

Gendered Violence Research Network

Understanding Economic and Financial Abuse in First Nations Communities

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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

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.¹

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.¹

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.”^{2 in 3}

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.⁴

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.^{5, 6} 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.⁷

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.^{8, 9 and 10 in 11} 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.^{8, 9 and 10 in 11} 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.¹²

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.¹³

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.¹⁴ 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.¹⁵

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.^{16, 17}

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.¹⁸

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."¹⁹

1. Executive Summary

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.

Understanding Economic and Financial Abuse in First Nations Communities is the second report in a series planned under the partnership between CBA and GVRN. When complete, the research series will represent a compendium of current evidence on economic and financial abuse and gaps in our current knowledge. Each report 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 culturally appropriate responses to these issues.

1.1 What the evidence tells us

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^a 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 evidenced 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

^a See page 2 for a definition of the term 'humbugging'.

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.

1.2 What the evidence doesn't tell us

Analysis of the 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 Nations 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.

2. Introduction

For over five years, Commonwealth Bank of Australia (CBA) has been working with community organisations and experts to address domestic and family violence (DFV). CBA has invested more than \$30 million in targeted activities and is now extending and expanding their support for people whose economic circumstances are affected by DFV. In July 2020, CBA launched the Next Chapter program, which outlines their strategy to address financial abuse for their customers and communities. As part of this program, CBA has partnered with a range of academic and community experts to produce innovative responses to financial abuse.

CBA's purpose is to improve the financial wellbeing of their customers and communities. Through their Reconciliation Action Plan (RAP), CBA are committed to ensuring they achieve their purpose for Aboriginal and Torres Strait Islander customers and communities every day.

The Gendered Violence Research Network (GVRN) at the University of New South Wales (UNSW, Sydney) has worked with CBA since 2015 providing bespoke training for managers delivering best practice responses to employees affected by DFV and specialist teams managing the hardship circumstances of customers resulting from financial abuse. GVRN received funding from CBA as part of the Next Chapter program to support and advance research into financial abuse, building an evidence base for best practice responses by financial institutions and opportunities for knowledge exchange between community partners.

This introduction provides an overview of:

- the focus of our research throughout the life of the program
- terminology used in this report
- the relationship between DFV, Aboriginal and Torres Strait Islander communities and economic and financial abuse; and
- challenges in defining economic and financial abuse in First Nations contexts.

2.1 The current research project

GVRN with CBA key personnel developed a three-phase project plan to build the evidence base in a systematic and comprehensive inquiry.

Phase 1 April – March 2021	
Goal	Deliverable
To produce a compendium of current evidence by identifying and analysing current research on economic and financial abuse occurring in the context of DFV in six areas.	Research papers <ol style="list-style-type: none">1. Understanding Economic and Financial Abuse in Intimate Partner Relationships2. Understanding Economic and Financial Abuse in First Nations Communities3. Understanding Economic and Financial Abuse, Culture and Cultural Practices

	<ol style="list-style-type: none"> 4. Disability, Economic and Financial Abuse in the Context of Domestic and Family Violence 5. Older People and Economic Abuse 6. Legal and Policy Responses to Economic and Financial abuse
Phase 2 February 2021 – December 2021	
To identify, analyse and document factors that increase the likelihood of people experiencing financial hardship and economic insecurity resulting from financial abuse.	<p>Phase 2 will undertake original analyses of</p> <ul style="list-style-type: none"> • de-identified customer data from CBA • existing data collected by partner organisations in the Next Chapter program • Australian legislation, regulations, policies and cases on economic abuse • specific forms of economic abuse such as elder abuse, humbugging, dowry and bride price abuse.
Phase 3 December 2021 - December 2022	
To showcase best practice responses to financial abuse to enable organisations, including CBA, to address the issue more effectively.	<p>Phase 3 will produce:</p> <ul style="list-style-type: none"> • a research communication plan • evidence informed products demonstrating best practice responses for use in different sectors and organisations.

This Report, *Understanding Economic and Financial Abuse in First Nations Communities*, is the second in the evidence compendium. This Report builds upon the findings of *Understanding Economic and Financial Abuse in Intimate Partner Relationships* (Report One)²⁰ by considering how experiences of economic and financial abuse are informed by cultural context. This Report summarises the existing academic literature and gaps in the research and highlights the importance of ensuring that responses to financial abuse are informed by First Nations cultural contexts. Gaps identified in the literature reinforce the importance of drawing on the cultural knowledge of First Nations communities and ensuring that responses are community led and culturally safe.

2.2 Terminology

2.2.1 First Nations and Aboriginal and Torres Strait Islander

The term ‘First Nations’ (also referred to as ‘Indigenous Peoples’) has been deliberately chosen for this review as it 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.¹⁴ 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.¹⁵

The definition of 'First Nations' refers to the long-term effects of colonisation and the dispossession of Indigenous communities from their traditional lands. In Australia, Aboriginal and Torres Strait Islander peoples have experienced colonisation, dispossession of land, disenfranchisement, stolen wages, systemic racism and a national policy of removal of Aboriginal and, in some cases, Torres Strait Islander children from their families.

