experiencing it don't know where to get support, or don't get the support they need when they do seek help.

To know how best to improve people's understanding of economic abuse, and responses to it, we need to comprehend what people currently think and experience. To do this, the Centre for Women's Economic Safety (CWES) conducted a nationally representative survey of adults in Australia to better understand their experience of economic abuse in intimate partner relationships.

We examined what behaviours they experienced, perceptions about whether certain behaviours constituted economic abuse, how confident people were to explain economic abuse compared to other forms of intimate partner violence, and where people would seek support for different forms of abuse.

¹⁰ Breckenridge et al. (2020)

To know how best to improve people's understanding of economic abuse and responses to it, we need to comprehend what people currently think and experience.

INTRODUCTION CONTINUED

Existing evidence and gaps

There is limited evidence in Australia on how economic abuse is understood and experienced. Anecdotally, it is a common experience of women with abusive partners (current and previous). Between 78 and 99 per cent of women experiencing domestic and family violence experience economic abuse as part of the broader pattern of coercive, controlling and abusive behaviour.¹¹

An analysis of Australian Bureau of Statistics Personal Safety Survey (PSS) data found 11.5 per cent of Australians have experienced economic abuse in their lifetime. The prevalence for women was higher, at 15.7 per cent.¹²

This finding is based on questions about five types of economically abusive behaviours, none of which relate to creating debt for a partner. Research in the UK reveals 'coerced debt' had been experienced by 11 per cent of the population.¹³ This percentage increases to 60 per cent among women experiencing domestic abuse.¹⁴ In the US, a study of women seeking help for intimate partner violence showed 50 per cent of them had experienced coerced debt. To expand our knowledge in this area, future studies in Australia should include items related to coerced debt.¹⁵

There is also little known about how people understand economic abuse or where they would seek support. The most recent National Community Attitudes Survey (NCAS) about violence against women in Australia, found that a financially abusive behaviour (e.g. controlling the other partner by denying them money) was the least likely behaviour to be seen as a form of domestic violence, compared to physical or sexual violence, emotional or psychological abuse, and harassment and stalking. Eight-one per cent of respondents to the NCAS agreed that controlling the other partner by denying them money was a form of domestic violence: Just 73 per cent of men agreed with the statement compared to 88 per cent of women.¹⁶

It's unclear where people turn for support for economic abuse although anecdotally, community legal centres, family lawyers, financial counsellors and domestic violence caseworkers regularly see people experiencing economic abuse. A Commonwealth Bank survey found 79 per cent of respondents among the general population could not recall what help was available, and just 54 per cent of respondents who had experienced financial abuse sought help.¹⁷

This mirrors a broader issue around support seeking for domestic and family violence. Australian Institute of Health and Welfare data shows that close to half of people currently experiencing domestic violence don't seek support from anyone. Of those that do, people most often seek support from friends or family.¹⁸

This report focuses on economic abuse in the context of intimate partner relationships but acknowledges that economic abuse can also be experienced at the hands of family members, carers, and people in other domestic relationships. Economically abusive behaviours may also be experienced in a relationship outside of the context of domestic and family violence.

11 Kutin et al. (2017)

12 *ibid.*

13 Butt (2020)

14 *Surviving Economic Abuse* (2020)

15 Adams et al. (2019)

16 Webster et al. (2018)

17 Commonwealth Bank (2020)

18 Australian Institute of Health and Welfare (2019)



Financial abuse

Restricting and controlling someone's use of money, stealing from them, forcing them to pay expenses, or coercing them into debt.



Economic abuse

Financial abuse + restricting, exploiting or sabotaging transport, food, housing, belongings, or employment.

METHODOLOGY

CWES worked with Fiftyfive5, an independent market research agency, to investigate:

- Perceptions of behaviours known to be indicators of economic abuse
- Confidence in explaining economic abuse and other forms of intimate partner violence
- The experience of behaviours known to be indicators of economic abuse
- Where people would seek support for economic abuse and other forms of intimate partner violence.

