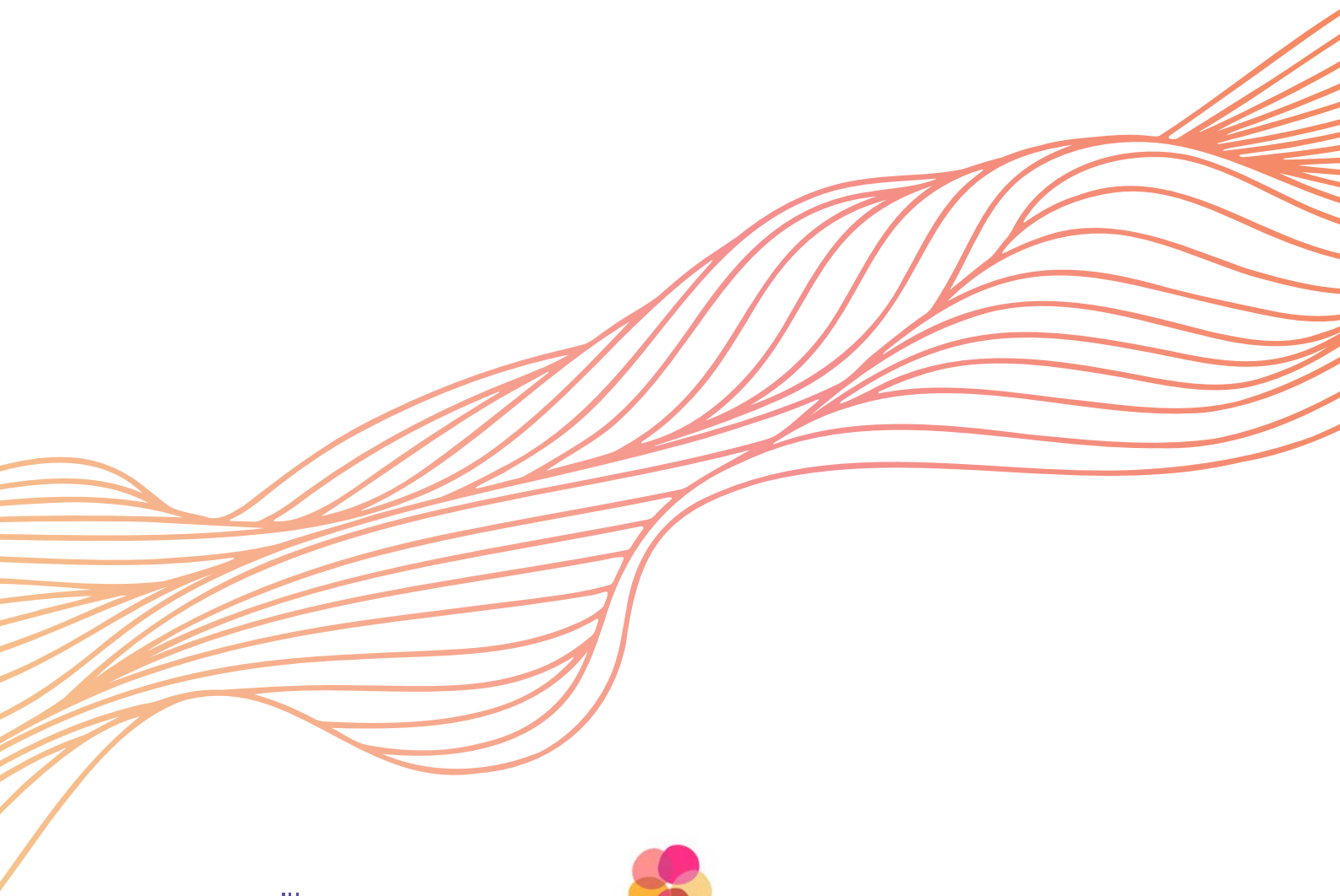
Economic abuse

Single mothers, older women, and women with disabilities

Knowledge paper 2



Illawarra Women's Health Centre
Established 1986

Illawarra Women's Trauma Recovery Centre

CWES Centre for Women's Economic Safety

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Introduction

Acknowledgement of Country

We acknowledge the traditional custodians of this land. We pay our respects to Elders past and present for they hold the memories, traditions and hopes of Aboriginal and Torres Strait Islander Australia. This land is, was, and always will be Aboriginal land. We acknowledge that Aboriginal and Torres Strait Islander people continue to be resilient and strong in their holistic resistance to violence. We commit to actively supporting and promoting the voices of First Nations people in our work and fully support the Uluru Statement from the Heart.

Thank you to the contributors and supporters

This knowledge paper would not have been possible without the contributions and support of many wonderful people and organisations.

Thank you to:

- **Illawarra Women's Health Centre:** Sally Stevenson and **Illawarra Women's Trauma Recovery Centre:** Maree Kerr, for initiating the project and sharing your expertise and knowledge of Illawarra generously.
- **Commonwealth Bank of Australia:** for funding this project and Gunjan Pagare and Simryn De Jager for providing invaluable support and encouragement.
- **Centre for Women's Economic Safety:** Rebecca Glenn, for your unwavering support of me and this project, assistance with focus groups, and invaluable advice, support, and encouragement.
- **Reference Group.** For your well-considered feedback throughout the project that was brimming with expertise. Jan Breckenridge, Terese Edwards, Yumi Lee, Margaret Bowen, Leann Hartley and Maggie Bell
- All the **victim-survivors with lived experience, service professionals, and academics** who gave their time with generosity to contribute ideas and build our understanding of work tirelessly building the evidence base so that we can understand financial recovery needs and required pathways for victim-survivors of economic abuse.