Children were dislocated from culture and their Indigenous identities when fostered in non-Indigenous families but were more often placed in residential care institutions or in exploitative labour contexts, away from their land and connection to culture. In many of these cases, Aboriginal and Torres Strait Islander children did not receive adequate education, limiting their employment opportunities into adulthood and adversely affecting their economic security. Limited educational achievement, unemployment and welfare dependence remain problems in First Nations communities globally.

The use of the term 'First Nations' is not intended to homogenise all Indigenous communities. UNSW recognises the diversity of life experiences of Aboriginal and Torres Strait Islander and other Indigenous peoples will affect their perceptions of DFV and their recognition of economic and financial abuse in their own lives or in their community.

However, for this review, the term 'First Nations' will be used as inclusive of all Indigenous populations unless the evidence is referring specifically to Aboriginal and Torres Strait Islander communities. In the reporting of evidence, the terms used in the original publication will be retained in the review discussion.

2.2.2 Domestic and Family Violence

Frequently the terms domestic violence, domestic and family violence (DFV) and family violence are employed interchangeably in research and policy documents and very often are used when the term intimate partner violence (IPV) is actually what is being referred to. For example, the National Plan to Reduce Violence Against Women and their Children (2010-2022) (the National Plan) defines domestic violence as 'acts of violence that occur between people who have, or have had, an intimate relationship.'²¹ This definition most aptly describes IPV but is referred to as domestic violence in the National Plan.

It is also important to acknowledge that not all DFV is perpetrated in intimate partnerships. Family violence is a term often preferred within the domestic and family violence sector to acknowledge violence being perpetrated between people from a range of kinship and/or family relationships as well as by some Australian jurisdictions to forefront the effects of violence on children within the family.¹²

2.2.3 Family Violence

In Australia, First Nations communities generally prefer the term family violence to domestic violence premised on a culturally distinct definition of 'family' and an assumption that there is a need to address simultaneously a range of forms of violence, in addition to spousal violence.

Family violence encompasses the range of violence that takes place in Indigenous communities including the physical, emotional, sexual, social, spiritual, cultural, psychological, and economic abuses that may be perpetrated within a family. This definition broadens the relational contexts in which 'family' violence can occur to include violence and abuse perpetrated by and against a

range of family members, including grandparents, parents and adult children, aunts and uncles and siblings and other kinship relationships.^{22 in 23}

Memmott²⁴ suggests that in First Nations family violence:

- the perpetrator of violence may be an individual or a group
- the victim of violence may also be an individual or a group
- the term 'family' means 'extended family' which also covers a kinship network of discrete, intermarried, descent groups
- the 'community' may be based in remote, rural or urban areas; its residents may live in one location or be more dispersed, but nevertheless interact or behave as a social network
- the acts of violence may constitute physical, psychological, emotional, social, economic and/or sexual abuse
- some of the acts of violence are ongoing over a long period of time, one of the most prevalent examples being spousal (or domestic) violence.²⁴

'Family violence' also recognises the broader impacts of violence and encompasses acts of self-harm and suicide, and has become widely adopted as part of the shift towards addressing intra-familial violence in all its forms.^{8, 9 and 10 in 11}

2.2.4 Lateral Violence

'Lateral violence' is an important concept first proposed by First Nations elders to explain the influence of colonisation and the subsequent disempowerment on the perpetration and extent of family violence.

Langton²⁵ provided the foundational definition of lateral violence:

At its core, there is a pattern of entrenched violence directed both against those in positions of official power, and poisonously and insidiously against those close by who have little power or capacity to respond. Violence as a proxy for power, traumatises Indigenous families and communities in Australia, and in other countries that share a history of colonisation and displacement.²⁵

Cripps and Adams¹⁹ describe the dynamic of lateral violence as:

...The way people in positions of powerlessness, covertly or overly direct dissatisfaction inwards toward each other, toward themselves, and toward those less powerful than themselves.¹⁹

Those most at risk of lateral violence are the most vulnerable members of the family such as older people, women and children.

Gooda²⁶ acknowledges that lateral violence is:

...A product of a complex mix of historical, cultural and social dynamics that results in a spectrum of behaviours that include gossiping, jealousy, bullying, shaming, social exclusion, family feuding, organisational conflict and physical violence.²⁶

Unlike intimate partner violence, lateral violence is not just focused on one individual's behaviour or violence and abuse between intimate partners. It often occurs when a group of

people (for example family or kinship members) work together to attack or undermine another individual or group.

Explaining the different dynamics of lateral and family violence evident in First Nations communities provides a cultural context to consider the different ways of understanding how economic and financial abuse may be perpetrated in these communities and the different tactics used.

2.3 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 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).²⁷

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.**²⁸ 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.²⁷

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),²⁹ which collected data between 2014-15,^b finding:

- 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).²⁹ 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**.²⁹

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.

^b Aboriginal and Torres Strait Islander is the term used by ABS in the NATSISS.