Online survey

The survey was developed by CWES and Fiftyfive5. It included the Revised Scale of Economic Abuse (SEA2)¹⁹ which was developed and validated among women seeking support for experiences of intimate partner violence. The SEA2 is comprised of two subscales of economic abuse: economic restriction and economic exploitation. It includes a total of 14 indicators of economic abuse, including two items that measure coerced debt.

Economic Restriction

- Decided how you could spend money rather than letting you spend it how you saw fit
- Made you ask him/her for money
- Hid financial information from you
- Kept you from having the money you needed to buy food, clothes, or other necessities
- Hid money so you could not find it

- Demanded you give him/her receipts or change when you spent money
- Kept you from having a job, or going to work or study

Economic Exploitation

- Spent his/her money however he/she wanted while your money went to pay for necessities
- Made you use your money to buy him/her things or pay his/her bills when you didn't want to
- Stole your belongings
- Put bills in your name, leaving you to pay them
- Forced or pressured you to give him/her your savings or other assets
- Made you take out a loan or buy something on credit when you didn't want to
- Took out a loan or bought something on credit in your name without your permission

To broaden our investigation of economic abuse, we included an additional six indicators from multiple sources including the Australian Bureau of Statistics Personal Safety Survey²⁰ and experiences reported by Australian women who have shared their stories with CWES and other community organisations.²¹

Other Indicators

- Made you sign business documents that were represented as something else, or that you didn't understand or agree with
- Made demands of your family for further, and/or exorbitant, dowry payments
- Made you work in the family business without pay or meeting legal employment conditions
- Forced you to claim government payments you were not entitled to
- Damaged or destroyed your belongings
- Forced you to apply for early access to your superannuation under the COVID-19 early release scheme (2020).²²

Data collection

The online survey was conducted with Ovation Research's online panel in August 2021 using quota sampling (age, gender and SES – measured by income and education level) to achieve a nationally representative sample aged 18 years and older.

The final sample included 958 completed surveys. The data was weighted to the latest ABS census results based on age, gender, location and education level. The weighted survey sample size is 970.

Data analysis

Initial data analysis was conducted by Fiftyfive5. Further data analysis was undertaken for CWES by Dr Kutin using SPSS.

Sample sizes for individual question items will vary as all questions were voluntary and some respondents opted not to answer some questions.

Limitations

The survey was conducted using an online panel. This means there is likely to be an under-representation of people experiencing digital exclusion, and potentially an over-representation of people experiencing financial hardship (as panel members receive payments or benefits for completing surveys).

The survey asked only about abuse in intimate partner relationships. It did not ask about abuse by other family members, carers or housemates, nor did it capture the sexuality of respondents nor the gender of the partner who carried out any of the nominated actions. It does not tell us whether each behaviour experienced was at the hands of the same partner or different partners. Importantly, there was no qualitative component to explore the context of any of the behaviours experienced.

¹⁹ Adams et al. (2020)

²⁰ ABS (2017)

²¹ InTouch (2019). Redfern Legal Centre (2020). Economic Justice Australia (2018)

²² Australian Institute of Family Studies. (2020) *The Australian Government allowed people to access up to \$10,000 from their superannuation if they were financially adversely impacted by the COVID-19 pandemic. The ability to access superannuation early ceased on 31 December 2021.* Australian Institute of Family Studies. (2020)

PERCEPTIONS

Is it economic abuse?

Table 1. Behaviours respondents considered to be economic abuse in an intimate relationship

