




**Gendered Violence Research Network**

# **Understanding Economic and Financial Abuse in First Nations Communities**

**Key Findings**



Commonwealth Bank and UNSW acknowledge the Traditional Owners of the Lands across Australia. We acknowledge and celebrate the inherent strengths of Aboriginal and Torres Strait Islander peoples and communities. As the continuing custodians of Country and Culture, we pay our respect to the Elders past and present. We thank the Aboriginal and Torres Strait Islander organisations and individuals that have guided us through the development of this report.

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# Glossary

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## Aboriginal and Torres Strait Islander peoples

Aboriginal and Torres Strait Islander peoples are the first inhabitants of Australia. The definition accepted by Aboriginal and Torres Strait Islander peoples and the Federal Government defines an Aboriginal person as someone who:

- is of Aboriginal descent;
- identifies as an Aboriginal person; and
- is accepted as an Aboriginal person by the community in which he or she lives.<sup>1</sup>

Aboriginal peoples comprise diverse Aboriginal nations, each with their own language and traditions and have historically lived on mainland Australia, Tasmania or on many of the continent's offshore islands. Torres Strait Islander peoples come from the islands of the Torres Strait, between the tip of Cape York in Queensland and Papua New Guinea.<sup>2</sup>

## Cultural obligation

"Aboriginal people view individuals within a community holistically... A person's physical, emotional, social, spiritual and cultural needs and well-being are intrinsically linked – they cannot be isolated... Each individual is important, has a role to play in the community and is accepted for both their strengths and limitations. The person is not seen as separate, but in relationship to and with others. Sharing is a strongly promoted value. There is a strong obligation to share if others are in need. The family, and one's obligations to the family and community, are more important than material gain."<sup>3</sup>

## Domestic and family violence

Includes any behaviour, in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear. The behaviour is usually part of a pattern of controlling or coercive behaviour.<sup>4</sup>

## Economic abuse

A pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation and accommodation) which affects an individual's capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.

## Economic hardship

While there is no agreed definition of economic hardship in the literature, it can include experiences of financial stress, unemployment, having to manage on a lower household income, and having to draw on savings or go into debt in order to cover ordinary living expenses.<sup>5</sup> It should also be noted that the terms 'economic hardship' and 'financial hardship' are often used interchangeably.

## Economic or financial insecurity

Occurs when a person has a lack of economic resources to meet their material needs so they can live with dignity. This can include a lack of access to appropriate and well-paid work, inadequate social protection, unreasonable costs of living and an incapacity to absorb financial shocks. Economic and financial insecurity is a gendered problem, as women typically experience poorer economic outcomes than men.<sup>6</sup>

## Family violence

A term used to describe the range of forms of violence that can take place in communities including physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within families.<sup>7</sup> The term recognises the broader effects of violence, including on extended families, kinship networks and community relationships, and has also been used to include acts of self-harm and suicide.<sup>8</sup> Family violence is often the preferred term for identifying violence experienced by Aboriginal and Torres Strait Islander people to acknowledge violence perpetrated by people from a range of kinship and/or family relationships.<sup>9</sup>

## Financial abuse

A pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency.

## Financial hardship

Occurs when a person is unable to meet their existing financial obligations for a period of time. It may be caused by a number of facts, such as unforeseen weather events, a major change in circumstances, such as illness or injury, or a change in employment.<sup>10</sup>

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## First Nations

A term which recognises the peoples or nations of people who have lived in a particular geographic location from the beginning, prior to the settlement of other peoples or nations.<sup>11</sup> In Australia, this term is increasingly used to acknowledge Aboriginal and Torres Strait Islander peoples as the sovereign people of this land, and equally recognises the various language groups as separate and unique sovereign nations.<sup>12</sup>

## Humbugging

Refers to behaviours such as demand sharing, asking or pressuring a family member or other person for money or other economic assistance in a way that may be bothersome.<sup>13</sup>

## Intimate partner violence

Violence and abuse perpetrated by a current or former intimate partner (cohabitating and dating) and includes any behaviour within an intimate relationship that causes physical, emotional, psychological or sexual harm to those in the relationship.<sup>14</sup>

## Lateral violence

“The way people in positions of powerlessness, covertly or overtly direct their dissatisfaction inward toward each other, toward themselves, and toward those less powerful than themselves.”<sup>15</sup>

# 1. Introduction

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

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

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

In March 2021, we released the second report in the series planned under the partnership between CBA and GVRN, *Understanding Economic and Financial Abuse in First Nations Communities*. Each report in the series will examine the same research questions as they relate to specific groups and communities.