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).³⁰
- In 2016-17, Indigenous women were **34 times more likely to be hospitalised for family violence** compared with non-Indigenous women²⁸ and **3 in 5 Aboriginal and Torres Strait Islander women** have experienced physical or sexual violence perpetrated by a male intimate partner.^{31 in 32}
- In 2017, the majority of Indigenous assault victims recorded by police in NSW were related to family violence (64%).²⁸

2.4 Economic Hardship and Systemic Disadvantage in Aboriginal and Torres Strait Islander Communities

Homelessness, insecure housing, reduced educational and employment opportunities, dependence on welfare, and trauma-related and physical health concerns all contribute to economic insecurity as well as poverty and financial insecurity for many Aboriginal and Torres Strait Islander communities. Additionally, overrepresentation of Aboriginal and Torres Strait Islander communities in the criminal justice system highlights the ongoing structural and systemic disadvantages that many Indigenous communities face.

This section 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.

2.4.1 Housing and homelessness

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.³³
- In 2018-19, **46% of clients presenting to Specialist Homelessness Services** identified as Aboriginal and Torres Strait Islander.³³
- 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.³⁴
- 33,300 Indigenous households were residing in public housing in 2017, which makes up approximately **1 in 9 public housing households**.³⁴
- **Overcrowding among Indigenous households decreased to 10%** of households in 2016, compared to 16% in 2001.³⁴

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 2001.³⁴

2.4.2 Employment and income

Employment is strongly influenced by educational opportunity which is often compromised by educational disadvantage. The National Agreement on Closing the Gap was implemented to change the way state, territory and federal governments work to improve life outcomes for First Nations Australians.³⁵ The Closing the Gap Report,³⁶ published annually, outlines the effectiveness of the overarching Closing the Gap framework and provides targets for increased enrolment in early childhood education, in levels of numeracy and literacy, school attendance and Year 12 completion for Aboriginal and Torres Strait Islander children. Education is considered a pathway to increased levels of employment and enhanced financial wellbeing for future generations.

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%**.³⁷
- Indigenous Australians aged 15-64 were **1.9 times more likely to be unemployed** compared to non-Indigenous Australians.³⁷
- The **median household income** among Indigenous Australians was **\$623** compared with \$935 for non-Indigenous Australians.³⁸
- 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.³⁸
 - **26%** reported that their household had experienced cash-flow problems in the past 12 months.³⁸

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 2002.³⁸
- The proportion of Indigenous Australians relying on wages or salaries as their main source of income increased from 31% in 2002 to **44%** in 2014-15.³⁸

Evidence demonstrates that economic circumstances are not the same for all Aboriginal Torres Strait Islander peoples and potentially connection to culture may vary as well. However, the lasting effects of colonisation and consequent systemic economic disadvantage and hardship provides an important context from which to consider how economic and financial abuse is perpetrated and experienced in Aboriginal and Torres Strait Islander communities.

2.4.3 Criminal justice system contact

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 ABS, 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.³⁹ 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.³⁹

Evidence also demonstrates that Indigenous Australians are subject to over policing⁴⁰ and racially prejudiced policing.⁴¹ 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.⁴¹ 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 overrepresentation within the criminal justice system and in health services. Reduced economic literacy and economic hardship may result from any number of combinations of these experiences.

2.5 Defining economic and financial abuse is complex in all communities

Financial abuse as a form of DFV has emerged in key national policy documents over time, however economic abuse remains absent from international and national plans of action.

Economic or financial abuse is also not defined or discussed as a priority in Australia's National Plan, first published in 2010.²¹ However, financial abuse is defined in the Second, Third and Fourth Action Plans of this National Plan, albeit differently in each plan – emphasising a slightly changed focus in each. The Second Action Plan includes preventing a victim from having a job in the definition, but this does not appear in subsequent plans.⁴² The Third Action Plan notes that financial abuse is also a common form of abuse against older people which is a helpful inclusion in relation to Aboriginal and Torres Strait Islander older people, but is not included in the Fourth Action Plan.¹²

In the Fourth Action Plan of the National Plan, financial abuse is included in the definition of DFV as one possible form of violence against women (VAW) and is defined in a separate section of the Report.³² Building on a definition provided by the Australian Securities and Investments Commission (ASIC), this current plan refers to financial abuse as occurring:

... When another person manipulates decisions or controls access to money or property without consent. Financial abuse can include someone taking control of household finances, limiting access to funds or forcing someone to spend money or sell property.³²

This definition does highlight some of the financially abusive actions perpetrators may take but fails to capture actions where the victim-survivor does not know that abusive actions are

occurring or is unaware that their experience constitutes abuse as opposed to the experience of traditionally gendered management of finances in the intimate partnership.

Economic abuse is not defined or mentioned in any of the Action Plans. The exclusion of any specific mention of economic abuse in these policy documents is inconsistent with the research literature where economic abuse is the preferred term.