Recognition of lived experience

We acknowledge the strength and resilience of people who have experienced domestic and family violence. With deep gratitude, we recognise and value the knowledge and expertise that people with lived experience share with researchers, policy writers and services such as ours. We know this information is shared so that we as a society can eradicate domestic and family violence and so that victims-survivors can have the justice they deserve.

Content Warning

The contents of this review contain information and experiences related to domestic and family violence, discrimination and prejudice that may raise a range of emotions for readers.

Suggested citation

Kun, J. (2025). Knowledge Paper 2: Economic abuse - Single mothers, older women, and women with disabilities. Centre for Women's Economic Safety and Illawarra Women's Trauma Recovery Centre a major project of Illawarra Women's Health Centre

Graphic design & accessibility by
KC & the Graphics Bandwagon.

About the project partners

Illawarra Women's Health Centre

For over 38 years, the Illawarra Women's Health Centre has supported girls and women in the Illawarra to understand and address their health needs. The Centre provides this critical service in a professional, caring and empowering way. We assist all women who walk through our door, regardless of age, ethnicity, sexuality or ability. Our Centre is a safe women's only place.

Our approach to health is underpinned by a social determinants of health framework. This, combined with ongoing research and a culture of actively listening to, respecting and incorporating women's experiences and expertise, means we continually respond to and integrate our community's changing health needs into our services and programs. We are a holistic and mature women's health and wellbeing organisation with a long-standing reputation for excellence and innovation. We provide accessible and cost-effective support to women in vulnerable and marginal circumstances, especially women unable to access relevant and reliable mainstream services in a timely manner. With over 3,000 women a year attending the Centre, we are a vital and dynamic component of the primary health care system in the Illawarra.

The Illawarra Women's Trauma Recovery Centre is an initiative and major project of the Illawarra Women's Health Centre.

Illawarra Women's Trauma Recovery Centre

The Illawarra Women's Trauma Recovery Centre is a centre for women to heal and rebuild their lives after experiencing domestic, family and sexual violence.

It is the first of its kind in Australia, providing specialised, individualised, long-term support to women recovering and healing from the trauma of domestic, family and sexual violence and abuse.

The model of care was co-designed with women who have experienced domestic, family and sexual violence and recognises the need for care to go beyond crisis intervention to address the long-term impact of trauma.

By investing in the safety, health, and healing of women, the centre works toward breaking cycles of violence and abuse to prevent intergenerational transmission of trauma.

About the funder

Centre for Women's Economic Safety

The Centre for Women's Economic Safety (CWES) is a national not-for-profit that supports women experiencing economic abuse in the context of domestic and family violence by:

- Providing free information and resources to assist them make decisions and navigate the relevant systems though the financial safety website and our Money Clinics
- Raising awareness and understanding of economic abuse with frontline community organisations and the public
- Advocating for social, systemic and structural change to reduce the impact of economic abuse.

CWES coordinates the National Economic Abuse Awareness Day annually on 26 November.

Commonwealth Bank of Australia

Since 2020, the Commonwealth Bank of Australia (CommBank) has committed to supporting people impacted by domestic and family violence (DFV) and financial abuse. CommBank Next Chapter is a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence, regardless of who they bank with. Through the Next Chapter Innovation program, CommBank supports organisations delivering innovative responses to financial abuse recovery.

Funded by CommBank Next Chapter Innovation, this report has been delivered by a partnership between Illawarra Women's Trauma Recovery Centre, a major project of the Illawarra Women's Health Centre, and the Centre for Women's Economic Safety (CWES). The Illawarra Women's Health Centre is an inaugural Next Chapter Innovation partner.

The data and findings in this report are those of the Illawarra Women's Health Centre and CWES and do not necessarily reflect the views of CommBank. CommBank has not independently verified the data or findings contained in this report.

Background

As part of the Pathways to Financial Security: A Framework for Long-term Financial Recovery Project, three knowledge papers have been developed:

- Women's experience of money - single mothers, older women, and women with disabilities
- Economic abuse - single mothers, older women, and women with disabilities
- Economic abuse recovery pathways for single mothers, older women, and women with disabilities

These knowledge papers form part of a broader project aimed at developing a framework for long-term financial recovery from economic abuse. The project focuses on three population groups;

- Older women
- Women with disabilities
- Single mothers

Illawarra Women's Trauma Recovery Centre selected these three cohorts of victim-survivors because they face significant barriers to achieving financial security not only due to entrenched gendered norms, such as the persistent gender pay gap and the expectation of unpaid caregiving duties but because they encounter additional challenges, including systemic discrimination that exacerbates their financial vulnerability.

Executive summary

There is a growing body of knowledge about economic abuse. This paper brings together a wide range of data on economic abuse concentrating on Australian research and reports over the last decade. This paper highlights current knowledge as well as knowledge gaps.

Prevalence and tactics of abuse experienced by victim-survivors with multiple social locations of marginalisation are understudied, for example, single mother status and sexuality or disability status and ethnicity. The evidence base is rapidly accumulating more information about domestic and family violence for older women, single mothers and women with disabilities but this data is not always broken down by tactics of abuse, such as economic abuse. In addition, data collected about intimate partner violence often excludes the experiences of older women and women with disabilities who are more likely to be economically abused by a wider array of abusers.

Economic abuse is an all-too-common experience for Australian women with 16.3 per cent of Australian women experiencing abuse in their lifetime.[1] Economic abuse decimates victim-survivors' ability to achieve financial security and often coexists with other forms of domestic and family violence. The impact of economic abuse for many is severe and long-term, resulting in financial hardship and distress, as well as reduced psychological wellbeing.