To develop this report, GVRN conducted a comprehensive review of academic and relevant policy literature to identify and analyse existing research on economic and financial abuse and the key findings are summarised below. The intent of this report is to identify what the academic literature says about the issue of economic and financial abuse within First Nations communities. However, it is acknowledged that First Nations communities are best placed to determine what are culturally appropriate responses to these issues.

**This guide provides a brief overview of the key findings of this report. It should be read alongside the full report on the [CommBank website](#), which contains a more detailed discussion and complete references.**

## Key Learnings

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

- While First Nations people may experience economic and financial abuse within intimate partner relationships, the evidence suggests that abuse can also occur within the broader family system.
- Factors such as cultural norms around shared wealth and resources and cultural expectations around the management of finances and caregiving roles in families may increase risk of economic and financial abuse for First Nations peoples. While humbugging<sup>1</sup> and resource sharing may be a positive form of sharing and support, some studies demonstrated it can lead to increased financial stress.
- Traditionally gendered financial management and division of labour in families may facilitate economic abuse as it has been shown in non-First Nations communities. However there is limited evidence of this in the research.
- First Nations communities may face barriers to identifying and responding to financial abuse, such as pressure on women to remain with their partners or to not pursue financial-related matters with their partners, language barriers, mistrust of authorities, and cultural norms that prevent open discussions of finances.
- There was mixed evidence on the effectiveness of compulsory income management in reducing humbugging and improving financial outcomes for First Nations people.
- First Nations people may face barriers to accessing traditional financial services and products. Financial services should invest in culturally appropriate financial literacy programs and plain language product descriptions and should promote ways of receiving financial help that is aligned with cultural values around shared resources.

Analysis of existing Australian and international literature identified the following research gaps:

- Studies did not provide definitions on economic and financial abuse that were specific to First Nations communities.
- There was a lack of in-depth discussion on humbugging and its potential intersections with economic and financial abuse.
  - Some studies provided definitions of 'humbugging', but they were equivocal, some suggesting it may be a positive strategy of cultural obligation and other definitions tending to define it as abuse.
  - Studies were unable or did not provide operationalised measures of humbugging. This may be because it is difficult to do so given the limited evidence base and contested definitions both of which would normally underpin any operational measure of such a practice.
- No studies discussed whether tactics of financial and economic abuse specific to First Nation communities were regulated by criminal law.
- There was only limited evidence of traditionally gendered management of finances and any intersections with economic and financial abuse in First Nations communities.
- There was only limited evidence on whether economic and financial abuse co-occurs with other forms of DFV in First Nations communities.
- There was some evidence that economic and financial abuse can lead to financial and economic hardship in First Nations communities, but this evidence is not necessarily contextualised within broader structural factors relating to poverty and socio-economic disadvantage.
- There was a lack of studies that focused on more specific measures and programs for First Nations communities, both in Australia and internationally.

<sup>1</sup> See glossary for a definition of the term 'humbugging'.

## 2. Context

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### Prevalence of family violence

Family violence is a serious and widespread issue in Australia.

- The most recent findings from the 2016 Australian Personal Safety Survey (PSS), which is the largest national population-based survey of intimate partner violence (IPV), found approximately **1 in 4 women** (23% or 2.2 million) experienced violence by an intimate partner, compared to **1 in 13 men** (7.8% or 703,700).<sup>16</sup>
- Lethality is tracked in separate studies but confirms an equally alarming incidence rate: **1 woman is killed every 9 days and 1 man is killed every 29 days by a partner.**<sup>17</sup>
- In addition, to physical and sexual violence and threat, **1 in 4 Australian women and 1 in 6 Australian men** reported experiencing emotional abuse by a current or former partner.<sup>18</sup>

While the 2016 PSS establishes IPV as a serious problem in the Australian community, the experiences of Aboriginal and Torres Strait Islander participants are not separately reported.