Economic abuse items	Yes, always	Yes, usually	Yes, sometimes	No, never	Don't know
Forced or pressured you to give him/her your savings or other assets	61%	10%	5%	22%	2%
Made you sign business documents that were represented as something else, or that you didn't understand or agree with	60%	11%	3%	24%	2%
Forced you to claim government payments you were not entitled to	59%	12%	4%	23%	2%
Stole your belongings	58%	11%	5%	24%	2%
Took out a loan or bought something on credit in your name without your permission	58%	12%	3%	25%	2%
Made demands of your family for further, and/or exorbitant, dowry payments	58%	11%	5%	23%	3%
Made you take out a loan or buy something on credit when you didn't want to	54%	14%	5%	25%	2%
Made you work in the family business without pay or meeting legal employment conditions	54%	15%	6%	22%	3%
Put bills in your name, leaving you to pay them	54%	14%	6%	25%	2%
Forced you to apply for early access to your superannuation under the COVID-19 early release scheme (2020)	54%	15%	6%	23%	3%
Damaged or destroyed your belongings	52%	15%	7%	23%	2%
Kept you from having a job, or going to work or study	50%	14%	6%	28%	2%
Spent his/her money however he/she wanted while your money went to pay for necessities	48%	19%	8%	24%	3%
Kept you from having the money you needed to buy food, clothes, or other necessities	47%	16%	6%	29%	2%
Made you use your money to buy him/her things or pay his/her bills when you didn't want to	46%	18%	8%	27%	2%
Demanded you give him/her receipts or change when you spent money	41%	18%	10%	28%	3%
Hid money so you could not find it	40%	19%	11%	26%	4%
Decided how you could spend money rather than letting you spend it how you saw fit	33%	22%	14%	28%	3%
Made you ask him/her for money	32%	23%	14%	29%	3%
Hid financial information from you	32%	24%	13%	28%	3%

PERCEPTIONS CONTINUED



Is it economic abuse?

- Is it part of a pattern of coercive and controlling behaviour? Does it happen repeatedly and/or alongside other abusive behaviours?
- Is it undermining a person’s economic security?
- Does it threaten their potential for self-sufficiency?

We asked respondents to tell us the extent to which they would consider certain actions to be economic abuse when they happen in an intimate partner relationship. This revealed significant variability in ideas about whether certain behaviours constitute economic abuse (see Table 1).

Overall, the pattern of responses to this question reflects the degree of malevolence described in the behaviour. Indicators most likely to have a high percentage of respondents say that something is “always” abusive were behaviours in which force or deception is said to be present and consent and/or reasonableness is said to be absent. For instance, the use of words like “forced”, “pressured”, “represented as something else”, “didn’t understand”, or “exorbitant” and “without your permission”, “stole”, or “not entitled”. These items all attracted close to 60 per cent of respondents saying such behaviour was always economic abuse.

Indicators with much lower percentages of respondents saying that something is “always” economic abuse were behaviours for which there are multiple potential explanations other than abuse. For instance, “hid money”, “hid financial information”, “made you ask for money”, “decided how you could spend money” or “demanded receipts or change when you spent money”.

It is therefore interesting that between 32 and 48 per cent of people saw these indicators as “always” economic abuse.

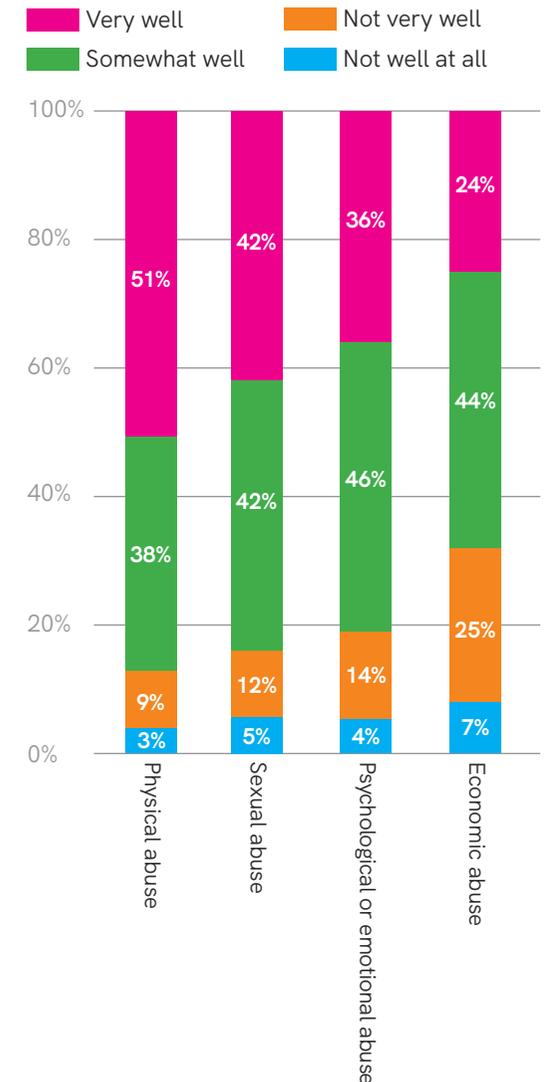
Of greater concern is the finding that each item was believed to not ever be abuse by approximately a quarter of respondents. A drill down into the data revealed that 14 per cent of respondents ($n = 103$) said they didn’t think any of the listed behaviours ever indicated economic abuse. Of those who said “never” to all items, 58 per cent were men. Importantly, 91 per cent of this group had never experienced any of the listed indicators of economic abuse, while just nine per cent had. Among respondents who said at least one indicator was sometimes or always economic abuse, a lower percentage (59%) had not experienced any indicators of economic abuse.