2.5.1 The National Plan and Subsequent Action Plans and Indigenous Australians

The National Plan to Reduce Violence against Women and their Children 2010-2022 explicitly recognises that addressing ongoing economic insecurity for Indigenous Australians is a central component of achieving Outcome 3 - the strengthening of Indigenous communities.²¹ This Outcome commits to:

... Encouraging Indigenous women to have a stronger voice as community leaders and supporting Indigenous men to reject violence. Improving economic outcomes and opportunities for Indigenous women are critical to reducing violence.²¹

The Second Action Plan 2013-2016 was implemented at the same time as the Commonwealth Government's income management scheme in select Aboriginal communities which was intended to help women to have more control over their money and reduce what they refer to as 'financial harassment', as well as decrease financial stress and improve the health and wellbeing of children.⁴² The Plan discusses 'humbugging' and other forms of financial harassment within Indigenous communities, noting that women can be made to give their money to partners and other family members to buy alcohol or drugs, the consumption of which may lead to violence against the woman.⁴²

What is of interest is the use of the term financial harassment rather than financial abuse, despite providing a definition of financial abuse but **not** financial harassment in an addendum.⁴² It is also the first time that a tactic of financial abuse specifically associated with First Nations communities is specified.

The Third Action Plan 2016-2019 does not specifically discuss financial 'harassment' economic insecurity and wellbeing in relation to Aboriginal and Torres Strait Islander peoples.¹² The Fourth Action Plan 2019-2022 recognises the importance of working with Aboriginal and Torres Strait Islander communities to address family violence and that efforts to do so must also prioritise improved outcomes in justice, health, housing, employment and education.³²

2.5.2 Definitions in the research literature

The first report in this series, *Understanding Economic and Financial Abuse in Intimate Partner Relationships* (Report One),²⁰ provides a comprehensive discussion of definitions of both economic and financial abuse and the finding that in research there is slippage between these terms, they are frequently not defined or the publication relies on a list of tactics rather than an actual definition.

Various researchers have built their definitions on the proposition of dimensions of intentional or purposeful abuse occurring over time, defining economic abuse as a deliberate pattern of abuse and control of a current or former partner inhibiting, exploiting, or preventing an individual from having access to economic resources or opportunities.^{43, 44} The definition of economic

abuse can then be adapted to distinguish financial abuse as “interfering with a partner’s ability to acquire, use and maintain financial resources”⁴³ to manipulate or control their partner.

For Report One,²⁰ the following operational definitions to distinguish between economic and financial abuse were provided:

- **Economic abuse:** 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.
- **Financial abuse:** refers to a pattern of control, exploitation or sabotage of money and finances affecting an individual’s capacity to acquire, use and maintain financial resources thus threatening their financial security and self-sufficiency.

The distinction made here between economic and financial abuse suggests that financial abuse is a component of economic abuse involving similar patterns of abusive behaviours, but specifically in relation to money and finances and not economic resources (such as transportation, a place to live, employment and education) more broadly.⁴⁵

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

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.^{46 in 24}

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.^{46 in 24}

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.

2.6 Decolonising the relationship between family violence and financial and economic abuse

For First Nations people globally, the experience of colonisation is more than a physical, single incident of invasion. It was, and remains, a cultural and psychological challenge whereby non-Indigenous knowledge is privileged. In this, colonisation not only impacts the first generation colonised but creates enduring issues for future generations (intergenerational trauma). Decolonisation seeks to reverse and remedy this through direct action and listening to the

voices of First Nations people.⁴⁷ However decolonisation is not a linear, straightforward project with a predictable outcome. Rather, it is a transformative process involving significant systemic change and extending beyond simply incorporating and understanding Indigenous perspectives.

Commensurate with Article 3 of the 2007 United Nations (UN) Declaration on the Rights of Indigenous Peoples,⁴⁸ the importance of understanding First Nations' perspectives and experiences of financial and economic abuse is imperative to the design of culturally appropriate and culturally safe responses and remedies.

Decolonising our understanding of racialised financial systems, financial management, economic and financial security and insecurity requires genuine acknowledgement of the ways in which colonisation and racism have marginalised and made invisible First Nations' knowledge and values. Understanding First Nations cultural practices in relation to resource sharing amongst community, shared housing and a broader set of familial responsibilities than is usually the case for many non-Indigenous communities, is an important first step for a decolonising perspective on economic and financial abuse. It is imperative that any decolonisation efforts are owned and led by First Nations people.

Fundamental to this review of evidence on economic and financial abuse in First Nations communities is recognition that:

- colonisation and the historical actions of subsequent Commonwealth, State and Territory policies have adversely affected Aboriginal and Torres Strait Islander communities and individuals and had a particular and ongoing effect on economic security and wellbeing
- understanding the operations of lateral violence and the way in which racism and power dynamics interact and contribute to family violence is important; and
- the context of shared economic hardship, unemployment, insecure housing and welfare dependence in many communities and for some individuals provides the context for considering economic and financial abuse.

This report provides a review of the literature to date and notes the gaps in evidence. It also highlights questions that have not been asked or considered by researchers. This review is a platform to prompt further research premised on First Nations peoples' lived experiences and own perceptions of economic and financial abuse.