The prevalence of family violence in Aboriginal and Torres Strait Islander communities is reported in 2019 by the Australian Bureau of Statistics (ABS) in the National Aboriginal and Torres Strait Islander Social Survey (NATSISS), which collected data between 2014-15, finding:<sup>19</sup>

- Approximately **1 in 10 Aboriginal and Torres Strait Islander women** have experienced domestic and family violence (based on their most recent experience of physical violence).<sup>20</sup> It is important to note that this does not equate to 1 in 10 Aboriginal and Torres Strait Islander men perpetrating DFV or that Aboriginal and Torres Strait Islander men are inherently more violent. Studies mostly do not identify the racial/cultural background of a perpetrator and Aboriginal and Torres Strait Islander women may be in relationships with non-Aboriginal and Torres Strait Islander men who abuse them. It may also be the case that the violence and abuse is perpetrated by non-Aboriginal and Torres Strait Islander family members.
- When compared with Aboriginal and Torres Strait Islander women who had not experienced any physical violence in the previous 12 months, Aboriginal and Torres Strait Islander women who had experienced family and domestic violence were more likely to report **high levels of psychological distress**, were more likely to have a **mental health condition**, and were more likely to have experienced **homelessness**.<sup>21</sup>

It is likely that the prevalence of family violence is under-estimated in the NATSISS given there is a focus on physical violence and the relational contexts and experiences of abuse are more limited than those included in definitions of lateral violence.

There is evidence of the severity of physical assaults in family violence experienced in First Nations communities:

- In 2017-18, **77% of assault hospitalisations** involving Aboriginal and Torres Strait Islander peoples related to **family violence** (i.e. the perpetrator was a spouse, domestic partner or other family member).<sup>22</sup>
- In 2016-17, Indigenous women were **34 times more likely to be hospitalised for family violence** compared with non-Indigenous women<sup>23</sup> and **3 in 5 Aboriginal and Torres Strait Islander women** have experienced physical or sexual violence perpetrated by a male intimate partner.<sup>24</sup>
- In 2017, the majority of Indigenous assault victims recorded by police in NSW were related to family violence (64%).<sup>25</sup>



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## Economic hardship and systemic disadvantage in Aboriginal and Torres Strait Islander communities

The report provides an overview of the systemic disadvantage experienced by Aboriginal and Torres Strait Islander communities in Australia. These factors create challenges in accurately identifying tactics that may be financially abusive rather than actions as a result of financial and economic hardship.

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### Homelessness and insecure housing have been significant issues for many Aboriginal and Torres Strait Islander peoples:

- In 2016, it was estimated that **20% of people experiencing homelessness** identified as Aboriginal and Torres Strait Islander.<sup>26</sup>
- In 2018-19, **46% of clients presenting to Specialist Homelessness Services** identified as Aboriginal and Torres Strait Islander.<sup>27</sup>
- Approximately **1 in 28 Indigenous people** were considered homeless on Census night in 2016. The rate of homelessness among Indigenous Australians is 10 times higher than for non-Indigenous Australians.<sup>28</sup>
- 33,300 Indigenous households were residing in public housing in 2017, which makes up approximately **1 in 9 public housing households**.<sup>29</sup>
- **Overcrowding among Indigenous households decreased to 10%** of households in 2016, compared to 16% in 2001.<sup>30</sup>
- In contrast, there has also been a steady rise in home ownership, with **38% of Aboriginal and Torres Strait Islander households owning a home** in 2016, compared to 32% in 2001.<sup>31</sup>

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### Currently, unemployment and ongoing economic and financial insecurity are considerable problems in Aboriginal and Torres Strait Islander communities:

- At the time of the 2016 Census, the **Indigenous employment rate was 46.6%**.<sup>32</sup>
- Indigenous Australians aged 15-64 were **1.9 times more likely to be unemployed** compared to non-Indigenous Australians.<sup>33</sup>
- The **median household income** among Indigenous Australians was **\$623** compared with \$935 for non-Indigenous Australians.<sup>34</sup>
- Financial stress was measured by the ability of an Indigenous household to raise emergency funds or whether they had experienced cash-flow problems:
  - **Approximately half (48%)** reported that no one in their household could raise \$2,000 for an emergency in a week.<sup>35</sup>
  - **26%** reported that their household had experienced cash-flow problems in the past 12 months.<sup>36</sup>

There are however tentative indications of growing economic security:

- In 2014-15, **52% of Indigenous Australians** received a government pension or allowance as their main source of personal income, compared to 65% in 2002.<sup>37</sup>
- The proportion of Indigenous Australians relying on wages or salaries as their main source of income increased from 31% in 2002 to **44%** in 2014-15.<sup>38</sup>

Evidence demonstrates that economic circumstances are not the same for all Aboriginal and Torres Strait Islander peoples and potentially connection to culture may vary as well.