Confidence in explaining forms of abuse

Economic abuse is the least well understood form of intimate partner violence presented in the survey. Only a quarter of Australians say they could explain economic abuse “very well”, compared to half the adult population saying they could confidently explain physical abuse.

Close to a third of Australians (31%) say they would not be confident to explain economic abuse. This compares to 17 per cent who say they wouldn’t be confident in explaining psychological or emotional abuse and 11 per cent who couldn’t confidently explain physical abuse.

Figure 1. Confidence in explaining different forms of abuse



EXPERIENCE

Survey respondents were asked if they had experienced any of the behaviours known to be indicators of economic abuse in an intimate relationship. Of these 20 items:

37% had experienced at least one such behaviour

28% had experienced at least two such behaviours

22% had experienced at least three such behaviours

16% had experienced five or more such behaviours

The most commonly experienced indicator of economic abuse was having financial information hidden from them (20%), followed by being responsible for paying for necessities (19%) and being made to ask for money (16%). All 20 indicators are detailed in Table 2.

Table 2. Experience of economic abuse

R - Restriction E - Exploitation O - Other

Dimension	Behavioural indicators of economic abuse	Among all people
R	Hid financial information from you	20%
E	Spent his/her money however he/she wanted while your money went to pay for necessities	19%
R	Made you ask him/her for money	16%
R	Decided how you could spend money rather than letting you spend it how you saw fit	15%
E	Made you use your money to buy him/her things or pay his/her bills when you didn't want to	14%
O	Damaged or destroyed your belongings.	14%
R	Hid money so you could not find it	14%
E	Put bills in your name, leaving you to pay them	12%
E	Stole your belongings	11%
R	Demanded you give him/her receipts or change when you spent money	10%
R	Kept you from having a job, or going to work or study	10%
R	Kept you from having the money you needed to buy food, clothes, or other necessities	9%
E	Forced or pressured you to give him/her your savings or other assets	9%
E	Made you take out a loan or buy something on credit when you didn't want to	9%
E	Took out a loan or bought something on credit in your name without your permission	7%
O	Made you work in the family business without pay or meeting legal employment conditions	5%
O	Forced you to claim government payments you were not entitled to	5%
O	Made you sign business documents that were represented as something else, or that you didn't understand or agree with	5%
O	Made demands of your family for further, and/or exorbitant, dowry payments.	4%
O	Forced you to apply for early access to your superannuation under the COVID-19 early release scheme	4%

EXPERIENCE CONTINUED

One of the challenges in defining and understanding economic abuse is that the same behaviour may be benign in one context and abusive in the next. For instance, hiding financial information could be a deliberate tactic to make sure your partner has no options because they don't know your financial situation or conversely, it could be having a secret bank account in preparation to leave an abusive partner.

Similarly, making a partner ask you for money could be a humiliating ritual designed to show who is in charge in the household, or it could be a budget management technique a couple has agreed to. Corrie and McGuire described a grey area between economic abuse and, "an unequal (but mutually agreed upon) economic relationship".²³

Like many coercive and controlling tactics, context is needed to understand whether or not behaviours are abusive.