Economic abuse tactics include controlling finances, restricting access to essentials, exploiting assets, sabotaging economic potential, and manipulating legal and support systems.

Single mothers

Single mothers head 12.7 per cent of all families with dependent children in Australia.[2] According to the 2016 Personal Safety Survey, 60 per cent have experienced intimate partner violence.[3] They experience specific tactics of economic abuse, including prolonged and vexatious legal battles and non-payment of child support.

Women with disabilities

In 2022, 21.8 per cent of Australian women and girls have disabilities.[4] Australian research from 2017 found that 24 per cent of women with disabilities or a long-term health condition had a history of economic abuse.[5] In addition to non-disability specific economic abuse women with disabilities also experience tactics of abuse such as misuse of their Disability Support Pension and NDIS funds.

Older women

As at June 30 2020, 4.2 million Australians are over the age of 65, with 53 per cent of those people being women.[6] The 2021 National Elder Abuse Prevalence study estimated elder abuse among people 65 and over living in the community, to be 14.8 per cent, with a 2.1 per cent prevalence rate for reported economic abuse.[7] ABS statistics for 2021-2022 showed that three per cent of women between the ages of 55 and 64 had experienced economic abuse by a cohabiting partner, with 0.9 per cent of women over the age of 64 experiencing that abuse by a

cohabiting partner.[8] Older women experience specific forms of economic abuse, such as misuse of power of attorney and being coerced to sign over assets such as property.

This paper emphasises the importance of an intersectional approach to economic abuse and the need to understand systemic discrimination with overlapping oppressions such as racism, sexism, and ableism making single mothers, older women, and women with disabilities more vulnerable to economic abuse.

Purpose and limitation

This series of knowledge papers aim to provide foundational knowledge for understanding and improving pathways for long-term financial recovery from economic abuse. They inform a framework for long-term financial security for victim-survivors of economic abuse developed through extensive lived experience consultation.

This knowledge paper has sourced evidence using citation chaining concentrating on Australian sources from 2014-2024 focusing on the experience of economic abuse, financial wellbeing and pathways to financial recovery. While this method does not directly gather victim-survivor accounts, it does incorporate key points from documents underpinned by victim-survivor experiences.

Language and definitions

- The term **economic abuse** is used throughout this review, except when quoting or referencing text that uses the term **financial abuse**. Economic abuse includes financial abuse but also refers to abuse perpetrated in relation to employment and housing and other such resources. Financial sector reports specifically reference financial abuse not the broader economic abuse.
- We have used 'person first' language using the terms **people with disabilities** or **women with disabilities**, except when quoting a person or source directly and they use other terms. We acknowledge and respect everyone's right to identify themselves in their own way and to use the terms they prefer to describe their identity.
- The term **victim-survivor** is used unless quoting. The term victim-survivor is widely adopted in Australia's domestic and family violence sector and recognises the resilience and resistance of people who have experienced economic abuse whilst also recognising the injustice and vulnerability imposed on them by abusive acts of domestic and family violence. We also recognise and respect people's rights to use the terms they prefer to describe their identity.
- The United Nations typically defines an '**older person'** as someone over 65. Research conducted by the UNSW's Gendered Violence Research Network found that most studies define 'older' as being aged 60 and over. However, studies vary considerably, with the starting age ranging between 55 – 65. In addition to this, it is commonly accepted that for Aboriginal and Torres Strait Islander people, the age threshold is often lowered to 50 years. This adjustment is made due to the lower life expectancy of First Nations people.[9]

Definition of financial and economic abuse

Financial abuse and economic abuse are terms that are frequently used interchangeably, yet they have significant distinctions.[10] While economic abuse includes all aspects of financial abuse, it also includes any abusive act that impedes the victim-survivor's capacity to acquire and maintain economic resources.[11]

Financial and economic abuse tactics are often described as falling into three main categories;

- Restriction and control
- Exploitation
- Sabotage [12]

The 2023 Australian report, *Legal Responses to Economic and Financial Abuse In the Context of Intimate Partner Violence: What is the Role of Criminal, Family and Migration Law*, provides a definition of financial abuse and economic abuse, which is consistent with the contemporary literature on economic and financial abuse and has been defined as follows;

"**Economic abuse:** a pattern of control, exploitation or sabotage of money, finances and economic resources, such as food, transportation or accommodation, which affects an individual's capacity to acquire, use and maintain economic resources and threatens their economic security and self-sufficiency; and

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."[13]

Supriya Singh's 2022 research into the Australian cultural experience of economic abuse found that abusers will use accepted practices and expectations to enact abuse. Thus, the rationale provided by abusers for their choices and actions may differ depending on culture and their positionality. Singh describes cultural practices around remittances in many southern Asian cultures and joint accounts in the Australian Anglo-Celtic dominant culture whilst not being in themselves abusive; they are locations in which abusers manipulate cultural expectations to enact abuse.[14] This enables acts that can be positive, such as reciprocity in First Nations communities, to become abusive when used to control, exploit and manipulate.[15] These insights illustrate the importance of understanding money practices' cultural context to identify and define abusive practices.