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**Research shows how Aboriginal and Torres Strait Islander peoples are imprisoned at higher rates than non-Aboriginal and Torres Strait Islander peoples:**

According to the Australian Bureau of Statistics, during the September quarter 2020 period:

- The national average daily Aboriginal and Torres Strait Islander imprisonment rate was 2,282 persons per 100,000 adult Aboriginal and Torres Strait Islander population.<sup>39</sup>
- This was higher than the overall national average daily imprisonment rate of 205 persons per 100,000 adult population recorded during the same time period.<sup>40</sup>

Evidence also demonstrates that Indigenous Australians are subject to over policing<sup>41</sup> and racially prejudiced policing.<sup>42</sup> In an Australian survey involving a national sample of 497 Aboriginal and Torres Strait Islander peoples, 16% of Aboriginal and Torres Strait Islander peoples reported that they had experienced racial prejudice in their interactions with police in the past 12 months.<sup>43</sup> Mistrust or fear of the police may prevent people from reporting family violence, including economic and financial abuse.

Intergenerational trauma may result from colonisation, dispossession of land, Stolen Generations and placement into institutions and out of home care, over-policing, higher rates of child protection interventions and experiences of family violence. For some people these experiences are linked to over representation within the criminal justice system. Economic hardship may result from any number of combinations of these experiences.

A more detailed discussion can be found at Section 2 of the report.

# 3. Challenges in defining economic and financial abuse

The first report in the series, *Understanding Economic and Financial Abuse in Intimate Partner Relationships*, used the following definitions of economic and financial abuse:

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<b>Economic abuse</b>	Refers to a pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation, accommodation) affecting an individual's capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.
<b>Financial abuse</b>	Refers to a pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources thus threatening their financial security and self-sufficiency.

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However, these definitions are possibly more oriented to intimate partner violence and a nuclear family structure and the associated relational financial management.

The report argues that an alternative and more culturally appropriate definition of economic abuse for Indigenous Australians and which is consistent with other First Nations communities is:

“The withdrawal or extraction of money or goods as a way of hurting somebody.”<sup>44</sup>

This can involve the use of welfare payments and money, intended for basic necessities, for alcohol or gambling. The abuse can also involve sons, husbands and grandchildren, demanding money from their mothers, wives or grandparents. In this context, it is the elders in the community, who are traditionally respected, that are negatively impacted.<sup>45</sup>

### This definition:

- incorporates the concept of humbugging as financial harassment and abuse;
- emphasises the intentional harmful or hurtful nature of these actions which distinguishes them from resource sharing or forms of accepted cultural obligation;
- widens the range of victimisation and perpetration to capture extended relationships, allowing for an understanding of culturally specific types of financial abuse; and
- complements definitions of lateral violence.

*For further information, including a discussion on colonisation, see Section 2 of the report.*

## 4. Defining and measuring economic and financial abuse in First Nations communities

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The report notes that literature on the experiences of First Nations communities does not necessarily use the terms 'economic abuse' or 'financial abuse', instead often focusing on economic security and insecurity, hardship and wellbeing.

- No study provided a definition of economic or financial abuse that was specific to First Nations communities.
- Some studies considered humbugging as a positive form of sharing and support among family and community, while other studies suggested that humbugging can have negative connotations and may constitute financial harassment and abuse.
- None of the studies specifically conceptualised humbugging as a form of economic or financial abuse.
- Studies used a variety of research methods to explore economic and financial abuse, humbugging, financial wellbeing, and income management. These methods included surveys, interviews, and focus groups with community members and service providers.