Economic abuse in the context of intimate partner violence is a mechanism of control in which abusers constrict their partner's autonomy and "space for action". This could be via economic restriction in which they limit their partner's access to resources, or via economic exploitation in which they deplete their partner's resources.²⁴ Exploitation and Restriction are the two sub-scales of the Revised Scale of Economic Abuse upon which this survey was based.

Coerced debt was measured using two items from the Exploitation scale: "Took out a loan or bought something on credit in your name without your permission"; and "Made you take out a loan or buy something on credit when you didn't want to". Across the whole sample, 11.4 per cent of respondents had experienced either or both coerced debt behaviours.

When we examine the experience of coerced debt by people who have experienced other forms of abuse, we find that 28 per cent of people had also experienced coerced debt. This was significantly higher compared to people who had not experienced other forms of partner abuse (only 3% had experienced coerced debt). However, it is significantly lower than overseas studies among women experiencing IPV or family violence.

²³ Corrie & McGuire (2013)

²⁴ Adams et al. (2020)

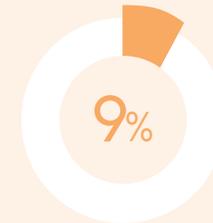
Economic restriction (R)



1 in 5 respondents said their partner had hidden financial information from them



10% of women said their partner had kept them from having a job or going to work or study



9% of women said their partner had kept them from having the money they needed to buy food, clothes, or other necessities

Economic exploitation (E)



1 in 10 women said their partner had forced or pressured them to give him/her their savings or other assets



11% of respondents had experienced coerced debt



1 in 10 women reported their partner had stolen their belongings

EXPERIENCE CONTINUED

Economic abuse by gender

When these findings are analysed by gender, women were more likely than men to report experiencing any economic abuse behaviour (40% to 33%).

- 16% of women indicated they'd experienced economic abuse (five or more indicators)
- 12% of men indicated they'd experienced economic abuse (five or more indicators)

Other factors

While women were more likely to report having experienced economic abuse than men, the most significant demographic correlations for experiences of economic abuse were with people aged 30 to 49 and people with a disability or long-term health condition.

There was little difference in prevalence of economic abuse behaviours by other demographic factors such as income level, education level, or metro or regional locations.

16% of women indicated they'd experienced economic abuse (five or more indicators).

Table 3. Top 10 economic abuse indicators experienced by women

Hid financial information from you	23%
Spent his/her money however he/she wanted while your money went to pay for necessities	20%
Damaged or destroyed your belongings	18%
Made you ask him/her for money	18%
Made you use your money to buy him/her things or pay his/her bills when you didn't want to	17%
Hid money so you could not find it	16%
Stole your belongings	14%
Decided how you could spend money rather than letting you spend it how you saw fit	14%
Put bills in your name, leaving you to pay them	13%
Kept you from having the money you needed to buy food, clothes, or other necessities	12%
Kept you from having a job, or going to work or study	12%

Table 4. Top 10 economic abuse indicators experienced by men

Spent his/her money however he/she wanted while your money went to pay for necessities	17%
Hid financial information from you	17%
Decided how you could spend money rather than letting you spend it how you saw fit	16%
Made you ask him/her for money	14%
Hid money so you could not find it	13%
Made you use your money to buy him/her things or pay his/her bills when you didn't want to	12%
Demanded you give them receipts or change when you spent money	11%
Put bills in your name, leaving you to pay them	11%
Damaged or destroyed your belongings	11%
Stole your belongings	8%
Kept you from having a job, or going to work or study	12%

EXPERIENCE CONTINUED

Table 5. Ever experienced other forms of intimate partner violence by gender

Type of abuse (not including economic abuse)	Women	Men	All
Physical abuse (e.g., choked, pushed, grabbed, hit, bit, kicked)	20%	9%	14%
Emotional or psychological abuse (e.g., kept you from friends/family, threatened you or someone close to you, told you you're crazy or stupid)	29%	17%	23%
Sexual abuse (e.g., forced you to have sex or participate in sex acts you didn't want to)	12%	5%	8%
Other abuse (e.g., hacked or accessed your phone or computer, locked you in a space, harassed or stalked you through technology or in person)	12%	9%	10%
At least one form of abuse (not including economic abuse)	40%	28%	33%

Experience of other forms of abuse

Of all survey respondents, one third (33%) said they had experienced at least one other form of intimate partner violence (Table 5).