Taking an Intersectional approach to economic abuse

Intersectionality is “the recognition that inequalities are never the result of any single or distinct factor such as race, class or gender. Rather, ‘they are the outcome of different social locations, power relations and experiences’ (Hankivsky, 2014).”[16]

A term coined by Kimberlé Crenshaw in the 1980’s, Intersectionality provides a framework to explain the lived experiences of Black women and women of colour in America. Intersectionality explains the experience of a person subjected to overlapping oppressions and how a person’s access to power, resources, authority, and opportunities is affected by the social status associated with their social identities. When a person’s identity includes social markers subject to discrimination, they encounter oppressions such as racism, sexism, and ableism. These forms of oppression, which are perpetuated by dominant cultural norms, systemic structures, and community behaviours and attitudes, pose significant barriers to a person’s ability to thrive and exercise agency.[17]

Growing evidence shows that an intersectional approach to social policy and product design fosters better and more inclusive outcomes.[18] Domestic and family violence services recognise the impact of overlapping oppression on victims-survivors at all stages of their violence and abuse journey from pre–abuse to recovery and healing. Domestic Violence NSW’s 2022 Good Practice Guidelines support the embedding of intersectional approaches into domestic and family violence work, stating that “Inequality and discrimination can create and amplify barriers and an intersectional approach is critical to creating an equitable and accessible service.”[19]

This growing evidence of the value of intersectionality comes with a cautionary caveat. Many First Nations women such as Amy McQuire have written of their experiences of white feminism and its impact on how work deemed intersectional is undertaken in Australia. McQuire describes intersectionality as becoming a “watered down buzz word” and “a superficial display of ‘inclusiveness’ whereby it is used to deflect rather than interrogate the way race impacts the lived experience of gender, class, gender identity, sexual orientation and disability. An example of this, is the way Aboriginal women are consigned to a footnote with no context in articles about domestic violence, aligning the staggering statistics with the continuing colonial portrayal of the Aboriginal ‘other’ as inherently violent.”[20] Other high-profile First Nations women activists and academics such as Celeste Liddle, Hannah McGlade and Aileen Moreton-Robinson have written about their experiences of white feminism acting against the interests of First Nations women and the erasure of First Nations domestic and family violence victim-survivors. [21],[22],[23]

The Victorian, Multicultural Centre for Women’s Health has expressed through its literature that an intersectional approach must challenge myths about culture and violence and not just view people who are migrants or refugees as having a one-dimensional identity. “Part of taking an intersectional approach involves seeing people’s lives

as multi-dimensional. A person or group cannot be explained or defined by a single category: we are more than our labels. Our lives, attitudes and experiences are shaped by many dynamic social forces and relationships across our life spans. For some immigrant and refugee people, connection to their immigrant community may be very important. For others, their immigration experience or immigrant identity may not play as big a role in their life as another factor, such as their age, gender, ability, religion or sexual identity."[24]

Economic abuse in marginalised communities: an understudied phenomenon

Data on the economic abuse journeys of marginalised women is limited. Supriya Singh notes in her work that information and statistics regarding migrant and refugee women and economic abuse are usually inadequate, with culturally and linguistically diverse victim-survivors not being represented in surveys because of difficulties of language and, at times, a cultural acceptance of family violence.[25]

When marginalised communities do have their experience of economic abuse studied, the studies may choose to only explore specific forms of economic abuse experienced only or mainly by those community members. For instance, a study on Transwomen in America focused solely on violence unique to trans communities without asking questions regarding non-trans-specific tactics of abuse which transwomen are most certainly likely to experience.[26]

An intersectional approach can call into question mainstream labelling and categorisations of people and activities. For example, The Aboriginal and Torres Strait Islander Action Plan to End Violence against Women and Children 2023 – 2025 notes that the vast majority of Aboriginal and Torres Strait Islander people with disabilities do not identify as a person with a disability, with many considering it a Western concept based on exclusion.[27]

Discrimination

Information about the impact of sexism, ableism and ageism is explored in detail in Knowledge Paper 1: Women's experience of money.

Women with disabilities

People with Disability Australia has identified two primary forms of discrimination experienced by people with disabilities:

1. Ableism: This form of discrimination favours people who are "able-bodied" or without disabilities. Ableism prioritises the needs of people without disabilities over those with disabilities.
2. Disablism: the inherent belief that people with disabilities are inferior to those without disabilities. It manifests as discrimination against people with disabilities.[28]

In the 2022-2023 financial year, the Australian Human Rights Commission received a significant number of complaints related to disability discrimination, accounting for 46 per cent of all complaints received. Among these, 25 per cent were employment-related complaints, the second highest area of complaint; while complaints related to goods, services, and facilities were the highest, making up 37.5 per cent of the total.[29]

Single mothers

Single mothers face significant discrimination. The manifestations of this have been highlighted in several reports. The 2023 report *Navigating Turbulence* by the Council of Single Mothers and their Children, revealed that single mothers often experience discrimination from real estate agents and rental property owners, making it difficult to secure stable housing.[30] It is important to note that it is First Nations women who have children and don't have a rental history in their own name, who face the most prejudice from real estate agents when seeking rental property.[31]