3. Research Questions

Four broad research questions and associated sub-questions were developed to inform each phase of this project in consultation with CBA:

1. 2. What is the state of knowledge in Australia about economic abuse in DFV contexts? 3.
(a) How is economic abuse defined and measured in Australian research? (b) What does the Australian literature identify as the tactics of economic abuse in domestic and family violence contexts? What mechanisms are used to perpetrate economic abuse? (c) What tactics are criminal offences?
4. 5. When does traditionally gendered financial management in the context of domestic and family relationships become abusive, and is there evidence of the co-occurrence of economic abuse with other forms of DFV?
(a) Does the evidence identify the co-occurrence of other forms of domestic and family violence with economic abuse? (b) When does gendered financial management becomes coercive control/economic abuse in domestic and family violence contexts?
6. 7. What are the intersections between economic and financial insecurity, hardship and economic and financial abuse? 8.
(a) What are the intersecting risk factors associated with such abuse, insecurity and hardship? (b) Is there evidence of protective factors associated with such abuse, insecurity and hardship?
9. What is the evidence on prevention and response approaches for addressing economic abuse in DFV contexts? 10.
(a) What is the evidence from Australian and international (i.e. New Zealand, Canada, UK, Ireland, and the USA) literature on prevention and response approaches for addressing economic abuse in domestic and family violence contexts?

(b) To what extent do the legal system and financial services industry in Australia recognise, prevent and respond to economic abuse as a form of domestic and family violence, and what is the evidence of the effectiveness of these prevention and response approaches?

This second evidence review addresses each of these research questions by identifying and analysing relevant literature from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, UK, Ireland, and the USA). The extent to which each review will directly address each of the four research questions is dependent on the available evidence.

It is important to note that First Nations people may experience or perpetrate economic and financial abuse in their intimate partnerships as reported in Paper One. The following review of evidence includes articles and reports that focus on economic and financial abuse, specific to First Nations communities. While most of the resources included in this review (n=19) were specifically concerned with examining the experiences of economic and financial abuse of Australian Aboriginal and Torres Strait Islander peoples, four articles were identified from other First Nations communities. Findings from this group will be identified separately.

In addition to presenting the available evidence, each review will highlight gaps in the evidence base, key learnings and recommend areas for further research. The following sections will outline the results of this evidence review by question and sub-question.

4. Defining and measuring economic and financial abuse

The review sought to identify:

- definitions of economic and financial abuse used in relation to First Nations communities in the Australian literature; and
- specific categories and tactics that constitute economic and financial abuse in First Nations communities identified in the Australian literature.

However, 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.

Key Learnings

- 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.

4.1 Definitions of economic and financial abuse

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.

None of the studies included in this review provided a definition of economic and financial abuse specific to First Nations communities. Five studies provided a definition of the practice of 'humbugging'.^{16, 17, 49-51} This can include behaviours such as demand sharing, asking or

pressuring a family member or other person for money or other economic assistance in a way that can be bothersome.^{16, 17}

One study conceptualised ‘demand sharing’ (also ‘community obligation’) as a practice which affirms kinship relations and capitalises on kinship rights when in need of cash, food or shelter.⁵² It should be noted that humbugging may reflect cultural practices of sharing and mutual support, but may also have negative connotations depending on context, such as harassing a person for money.^{49, 50}

Five studies provided a definition of economic and financial abuse that may be used more generally in discussions of IPV and DFV in non-Indigenous contexts.⁵³⁻⁵⁷ Two studies used the definition provided by Adams, Sullivan, Bybee and Greeson⁴³, who defined economic abuse as ‘behaviours that control a woman’s ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency’.^{55, 57}

It should be noted that definitions of economic and financial abuse used in the literature often focus on abuse perpetrated in the context of intimate partner relationships. These narrow definitions do not necessarily align with First Nations peoples’ experiences of family, and family violence more broadly.

One study defined economic abuse in the context of elder abuse as making improper use of the older person’s money without their knowledge or permission.⁵³ In a study of women’s economic security following DFV, economic abuse was conceptualised as behaviours that directly interfere with women’s economic participation, status and wellbeing.⁵⁶

4.2 Measuring economic and financial abuse

Some studies did not attempt to specifically measure economic or financial abuse within First Nations communities, but instead examined financial wellbeing, income management or humbugging.^{16, 49, 51, 52, 58, 59}

One study used quantitative methods to analyse data collected for the National Aboriginal and Torres Strait Islander Social Survey (NATSISS).¹⁶ The NATSISS measured experiences of ‘humbugging’ and demand sharing by asking participants if they had ever given their bank card to someone else. However, this discussion does not establish whether giving a bankcard to someone else occurred within the context of financial abuse or was a consensual practice of cultural obligation.

Two studies conducted qualitative interviews with stakeholders and participants of compulsory income management programs to explore their experiences of the program, including its impact on financial abuse and humbugging.^{51, 59} Two studies employed a mixed-methods approach to explore people’s experiences of the programs and the impact of these programs on humbugging and financial harassment.^{49, 58}

Qualitative methods, such as interviews and focus groups, were also used to establish tactics, consequences and measure economic and financial abuse more generally.^{55, 56} This included interviews with service providers and stakeholders responding to economic and financial abuse.

The remaining studies used a mixed-methods approach (i.e. collected both quantitative and qualitative data) to measure economic and financial abuse.^{17, 53, 57, 60} For example, one study of

a financial education and capability program used the Scale of Economic Abuse-12 (SEA-12) to measure three types of economic abuse (economic control, economic exploitation and employment sabotage) and also conducted focus groups with service providers.⁵⁷ They found that such programs need to be adapted to meet the specific needs of Aboriginal and Torres Strait Islander participants.