- There was no evidence on whether tactics of economic and financial abuse within First Nations communities are regulated by criminal law.

The report concludes that definitions of economic and financial abuse in the existing literature do not adequately engage with cultural understandings of violence specific to First Nations communities. It is important that definitions of family violence, economic abuse and financial abuse are premised on a culturally distinct definition of 'family' and address violence perpetrated by and against a range of family members.

*A detailed discussion around defining and measuring economic and financial abuse in the context of First Nations communities can be found in Section 4 of the report.*

## 5. Traditionally gendered financial management and economic and financial abuse in First Nations communities

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GVRN found limited evidence regarding traditionally gendered management of finances contributing to economic and financial abuse within First Nations communities, concluding:

- Only limited research has examined traditionally gendered financial management of finances within First Nations communities.
- Traditionally gendered financial management and division of labour in families may facilitate economic abuse as it has been shown to do in non-First Nations communities.

- Further research is required to better understand the extent to which traditional gender roles may mask or facilitate economic and financial abuse in First Nations communities or intersect with cultural influences to create contexts of risk.

Examining the impact of traditionally gendered financial management in First Nations communities can assist policymakers in determining appropriate responses to economic and financial abuse.

*Further information can be found at Section 5 of the report.*



## 6. Other forms of domestic and family violence co-occur with economic and financial abuse in First Nations communities

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The first report in the series found that economic and financial abuse often co-occurs with other forms of DFV. It is important that service providers can recognise the various types of DFV which may also be occurring alongside economic and financial abuse.

This report notes a lack of studies specifically focusing on whether economic and financial abuse co-occurs with other forms of DFV, such as physical, emotional and sexual abuse.

- There is evidence that amongst older people in First Nations communities, financial exploitation may co-occur with neglect.
- The research on whether economic and financial abuse co-occurs with other forms of DFV in First Nations communities remains limited.

Further research into whether and to what extent

economic and financial abuse co-occurs with various forms of DFV and mistreatment in First Nations communities will assist service providers in developing effective responses to these issues.

*A more detailed discussion can be found at Section 6 of the report.*





# 7. Intersections with economic and financial insecurity and hardship in First Nations communities

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The report considers the evidence that economic and financial abuse may lead to financial hardship among First Nations communities. However, it also notes that the financial and economic hardship in many First Nations communities, is shaped by an ongoing legacy of colonisation and dispossession of land, and longer term economic disadvantage. This can make it difficult to distinguish financially abusive tactics from general financial hardship.

- Economic abuse and humbugging can contribute to financial hardship and insecurity amongst First Nations communities.
- There may be challenges to identifying and responding to economic abuse in First Nations communities including:
  - pressure on women to remain with their partners or to not pursue financial-related matters with their partners;
  - cultural expectations of shared property and financial resources masking abuse;
  - language barriers and mistrust of authorities limiting opportunities for disclosure;
  - cultural norms that limit open discussion of money matters; and
  - patriarchal and family pressures that act as barriers to reporting economic abuse.
- Evidence suggests that First Nations people may be at greater risk of economic and financial abuse. This may be due to factors such as: cultural norms around shared wealth and resources, and cultural expectations around the management of finances and caregiving roles in families. These may be culturally specific forms of financial manipulation.
- The report also notes that there is evidence that older First Nations peoples in particular may be at an increased risk of experiencing economic and financial abuse.
- However, living within a multi-family household could act as a protective factor against financial hardship.

Social, cultural and other factors may contribute to the risk of First Nations communities experiencing economic and financial abuse victimisation. At the same time, First Nations communities may experience barriers to recognising economic and financial abuse and seeking assistance. Further research on how policymakers and service providers can address these factors and barriers will assist in the development of culturally appropriate responses to economic and financial abuse in First Nations communities.

*For further information, see Section 7 of the report.*

# 8. Preventing and responding to economic and financial abuse

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In the report, GVRN considers the Australian and international literature providing evidence on prevention and response approaches to economic and financial abuse within First Nations communities.