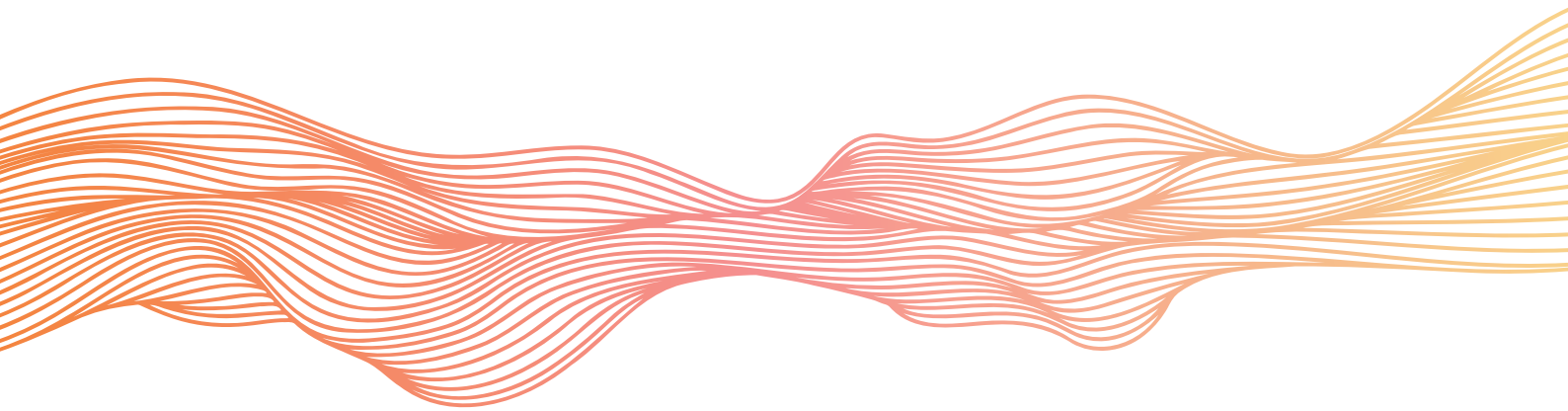
Furthermore, a study by Choice found that insurance policies become significantly more expensive for single mothers. Choice found that when children are added as dependents to their insurance policies, premiums can increase by up to 70 per cent for single mothers, while two-parent families do not experience any increase in premiums.[32]

The Choice: Violence and Poverty report by Anne Summers detailed the intentional policy-induced poverty that single mothers endure, including parenting payments falling below the poverty line and the stringent mutual obligation requirements.[33] Notably whilst the age cut-off for the youngest dependent child for single parenting payments has been raised from 8 to 14 years, it has still not returned to the cut-off level of 10 years ago, this being 16 years of age, leaving many single mothers in increased financial hardship.[34]

Older women

Ageism is discrimination that people of all ages experience, involving stereotyping and discrimination on the basis of a person's age.[35] The Commission for Gender Equality in the Public Sector defines ageism as "a set of beliefs (stereotypes), emotions (prejudice) and actions (discrimination) directed towards people on the basis of age (AHRC 2021b). Ageism is also sometimes internally focused or self-directed, affecting how we perceive our own abilities in relation to prejudicial attitudes (Hausknecht et al. 2020)."[36]

Ageism creates a lack of respect and negative stereotypes that condone abuse towards older people. One of the byproducts of this lack of respect is economic abuse.[37]



Prevalence of economic abuse

Over the last 10 years, our knowledge about the prevalence of economic abuse has increased dramatically. However, it is still very much an evolving space with significant literature knowledge gaps. A recent analysis of the ABS's *Personal Safety Data* determined that 16.3 per cent of Australian women and 7.8 per cent of Australian men experienced economic abuse.[38] Whilst economic abuse can be the sole manifestation of abuse within a relationship, it more commonly coexists with other forms of abuse, such as physical and sexual violence. Kutin, Russell and Reid's research into the prevalence of economic abuse in Australia found that 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.[39]

In 2022, a report released by Deloitte Access Economics on behalf of the Commonwealth Bank found that 600,000 people experienced economic abuse in the past 12 months, indicating that 1 in 30 women and 1 in 50 men had experienced economic abuse in a single year.[40]

Research and data regarding the prevalence of economic abuse experienced by marginalised women in Australia are scarce.[41],[42] For example, a 2020 report into dowry abuse in Australia found that "the prevalence of dowry abuse in Australia is unknown, due to limited data collection. While formally reported figures are virtually non-existent, anecdotal evidence suggests that dowry abuse is experienced by a significant proportion of women from South Asian communities living in Australia."[43]

Economic abuse can happen to anyone and can have devastating lifelong impacts regardless of social location. Evidence indicates that women with multiple points of marginalisation are made more vulnerable to economic abuse, may experience it more severely and for a longer length of time.[44] An Australian study that analysed the survey responses of 10,000 Australians who had directly or indirectly experienced economic abuse and referenced in a SBS article found that;

- Aboriginal and Torres Strait Islander people are four times more likely to experience economic abuse compared to non-Indigenous people
- People with disabilities are twice as likely to experience economic abuse than people without disabilities
- People with limited English, particularly new migrants, are at an increased risk of economic abuse. [45],[46]

The 2021 report, *Understanding Economic Abuse and Financial Abuse Across Cultural Contexts*, highlighted the lack of data on economic abuse experienced by culturally and linguistically diverse (CALD) women. This issue is further complicated by inconsistent definitions of CALD, which broadly categorises a diverse group of people.[47] Supriya Singh's research found that "We can say even less about economic abuse among culturally and linguistically diverse (CALD) women in Australia. They are usually not adequately represented in surveys because of difficulties of language, at times, a cultural acceptance of family violence, and difficulties of sharing the experience with outsiders. We do know

that women migrants with weak networks in Australia and an incomplete understanding of the support available will less often seek help. When they do, they do not know whether they will be heard through a cultural lens of money other than their own (Mitra-Kahn, Newbigin, & Hardefeldt, 2016; Vaughan et al., 2016)."[48]

A recent Australian study of 18 women who had experienced domestic and family violence within a same-sex relationship found common tactics of economic abuse. These included taking or stealing victim-survivors' money, refusing to contribute to household expenses, and preventing victim-survivors from spending money on themselves.[49]

A recent American report on the intimate partner violence experiences of transwomen found that 10.6 per cent of the 661 respondents had experienced economic abuse in the form of property damage related to their trans identity, including hiding or destruction of items related to gender transition, such as hormones, clothing, makeup, binders, and prosthetics.[50] However, the survey did not explore facets of economic abuse that were not unique to transgender people thus, the prevalence of abuse is most likely under-reported in this study.