Another study administered a survey to measure participants' financial resilience based on the following components: economic resources, access to financial products and services, financial knowledge and behaviours, and financial social capital.¹⁷ The study identified that Aboriginal and Torres Strait Islander peoples may face barriers in accessing traditional financial services and products. Some of these barriers included a lack of knowledge about products and services, not trusting financial services, services being too expensive and a lack of service available in their geographic area. The researchers also conducted interviews and focus groups with Aboriginal and Torres Strait Islander peoples and workers in a remote community and highlighted the importance of developing culturally appropriate financial products which take into account cultural obligations and the sharing of resources.

4.3 Humbugging in First Nations communities

Seven Australian studies examined the cultural practice of humbugging within First Nations communities.^{16, 17, 49, 51, 52, 58, 59} Participants in one of the studies reported helping others financially by giving them cash, paying for groceries, or providing other services such as cooking, childcare or transport, and this practice of sharing was conceptualised as a cultural norm.¹⁷ One study examined the act of humbugging in the form of an individual giving others access to their bankcard, and found that humbugging was associated with increased financial hardship.¹⁶

Another study conducted a survey with First Nations community members and service providers to explore community safety within the context of the Northern Territory Emergency Response (NTER).⁵⁸ Despite the introduction of a compulsory income management program to address humbugging, almost half of the participants still identified 'humbugging old people' as an issue within their community. Another study reviewed the existing literature on homelessness experienced by First Nations Australians, and found that humbugging and financial harassment were issues experienced by rough sleepers.⁵²

It should be noted that while the practice of humbugging can cause financial stress, it can also be considered as a positive form of sharing and support among family and community. While there is some evidence that compulsory income management programs may reduce the occurrence on humbugging, participants in one study expressed concern that such programs could prevent them from financially supporting their family members.⁵⁹

Financial counsellors and capability workers who participated in another study suggested that humbugging is detrimental when the individual gives away their money and then does not have enough left over for themselves.¹⁷ However, failing to contribute to demand sharing, even if they are not in the financial position to do so, could lead to the person losing invaluable supports and being ostracised from their immediate and extended family.⁵⁷

The remaining studies identified tactics of economic and financial abuse that may be experienced by, but are not specific to, First Nations communities.^{53, 55, 56, 60} Commonly reported tactics included:

- the control of money and finances
- withholding money and financial assistance
- the use of joint bank accounts to perpetrate financial abuse
- preventing an intimate partner from working or studying; and/or
- withholding child support.

4.4 Not all tactics are criminal offences

None of the studies included in this report explored whether certain tactics of economic or financial abuse experienced by First Nations communities constituted criminal offences.

Our first report in this series (Report One)²⁰ found that there is limited empirical evidence identifying economic abuse tactics as criminal offences generally. This is in part because not all acts of financial abuse are criminal offences. It is also likely that studies exploring legislative responses to economic or financial abuse were non-empirical in nature and thus excluded from this review. As such, viewing economic and financial abuse through a legal lens appears to be unhelpful.

A decolonised understanding of financial systems, financial management, economic and financial security, and insecurity is of value, however, in considering whether tactics of financial and economic abuse experienced by First Nations communities may become criminal offences.

We will further explore whether tactics of financial or economic abuse are criminal offences once the legal database search of legislation and case law has been completed for the final report in the evidence review.

In summary, this section highlights that there is limited evidence regarding definitions, measurement, and tactics of economic and financial abuse within First Nations communities. Further research is needed to develop culturally appropriate definitions of family violence, economic abuse and financial abuse within the existing literature.

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

Key Learnings

- Only limited research has examined traditionally gendered financial management of finances within the context of 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.

There is limited evidence regarding traditionally gendered management of finances contributing to economic and financial abuse within First Nations communities.

In Report One,²⁰ research demonstrated the potential for traditional gender norms and financial management to facilitate economic and financial abuse. However, many of these studies did not specifically focus on the experiences of First Nations communities.⁶¹⁻⁶³ Further research is required to explore whether and to what extent traditionally gendered financial management may influence the occurrence of economic and financial abuse in First Nations communities.

Despite the limited research on this issue, one study did align with the findings made in Report One²⁰ that traditionally gendered financial management and division of labour in intimate partnerships may facilitate economic and financial abuse. The study consulted with representatives from community services, financial institutions, government agencies and legal support services to gain an understanding of economic abuse in New Zealand.⁶⁴ People who worked with Māori and/or Pacific peoples identified cultural considerations that may contribute to economic abuse, including social norms that frame men as responsible for working and managing finances, and women as responsible for 'look[ing] after everything at home'.⁶⁴ Such norms may reduce women's knowledge and control of, as well as access to, household finances, leaving them financially dependent on their husbands or families.⁶⁴

Additionally, the intergenerational passing of norms and customs from older to younger people may perpetuate gendered stereotypes, such as the expectation that older women undertake caring roles, including towards adults in the family.⁶⁴ Expectations such as these have the potential to negatively impact on older women's financial independence and facilitate economic abuse victimisation.⁶⁴

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

6. Economic and financial abuse co-occurs with other forms of DFV in First Nations communities

Key Learnings

- 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. There is a need for greater research into this issue.