- Evidence on responses to economic and financial abuse and financial wellbeing in First Nations communities primarily focused on broad responses, such as developing trust and understanding the specific cultural needs of communities and their cultural understanding of personal finances and cultural obligations.
- There was mixed evidence regarding the effectiveness of compulsory income management schemes in reducing humbugging and improving financial outcomes for First Nations people.
- There was limited evidence on specific programs for First Nations communities. One study identified barriers to accessing financial services among First Nations people including:
  - a lack of knowledge about products and services;
  - not trusting financial services;
  - long waiting times; and
  - expensive services and/or a lack of services in their geographic area.

- To address these barriers, financial services should invest in:
  - financial literacy programs;
  - plain language product descriptions; and
  - promoting ways of receiving financial help that is aligned with cultural values regarding the sharing of resources.

*To find out more about prevention and response approaches to economic and financial abuse in First Nations communities, see Section 8 of the report.*

# 9. Conclusion

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## What the evidence tells us

Analysis of the existing literature on economic and financial abuse specific to First Nations communities discussed in the report identified the following:

- While First Nations people may experience economic and financial abuse within intimate partner relationships, the evidence suggests that abuse can also occur within the broader family system. For example, studies identified that older people are an at-risk group for humbugging and financial exploitation which may co-occur alongside neglect.
- First Nations people may be at greater risk of economic and financial abuse due to factors such as cultural norms around shared wealth and resources, as well as cultural expectations around the management of finances and caregiving roles in families.
- Humbugging and resource sharing may be a positive form of sharing and support among family and community. Some studies demonstrated that humbugging can lead to increased financial stress. However, living within a multi-family household may also act as a protective factor against financial hardship.
- Traditionally gendered financial management and division of labour in families may facilitate economic abuse as it has been shown to do in non-First Nations communities.
- First Nations communities may face barriers to identifying and responding to economic and financial abuse, such as pressure on women to remain with their partners or to not pursue financial-related matters with their partners, language barriers, mistrust of authorities, and cultural norms that prevent open discussions of finances.
- Compulsory income management programs have been implemented in some communities to improve social and financial outcomes and prevent the occurrence of humbugging. There was mixed evidence regarding the effectiveness of these programs in reducing humbugging and improving financial outcomes for First Nations people.
- First Nations people may face barriers to accessing traditional financial services and products. Financial services should invest in culturally appropriate financial literacy programs and plain language product descriptions and should promote ways of receiving financial help that is aligned with cultural values around shared resources.



## What the evidence doesn't tell us

The analysis of the existing literature on economic and financial abuse in First Nations communities identified the following gaps in the research:

- Studies did not provide definitions on economic and financial abuse that were specific to First Nations communities.
- Some studies provided definitions of 'humbugging' but they were equivocal, some suggesting it may be a positive strategy of cultural obligation and other definitions tending to define it as abuse. More research is required to better understand how First Nations communities perceive and experience wealth and resource sharing, and their impacts.
- Overall, there was a lack of in-depth discussion on humbugging and its potential intersections with economic and financial abuse. Similarly, studies were unable or did not provide operationalised measures of humbugging.
- No studies discussed whether tactics of financial and economic abuse specific to First Nations communities were regulated by criminal law. This is consistent with the findings in Report One which found that apart from Tasmania, economic and financial abuse were not regulated unless they were criminal acts outside of the context of DFV.
- There was limited evidence of traditionally gendered management and its intersections with economic and financial abuse in First Nations communities.
- There was limited research into whether economic and financial abuse co-occurs with other forms of DFV in First Nations communities. This is in contrast with the findings in Report One which found substantial co-occurrence of physical abuse perpetrated in IPV more generally.
- There was some evidence that economic and financial abuse can lead to financial and economic hardship in First Nations communities, but this evidence is not necessarily contextualised within broader structural factors relating to poverty and socio-economic disadvantage.
- Evidence of responses to economic and financial abuse in Indigenous communities mostly focused on the importance of very broad measures (e.g. developing trust with communities, managing the specific cultural needs of communities). However, there was a lack of studies that focused on more specific measures and programs for Indigenous communities. More consideration is required of culturally safe and appropriate strategies offered by financial institutions to First Nations customers.

The report highlights that experiences of economic and financial abuse in First Nations communities can be informed by cultural context and cultural norms. Targeted research is required to address the gaps in knowledge about economic and financial abuse in First Nations communities and develop culturally safe responses to these issues.

## Support is available.

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

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

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

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

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

# Endnotes

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