While some of these studies may have too small a sample size to extrapolate the findings across an entire community, they provide an indication of the different ways in which economic abuse may be experienced as well as highlighting research gaps.

The impact of economic abuse on women

The impact of economic abuse magnifies structural financial hardship and social disadvantage.[51] The impact can last a lifetime and is profound. Australian Domestic, Family and Sexual Violence Commissioner Micaela Cronin, in her National Press Club presentation for the 2024 annual report on progress implementing the National Plan To End Violence against Women and Children, provided useful insights into the perpetration of economic abuse using systems. "We know that systems are weaponised. Systems are weaponised to harm people, and all of our systems can be weaponised. We know child support security payments are weaponised. We know the Family Court is weaponised. The child protection system is weaponised against women and children."[52]

Understanding Economic and Financial Abuse in Intimate Partner Relationships (2020) found that "Economic and financial abuse contributes to victim-survivor's financial hardship and insecurity. This abuse can lead to numerous adverse outcomes, such as economic dependence, damaged credit, housing and employment difficulties, insufficient funds for necessities, financial vulnerability, bankruptcy, poverty, and debt arrears."[53]

The compounding impact on victim-survivors of financial deprivation and the overtaxing of victim-survivors' mental capacity is under-researched. Fernando, in her research, found that "during their abusive relationships, women were kept materially 'poor' through financial deprivation but also made time-poor and overtaxed in their mental capacity, or 'cognitive bandwidth' (Mullainathan and Shafir 2013)." [54]

Contemporary literature has highlighted the profound impact economic abuse has on adult victim-survivors of domestic and family violence and their children, which includes prolonged poverty and poor mental health, as well as financial deprivation that can cause housing insecurity and homelessness. [55], [56], [57], [58],[59]

Impacts of economic abuse on victim-survivors includes;

- Insufficient income and, if reliant on government payments victim-survivors and their children are likely to be living below the poverty line.[60]
- Unemployment and increased difficulty maintaining employment causing financial stress and deprivation.[61]
- Being held responsible for debts and fines accumulated due to the abuse.[62]
- Depletion of remaining resources and money post-separation through system abuse, protracted family court litigation and non-payment of child support.[63]
- Increased housing insecurity and homelessness.[64]
- Reduced capacity to provide for the needs of children, such as housing, education and social activities.[65]
- Decreased mental health, including conditions such as depression, anxiety, PTSD, psychological distress and suicidal ideation. [66],[67]
- Reduced financial capability because of the coercive control and gaslighting by the abuser regarding their right and ability to perform financial decision-making and planning.[68]

- For migrant victim-survivors, being denied access to information about Australian financial systems can lead to low levels of financial knowledge.[69]
- Engagement with a complex service and government delivery system for recovery and crisis response which may not be trauma-informed, causing re-traumatisation.[70]
- Marginalised women, including those with disabilities, CALD backgrounds, transwomen, and First Nations women, may experience prejudice and harm when accessing mainstream government and community services. [71], [72]
- Increased dependence on family members and friends for financial support, which could lead to family members incurring debts and selling assets.[73]
- Abuser 'bad-mouthing' of victim-survivor negatively impacts social relationships as well as employment prospects, especially for victim-survivors living in regional and rural areas.[74]
- Although no conclusive evidence of the impact economic abuse has on physical health, one study found increased susceptibility to cardiac disease. [75]

The experience of economic abuse

Women with disabilities

- The Australian Bureau of Statistics identified that in 2022 21.8% of women and girls have disabilities. This is an increase from 17.8% in 2018.[76]
- Estimates of the percentage of First Nations people living with disabilities vary between 24% and 37.6%.[77]
- There is an intersection between disability and ageing. In 2022, 52.3% cent of Australians 65 and older had one or more disabilities.[78]
- Compared to people without disabilities people with disabilities experience higher levels of socio-economic disadvantage, financial hardship and underemployment.[79]
- There is limited and insufficient data on women with disabilities' experience of violence and abuse in Australia. The information available points to people with disability being more likely to experience violence, including domestic and family violence, than people without a disability.[80]

There is a literature knowledge gap around the injuries experienced by victim-survivors of economic abuse and the extent to which those injuries cause disabilities and long-term health conditions. What we do know is that the physical and psychological injuries sustained by victim-survivors can cause a wide range of disabilities; the most common injury is psychological, leading to poor mental health outcomes.[81] In 2019, The Australian Institute of Health and Welfare reported that 40 per cent of hospitalised victim-survivors of domestic and family violence sustained a brain injury.[82] A recent New Zealand study found that women who had experienced economic abuse had a higher risk for poor mental health.[83]

Specific tactics of economic abuse

The University of New South Wales's Gendered Violence Research Network, in its 2021 research into economic and financial abuse and disability, highlighted that the New South Wales Ageing and Disability Commission identified that people with disabilities may experience financially abusive behaviours such as:

- threats and coercion over wills and assets
- taking control of the person's finances against their wishes
- denying access to funds
- abusing Powers of Attorney
- stealing goods, and
- unauthorised use of bank accounts and financial documents.[84]

Furthermore, the report named additional forms of financial and economic abuse that are specific to people with disabilities were identified; these include;

- misuse of NDIS funds
- misappropriation of disability support payments; and
- withholding of government disability support and payments.[85]