Economic abuse and IPV

For all economic abuse items, people who said they have experienced at least one other form of partner abuse experienced significantly more economic abuse behaviours.

We found that 71.6 per cent of people who have experienced another form of intimate partner violence (IPV) have experienced one or more economic abuse indicators, compared with 19.2 per cent of people who haven't experienced other forms of IPV.

Out of 20 items (all economic abuse items) on average, respondents endorsed 2.1 items. People who have experienced at least one other form of IPV endorsed on average 5.3 economic abuse items, whereas those who did not have a history of IPV endorsed only 0.5 items. We therefore described a person experiencing economic abuse as anyone who endorsed at least five types of economic abuse behaviours (out of the 20 listed).

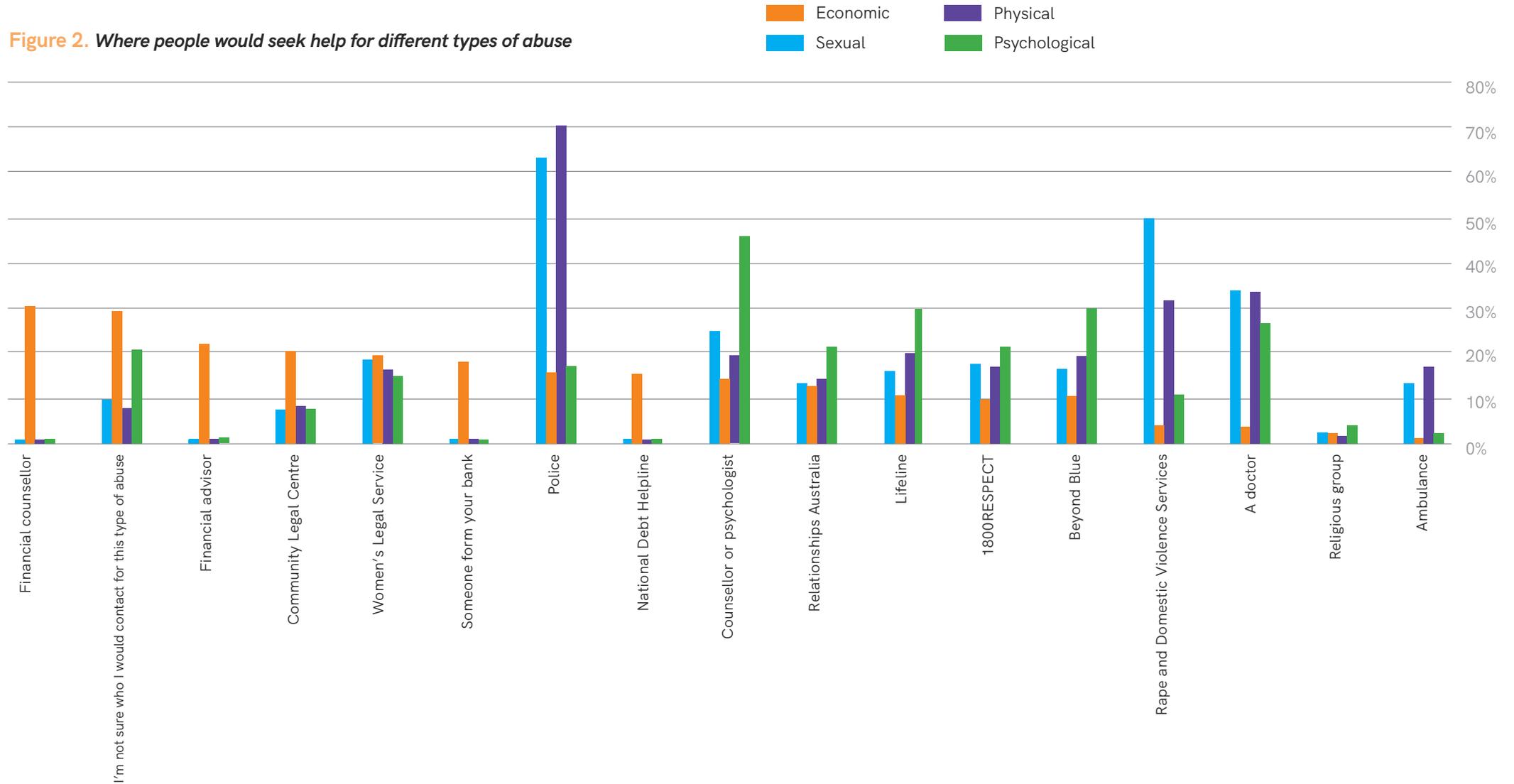
While it is more likely that people who have experienced five or more of behaviours have experienced economic abuse, the survey does not distinguish whether the behaviours experienced were all at the hands of the same partner, so this is not definitive.