Report One²⁰ found that economic and financial abuse often co-occurs with other forms of DFV, such as physical, emotional and sexual abuse. As such, it is important that service providers can recognise the various types of DFV which may also be occurring alongside economic and financial abuse.

While it is likely that First Nations participants were included in some of these studies, this was not separately reported. There is a lack of studies specifically focusing on whether such co-occurrence exists within First Nations communities. This finding reflects the state of knowledge in relation to First Nations communities and arguably that researchers have prioritised investigation of other forms of DFV instead of economic and financial abuse.

One study provided evidence of how financial abuse may intersect with other forms of family mistreatment in First Nations communities. In a qualitative study examining the mistreatment of Native American elders, financial exploitation was found to co-occur alongside neglect.⁶⁵ One participant discussed how a Native American elder with disability was left alone to care for young children in the family. They noted instances when the elder fell out of his wheelchair as he was unable to care for the young children he had been left at home with.⁶⁵ This demonstrates how financial exploitation, in the form of being exploited for childcare, may co-occur with the neglect of elders with a disability and young children.⁶⁵

Another study demonstrated how financial abuse may co-occur with neglect in residential care settings.⁶⁶ In a Canadian study of the perceptions that marginalised groups have of elder abuse, there was evidence from an Aboriginal participant on how their aunt had resided in a nursing home, where carers had taken her money and failed to provide her with meals in an appropriate way.⁶⁶ This suggests that financial abuse and neglect may co-occur amongst First Nations communities in residential care settings.

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.

7. Intersections between economic and financial abuse, economic and financial insecurity, and hardship in First Nations communities

Key Learnings

- 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.
- Living within a multi-family household could act as a protective factor against financial hardship.

7.1 Economic and financial abuse can lead to financial hardship and insecurity

Financial hardship is endemic in many First Nations communities in Australia which is a legacy of colonisation and dispossession of land and resulting from longer term economic disadvantage including inadequate housing, overcrowding, poverty, reliance on welfare and unemployment.^{33, 34, 37, 38} In the context of such significant financial and economic hardship it may be difficult to always identify financially abusive tactics as opposed to general financial desperation.

With this caveat in mind, there was evidence that economic and financial abuse may lead to financial hardship and insecurity among First Nations communities.^{16, 64} A study of Indigenous Australians provided evidence on how humbugging may negatively affect individuals' financial circumstances.¹⁶ In that study, potential humbugging was measured by asking participants

whether they had given someone else access to their key card.¹⁶ Participants who had done so were significantly more likely to experience financial stress, including cash flow problems and financial hardship.¹⁶

However, one study identified that living within a multi-family household could act as a protective factor against financial hardship.⁶⁷ In their analysis of NATSISS data, the study found that living in a multi-family household was associated with lower levels of financial stress for Indigenous families. The authors suggested that this could be because multi-family households can act as a form of 'social insurance' or an 'informal line of credit' to other household members.

A New Zealand study on economic abuse that involved consultations with stakeholders identified that Māori women may not recover financially after leaving an economically abusive relationship.⁶⁴ They, and their children, may experience longer term financial hardship and disadvantage which can be exacerbated by racial prejudice and stereotyping that prevent them from gaining access to housing.⁶⁴

7.2 Factors contributing to economic and financial hardship or insecurity in the context of economic and financial abuse

As the above study identified, First Nations communities may experience greater hardship and disadvantage following economic abuse.⁶⁴

Similarly, in an Australian study exploring the impact of violence on women's economic status, service providers suggested that different population groups may experience financial abuse and its harms in unique ways.⁵⁶ For example, some Indigenous women may experience further barriers to leaving an abusive partner, such as pressure to not leave their partners or pursue financial related matters with them in situations where everyone in the community knows one another, as well as lack of privacy in the community.⁵⁶ Additionally, there may be challenges in identifying and addressing financial abuse in some Aboriginal and Torres Strait Islander communities where cultural expectations of shared property may exist.⁵⁶ Leaving a violent relationship may also mean leaving country and community which may force some women to stay rather than lose these cultural connections.

Factors that shape the effects of economic abuse in First Nations communities were also identified in a New Zealand study.⁶⁴ In that study, stakeholders noted that language barriers, as well as cultural norms that mean that money and financial matters are not openly discussed, may create challenges in Māori and Pacific communities in terms of seeking help from external sources.⁶⁴ They also discussed how patriarchal structures and 'cross-family' pressure can act as barriers to disclosing economic abuse in these communities.⁶⁴ Additionally, stakeholders identified that the effects of economic abuse may be influenced by the fact that for many young people, attending university or furthering their education is not their biggest priority, despite the potential for it to develop their independence.⁶⁴

7.3 Factors contributing to economic and financial abuse victimisation

There was evidence that older First Nations peoples in particular may be at an increased risk of experiencing economic and financial abuse.