There is insufficient research into how NDIS impacts tactics of economic abuse. In Victoria, there have been reports of people with disabilities being exploited, manipulated and coerced and having their NDIS funds stolen, with 50 NDIS providers being referred to authorities. Perpetrators of this abuse are registered and non-registered providers and include operators of supported accommodation.[86]

Prevalence

The *Changing the Landscape* report highlighted that women with disabilities are frequently made more vulnerable to abuse because of ableist stereotypes that intersect with gendered stereotypes. These stereotypes can compound and intensify adverse life experiences for women with disabilities.[87] Australian research from 2017 found that 24 per cent of women with disabilities or a long-term health condition had a history of economic abuse.[88]

A 2022 Australian report on violence, abuse, neglect, and exploitation of LGBTQA+ people with disabilities over the age of 18 found that 21.5 per cent had experienced violence from an intimate partner and 15.1 per cent had experienced financial abuse from a family member. The study included 2,416 participants who had experienced intimate partner violence and 2,458 who had experienced violence from a family member.[89]

There is a significant research gap around the prevalence and impacts of ethnicity, sexuality, indigeneity and other points of marginalisation on the prevalence and experience of economic abuse for women with disabilities. The Changing the Landscape report stated that, "Across every state and territory in Australia, women and girls with disabilities experience violence, abuse and neglect at much higher rates than men with disabilities or people without disabilities. … Rates of violence are likely to be higher for women and girls with disabilities who also experience other forms of oppression based on factors such as race or sexuality. Aboriginal and Torres Strait Islander women are more likely to have a disability than non-Aboriginal and Torres Strait Islander people, and evidence suggests that the prevalence of violence experienced by

Aboriginal and Torres Strait Islander women with disabilities is significantly higher than violence against non-Aboriginal or Torres Strait Islander women with disabilities." [90]

Statistical evidence is growing regarding the extent to which women with disabilities are experiencing economic abuse. Australian Bureau of Statistics (ABS) *Personal Safety Survey* 2021 – 2022 data reveal that 4.6 per cent of women with disabilities over the age of 18 experienced economic abuse by a cohabiting partner in the last two years. This is at twice the rate of women without disabilities.[91]

ABS data from 2023 based on experiences of economic abuse from a cohabiting partner in the last two years identifies which women with disabilities by disability classification are most affected by economic abuse from intimate partners. This new data is being considered alongside broader findings on the experiences of women with disabilities and the appropriateness of the disability categorisations used by the ABS.

- Women with "psychosocial disabilities" experienced the highest rate of economic abuse at 11 per cent.
- Women with "speech disabilities" experienced economic abuse at a rate of 4.1 per cent.
- Women with "physical disabilities" experienced economic abuse at a rate of 4.4 per cent. [92]

There is little data on the prevalence of economic abuse for women with disabilities living in supported accommodation and institutional settings. The Royal Commission into Violence, Abuse Neglect and Exploitation of People with Disability noted that "People with disability have criticised definitions of family or domestic violence that are limited to intimate partners or private homes. Women with disability experience domestic and family violence in all residential settings, including private homes, supported accommodation and institutional settings. They experience violence in additional domestic or family-like relationships, such as with support workers and co-residents."[93]

Older women

- 4.2 million Australians at June 30, 2020, are over the age of 65, with 53% of those people being women.[94]
- In 2021, 21.5% of Australians were aged between 55 – 74, and 7.5% were 75 and older.[95]
- In 2021, 67% of people aged over 65 received the aged pension [96]
- The percentage of older Australians is expected to rise consistently over the next 50 years.[97]

Specific tactics of economic abuse

Common forms of economic abuse identified by the New South Wales Ageing and Disability Commission and the Gendered Violence Research Network include:

- Financial exploitation
- Theft
- Misuse of Power of Attorney
- Misusing or stealing money, property, or assets
- Controlling access to money and assets
- Coercing or pressuring to sign financial or property-related documents.[98],[99]

Prevalence

Economic abuse may be experienced as domestic and family violence or elder abuse. In elder abuse abusers may include non-family members or intimate partners such as a paid carer. The degree to which elder abuse is occurring in Australia is unknown, with estimates ranging from between 2 and 15 per cent of older Australians.[100],[101] Economic abuse is recognised as the most prevalent form of abuse experienced by older people. [102],[103] The 2021 *National Elder Abuse Prevalence Study* estimated the prevalence of elder abuse among people 65 and over living in the community to be 14.8 per cent, with a 2.1 per cent prevalence rate for reported economic abuse. These figures are considered to be an underestimation.[104]

ABS statistics for 2021-2022 showed that three per cent of women between the ages of 55 and 64 had experienced economic abuse by a cohabiting partner, with 0.9 per cent of women over the age of 64 experiencing that abuse by a cohabiting partner.[105] These figures are a less-than-complete picture as it does not account for abuse committed by carers or family members who are not a cohabiting partner.