Table 6. Experience of economic abuse among people who have experienced other abuse

Indicators	Among victims of IPV
Spent his/her money however he/she wanted while your money went to pay for necessities	44%
Hid financial information from you	43%
Damaged or destroyed your belongings	39%
Made you ask him/her for money	38%
Made you use your money to buy him/her things or pay his/her bills when you didn't want to	37%
Decided how you could spend money rather than letting you spend it how you saw fit	35%
Hid money so you could not find it	35%
Put bills in your name, leaving you to pay them	31%
Stole your belongings	28%
Kept you from having a job, or going to work or study	27%
Demanded you give him/her receipts or change when you spent money	26%
Kept you from having the money you needed to buy food, clothes, or other necessities	24%
Forced or pressured you to give him/her your savings or other assets	24%
Made you take out a loan or buy something on credit when you didn't want to	22%
Took out a loan or bought something on credit in your name without your permission	18%
Forced you to claim government payments you were not entitled to	14%
Made you work in the family business without pay or meeting legal employment conditions	13%
Made you sign business documents that were represented as something else, or that you didn't understand or agree with	12%
Made demands of your family for further, and/or exorbitant, dowry payments.	12%
Forced you to apply for early access to your superannuation under the COVID-19 early release scheme	9%

EXPERIENCE CONTINUED

Figure 2. Where people would seek help for different types of abuse



EXPERIENCE CONTINUED

Table 7. Comparison: Help seeking for economic abuse*

Service	Did not experience economic abuse	Had experienced economic abuse
Not sure who to contact for this type of abuse	30%	25%
Financial counsellor	31%	21%
Community Legal Centre	21%	17%
Police	15%	17%
Counsellor or psychologist	13%	17%
Women's Legal Service	20%	16%
Lifeline	10%	13%
Financial advisor	23%	13%
Someone from your bank	19%	12%
National Debt Helpline	16%	11%
Relationships Australia	13%	11%
A doctor	3%	9%
Rape and Domestic Violence Services	4%	7%
1800RESPECT	11%	6%
Beyond Blue	5%	5%
Religious Group	12%	4%
Ambulance	0%	1%

* Where would people seek help for economic abuse if they had experienced economic abuse (at least 5 items) versus if they had not?

Unsurprisingly, a higher proportion of respondents who had not experienced economic abuse, said they were not sure who to contact for help about economic abuse. However, there are some interesting and counter-intuitive differences in where people who had experienced economic abuse say they would seek support.

The organisations arguably best-placed to respond to economic abuse, such as Community Legal Centres, Women's Legal Services, financial counsellors and the National Debt Helpline, all recorded lower numbers of responses from people who had experienced economic abuse. For instance, just 21 per cent of respondents who had experienced economic abuse say they would seek support from a financial counsellor compared to 31 per cent of respondents who had not. Whether this is about awareness, the way the services position themselves, poor responses received, individual applicability or other factors would be worth qualitative study.

More people said they wouldn't know where to go for help for economic abuse than for other forms of abuse.

