

SKILLS MODULES

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MODULE 4
Economic Abuse

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BEFORE WE BEGIN

REFLECTION

Before we begin this module take a moment to think about this statement from [Kutin \(2017\)](#):

In the past decade there has been increased research and clinical focus on economic abuse and recent waves of population-based studies have included questionnaire items specific to economic abuse. However, it is a form of Intimate Partner Violence that is difficult to measure because it is often not recognised as abuse by those who are experiencing it.

Similar points were made in the [Restoring Financial Safety Report \(2015\)](#):

Economic abuse was a challenge for survivors, services and abusers to identify. While many of the women who used the service recognised the financial issues they were facing as a consequence of experiencing family violence, they rarely identified that these behaviours were also often a form of family violence. This is largely because, even though definitions of economic abuse are available, many people are not aware of them and/or do not apply them to their own situations. It was also a challenge for abusers to identify economic abuse because it can be a complex problem to pinpoint.

OVERVIEW

ECONOMIC ABUSE

Economic abuse is a form of intimate partner violence/domestic violence.

Economic abuse should not be conflated with financial abuse but can overlap with over forms of interpersonal violence in the lives of some older polyvictims. For older women, economic abuse can coalesce with other forms of violence such as elder abuse. This often presents as polyvictimization.

Screening for, and responses to economic abuse are different to financial abuse but can exist within the same settings and around the same issues even if the dynamics differ from elder abuse.

LEARNING OUTCOMES


include gaining the skill to differentiate between economic abuse and financial abuse and have some ability to identify economic abuse through identification of its key indicators.

ECONOMIC ABUSE

Advisers should be able to identify economic abuse as a distinct phenomenon. While economic abuse is **different** to financial abuse it incorporates some identical concepts. Despite this economic abuse and financial abuse are often **conflated** ([Yi, 2015](#)).

Economic abuse involves **behaviours** aimed at controlling women's ability to acquire, use maintain money, credit, property, or other economic resources, which harm women's economic security and potential to achieve self-sufficiency ([Social Policy Research Centre](#)).

Economic abuse is more focused on working age life and household financial circumstances (household income and expenses, credit reporting, debt collection, credit cards, utilities, student debt etc.) ([Plunkett, 2011](#)). It is also focused more directly on the **power and control dynamics** of family violence.



Various community groups are beginning to work more effectively around this issue including by developing best practice guides. Advisers should consider developing policies in line with these best practices

ECONOMIC ABUSE

Economic abuse is a **form of intimate partner violence** ([Kutin, 2017](#)). It has three (3) dimensions, which are reflected in the questions in the Scale of Economic Abuse tool (SEA):

1. Economic control
2. Economic exploitation
3. Economic sabotage (Adams, 2008; [Kutin, 2017](#))

Economic abuse is a **gendered** issue ([Kutin, 2017](#)). For older women (and to some extent men) it can have lifetime prevalence ([Kutin, 2017](#)). Like hybrid financial abuse, it is significantly associated with other forms of interpersonal violence including physical and psychological abuse ([Kutin, 2017](#)).

In terms of age cohorts, economic abuse peaks in 40s and 50s (reflecting median divorce age among others factors). Rates for older persons roughly mirror those in the 18-29 years age. A lack of knowledge of controlling behaviours may also mask rates for the young and old.

ECONOMIC ABUSE

Advisers should be aware that financial abuse or economic abuse must occur within a **relevant relationship** to be subject to the [Queensland Domestic and Family Violence Protection Act](#).

These **relationships** include:

- Intimate personal relationships
- Family relationships and
- Informal care relationships.

Remedies may be available for economic abuse under the Domestic and Family Violence Protection Act and include the making of judicial orders including orders for protection.

SCALE OF ECONOMIC ABUSE 12

ADAMS, 2008

ECONOMIC CONTROL SUBSCALE

- Make important financial decisions ...
- Demand to know how money was spent
- Keep financial information from you
- Make you ask him / her for money
- Demand that you give receipts and/or change

ECONOMIC EXPLOITATION SUBSCALE

- Spend the money you needed for rent or other bills
- Pay bills late or not pay them at all ...
- Build up debt under your name ...

EMPLOYMENT SABOTAGE SUBSCALE

- Do things to keep you from doing your job
- Demand that you quit your job
- Threaten you to make you leave work
- Beat you up if you said you needed to go to work

BEFORE WE LEAVE

REFLECTION

Think about this excerpt from Redfern Legal Centre's [For Love or Money?](#) The Subtly Corrosive Impact of Financial Abuse:

Money is a powerful tool that can be used to isolate and control. There may be no physical bruises, but the scars of financial abuse are still clearly visible in a victim's bank statement, credit report and eroded financial confidence.

This widespread form of abuse remains the hidden face of domestic violence, as it is too often dismissed as an expression of love, a sign of old-fashioned gender roles or a consequence of poor financial decision making.

Financial abuse can manifest in many ways. Every case is different. Some victims are controlled and isolated through the abuser restricting their access to money, for example, not allowing them to work or giving them a diminutive allowance that barely covers their basic living expenses. At the other end of the spectrum, victims are exploited and left with the full burden of what should be joint financial responsibilities, such as being made to pay for everything and forcing them to take out credit cards and loans that they do not get any benefit from.