Sixty-four per cent of the perpetration of elder abuse is believed to be by a family member, usually a son or daughter.[106] An Australian study on economic elder abuse found that women were more likely to be abused than men, and sons were more likely to be the primary abusers, followed by daughters.[107]

In the 2022- 23 period, the NSW Ageing and Disability Commission received 4,258 reports of abuse, with 67.2 per cent concerning the abuse of older women. Among these reports, economic abuse was a significant issue, accounting for 28.2 per cent of all allegations related to older people. Regional NSW accounted for 51.6 per cent of the calls, with the Hunter, Illawarra Shoalhaven and Central Coast having the highest volume of regional calls.[108]

There is a distinct lack of data regarding the level of economic abuse experienced by older people living in residential and institutional settings. The Older Person Advocacy Network identified that the Aged Care Quality and Safety Commission receives over 1,000 reportable incidents per year of stealing and financial coercion by staff members delivering in-home aged care services and 800 in residential aged care. These figures do not include a gender breakdown, nor do they include incidents of economic abuse that older people living in institutional and residential settings may be experiencing from family members.[109]

The Australian literature is inconclusive regarding whether older women from CALD communities experience more economic abuse than the general community. While some studies suggest that being from a CALD community does not significantly increase the risk of older abuse, some service providers have expressed a different view. They argue that CALD older people who lack English proficiency and depend on others to manage their finances could be more vulnerable to abuse. However, this perspective is not universally agreed, indicating a need for further research.[110]

Data on the prevalence of economic abuse experienced by First Nations older women was another gap. There is evidence that older First Nations people may be at increased risk of economic abuse, and that neglect and financial exploitation may co-occur.[111]

The literature identifies that older people with the following attributes are more at risk of economic abuse:

- **Reduced capacity:** Having diminished capacity to undertake financial management tasks.[112]
- **Isolation:** People who are isolated may be more vulnerable to economic abuse. This includes digital isolation and lacking digital literacy. Isolation decreases the chances of an abuser's actions being identified by family, friends, and financial institutions, and digital isolation makes older people more dependent on others to undertake financial tasks.[113]
- **Receiving uninformed support services:** Support services that lack awareness of financial abuse issues may hesitate to intervene.[114]
- **Limited awareness of rights:** Older people with limited awareness of their rights and limited access to their resources.[115]
- **Unemployment in the family:** Family members who are unemployed, poor, and experiencing gambling problems can pose an increased risk to older people.[116]
- **Family members' sense of entitlement:** Family members who believe they have an entitlement to the older person's money, and familial cultural expectations around money in which there is a history of being abusive.[117]

Single mothers

- There are 864,000 families headed by single mothers in Australia.[118]
- Single mothers head 12.7% of all families with dependent children.[119]
- 83% of one-parent families are single mothers.[120]
- In 2022-23, single parents made up the biggest proportion - about 35 per cent - of the 273,600 people who accessed homelessness services in Australia.[121]

Specific tactics of economic abuse

- **Excessive and prolonged legal proceedings**: Threat of legal action or taking excessive and protracted legal proceedings to increase the financial and emotional burden on victim-survivors. The financial strain extends beyond the cost of legal representation. It also includes taking the time and emotional energy of the victim-survivor, which can impact the victim-survivor's ability to work.
- **Withholding child support**: Abusers may hide income or coerce victim-survivors into accepting less child support than legally required or refuse to pay once a private child support collection arrangement is in place.
- **Coerced property settlement:** Abusers coerce a property settlement that disadvantages the victim-survivor and their children.
- **Refusal to support adult dependents**: Abusers refuse to financially support an adult dependent, adding to the victim-survivors financial burden.[122],[123],[124]

Prevalence

Whilst there is data on the prevalence of domestic and family violence experienced by single mothers in Australia, there is little statistical data on the prevalence of economic abuse. In addition, the 2016 *Personal Safety Survey* data from which we gained a lot of our Australian statistical data about domestic and family violence prevalence does not provide intersecting statistics on social locations such as Indigeneity and sexuality.[125] What the data does tell us is that 60 per cent of single mothers with children under 18 have experienced partner violence.[126] For 75 per cent of single mothers who have experienced partner violence, the reason for separating from their partner was violence.[127]

A national survey conducted by the Council of Single Mothers in 2022 found that 67 per cent of single mothers reported experiencing domestic and family violence. This rate increased to 75 per cent among single mothers who either had disabilities or had a child with disabilities.[128] Furthermore, 47.6 per cent of single mothers who responded to the survey were involved in family law proceedings. This percentage rose to 64 per cent among Aboriginal and Torres Strait Islander respondents.[129] It is not known how many single mothers who have experienced economic abuse also have experienced family court proceedings. This represents a

significant knowledge gap, as manipulating and protracting legal proceedings is a common tactic of economic abuse.

Summers, in her 2022 report, *The Choice*, drilled down into the 2016 *Personal Safety Survey* data to reveal a fuller picture of who is experiencing partner violence among single mothers:

- 82.3% were born in Australia.
- 90.3% spoke English as their first language
- 45.3% either had disabilities or a child with disabilities
- 37% were from New South Wales.[130]

Summers found that ending a violent relationship often did not stop the abuse.[131] Cook's 2022 study on the weaponisation of child support found that 80 per cent of women who participated in the research reported that their ex-partner replaced physical violence with financial abuse via child support. [132]

The limited data we do have on single mothers' experience of economic abuse mostly relates to non-payment of child support. More than 168,082 parents in Australia's child support system failed to lodge tax returns last financial year, a common method used to avoid paying child support.[133] The large volume of unfiled tax returns points to a situation in which a substantial number of single mothers are not receiving the child support they are entitled to.[134] It's important to note that these figures do not take into account private arrangements between parents. Therefore, the actual number of single mothers not receiving the child support to which they are legally entitled to will be even higher.

Summers' report unearthed the depth of financial hardship experienced specifically by single mothers post and pre-separation. In 2016, out of an estimated 275,000 women experiencing physical and/or sexual violence from their current partner, 81,700 made one attempt to leave the relationship, and 16,200 (20 per cent) gave as their reason for returning to their violent partner as being because they had no money. Another 90,000 women said they wanted to leave, with 22,000 (24.4 per cent) stating that lack of money and financial support was a reason for not leaving.[135] It is unknown how many of these women had no or insufficient money because of economic abuse.

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