DISCUSSION

While progress has been made over the last few years, this survey reveals economic abuse is still not well understood by the general public. Not only do people say they are less confident to explain economic abuse than other forms of intimate partner violence, but their responses also reveal a mixed understanding of what behaviours are likely to constitute economic abuse.

The finding that 14 per cent of respondents didn't think any of the 20 listed behaviours ever indicated economic abuse is in keeping with the NCAS finding that 17 per cent of respondents did not believe "trying to control a partner by denying them money" was a form of domestic violence.²⁵

In our survey, the key feature of the 14 per cent who didn't believe any of the behaviours indicated economic abuse was that 91 per cent of them had never experienced any of those behaviours from a partner. By comparison, among respondents who thought the behaviours at least sometimes represented abuse, a smaller proportion had never experienced the behaviours (59%).

Meanwhile, 15 per cent of respondents said all 20 listed behaviours were always economic abuse. This reveals a different misunderstanding of economic abuse. Economic abuse is usually a pattern of behaviour to restrict or exploit a partner's economic resources in way that threatens their economic security and autonomy.

Therefore, for every item, the answer to the question, "Is this behaviour economic abuse when it happens in an intimate relationship?" should arguably be "yes, usually" or "yes, sometimes." Context is vital to understand the meaning of the behaviour. Even items that are, by definition, abusive or even illegal, may not constitute "economic abuse" if they do not form part of a broader pattern of economically controlling behaviour.

The gendered nature of intimate partner violence, traditional ideas about male and female roles, and the cultural expectation that the male breadwinner will have a larger say in financial decision-making, can mask experiences of economic abuse. These data indicate there is still a way to go to educate people about what economic abuse can look like, and the impact of experiencing these behaviours.

The differences in prevalence between men and women are smaller than anticipated. Compared to the analysis of the PSS data which found 16 per cent of women and seven per cent of men had experienced economic abuse, this survey records a smaller differential.²⁶ While the surveys are not directly comparable, we found 16 per cent of women and 12 per cent of men indicated they'd experienced economic abuse. Among the differences between the two surveys is the inclusion in our survey of more items related to economic exploitation.

Several studies have shown men are more likely to report exploitative financial behaviours from a partner than other forms of economic abuse.²⁷ When these surveys asked respondents to describe the abuse they'd experienced, they found that men were much more likely to describe non-abusive behaviours such as their partner not being good at managing money, frivolous spending, or arguing with their partner about money, while women were more likely to describe abuse such as their partner spending all the money they earned on themselves, leaving the woman to pay all the household bills, being prevented from getting a job, or not being allowed to hold money.

This report acknowledges that men experience economic abuse at unacceptable levels and that the predominant narrative about gender-based violence often overlooks men's experiences. Most research in this area²⁸ is focused on women's experiences. The Revised Scale of Economic Abuse²⁹ upon which this survey was modelled, was developed and validated with women and has not been tested with men. Further research is needed to understand how experiences of economic abuse differ between men and women, and whether men and women conceptualise economic abuse differently.

The findings of this survey suggest that many Australians have experienced behaviours from their partner that, at the very least, are not healthy and in the case of 16 per cent, almost certainly constituted economic abuse.

Unfortunately, for people experiencing economic abuse, there is little, specific support available; a fact reflected in answers to the question about help-seeking. When asked where they would seek support for different types of abuse, economic abuse attracted the highest percentage of "don't know" responses.

Another finding that invites further research is the difference in responses to the question about where people would seek support for economic abuse. People who had experienced economic abuse were less likely to seek support from the organisations best placed to respond.

This research suggests we have a way to go in developing a common understanding about what is and is not healthy money management in a relationship. It adds weight to calls for more education and awareness-raising about both the nature of economic abuse in the context of domestic and family violence, and where to go for support.

²⁵ Webster et al. (2018)

²⁶ Kutin et al. (2017)

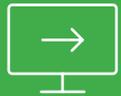
²⁷ Sharp-Jeffs (2015); Butt (2020)

²⁸ Kutin (2020)

²⁹ Adams et al. (2020)

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