- In surveys of CEOs and service providers working with older people and their families, 37.2% of CEOs and 33.8% of service providers surveyed indicated that older people from Indigenous communities may be at an increased risk of experiencing financial abuse by their relatives.^{53, 68}
- In a New Zealand study, stakeholders noted that Māori and Pacific communities may be at increased risk of experiencing economic abuse.⁶⁴ Stakeholders identified several cultural factors that may co-occur with or facilitate the occurrence of economic abuse in these communities.⁶⁴ These included:
 - the cultural focus that many Māori and Pacific communities have on shared wealth and resources
 - cultural expectations around the importance of donating money to the church in some Pacific communities; and
 - cultural expectations around the management of finances (e.g. trusting children to manage money for their mother, that parents would undertake caregiving roles towards their daughter if her income was insufficient, that grandparents would be responsible for the incomes of other members of the family, and that the entire salaries of young people will go to their parents).⁶⁴

Additionally, a systematic review of the literature on elder abuse in American Indian communities noted how studies often discussed financial exploitation alongside cultural beliefs around the duty of resource sharing within families.⁶⁹

As the evidence in this section shows, 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.

8. Preventing and responding to economic and financial abuse

The Australian and international literature provided evidence on prevention and response approaches to economic and financial abuse within First Nations communities.^{49-51, 53, 57, 59, 60, 64, 69-71} However, it should be noted that the evidence on specific responses to economic and financial abuse within First Nations communities is limited.

Key Learnings

- 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.

8.1 International responses

Two international studies examined responses to economic and financial abuse among First Nations communities.^{64, 69}

One study examined elder abuse, including financial exploitation, among Native American communities.⁶⁹ Several barriers to reporting abuse were identified, including:

- hostility towards services due to historical trauma;

- shame and fear;
- not wanting to be perceived as a ‘victim’; and
- embedded tribal beliefs regarding the duty to share resources with family members.

The study also discussed effective interventions for Native American elders who may be vulnerable to financial exploitation, including services to reduce the caregiving burden experienced by elders and money management programs.

A New Zealand study made similar findings regarding cultural norms that have a strong focus on shared resources and structural factors that may prevent the reporting of economic and financial abuse.⁶⁴ Upon leaving an abusive relationship, Māori women face structural inequalities and racial stereotyping as they attempt to navigate mainstream services, which may prevent them from gaining access to housing and other resources. Responses to economic abuse and hardship therefore require a cross-sectoral and culturally informed approach that is guided by the historic and cultural circumstances that impact women’s vulnerability to economic and financial abuse. Responses should be designed through consultation with affected communities in order to draw upon women’s lived experiences.

8.2 Australian responses

Ten studies examined responses to economic and financial abuse among First Nations (Aboriginal and Torres Strait Islander) communities in Australia.^{17, 49-51, 53, 57, 59, 60, 70, 71} Research into effective responses in Australia highlighted the importance of cultural awareness, but also identified several barriers to responding effectively to economic and financial abuse.

Studies highlighted the importance of service providers understanding Indigenous cultures when responding to abuse, as economic abuse can be experienced and understood differently among Indigenous communities.^{53, 57} One study interviewed service providers to examine the use of family mediation in responding to financial abuse of older people perpetrated by a family member.⁵³ Service providers described that family mediators working with First Nations communities should have an understanding of cultural expectations surrounding resource sharing among family and community members.

However, one Australian study examined the links between mainstream and Indigenous services responding to financial and economic abuse.⁷⁰ Aboriginal and Torres Strait Islander clients sometimes preferred to use mainstream services as they felt as though their privacy was better protected and they were less likely to have contact with extended family members or other members of the community.

Another Australian study explored how DFV can undermine women’s financial circumstances and identified strategies to support positive economic outcomes for women.⁶⁰ Aboriginal and Torres Strait Islander women may feel unable to report abuse and access services due to concerns surrounding confidentiality and safety. They also discussed the issue of using compulsory income management schemes to prevent humbugging, as these schemes ultimately limit women’s financial freedom. It was suggested that the resources required to administer these schemes would be better invested on the provision of services to build women’s financial capacity.

8.3 Financial service responses

One study examined Aboriginal and Torres Strait Islander peoples' use of financial products and services, including barriers to accessing these services and recommendations for how services could be more accessible and culturally appropriate.¹⁷ The most common barriers to accessing financial services and products identified by survey respondents were:

- lack of knowledge about products and services;
- feelings of shame;^c
- waiting times being too long or no appointments being available at a convenient time;
- services too expensive;
- not trusting financial services;
- lack of services available in their area;
- having a disability; and/or
- lack of access to transport.

To address these barriers, it was suggested that the financial services industry could build trust with Aboriginal and Torres Strait Islander peoples through investing in financial literacy and plain language product descriptions, and through promoting ways of receiving financial help that is aligned with cultural values. For example, financial services should consider the importance of cultural obligation and sharing resources within Aboriginal and Torres Strait Islander communities and any potential difficulties that may stem from humbugging.

8.4 Financial education and capability training

One study provided evidence on the effectiveness of financial counselling and capacity training and included a sub-sample of Aboriginal and Torres Strait Islander participants who had experienced DFV.⁵⁷ The majority of Aboriginal and Torres Strait Islander participants reported improvements in their experiences of financial strain post-intervention. Service providers who were administering the program reported feeling comfortable in managing the specific cultural needs of Aboriginal and Torres Strait Islander participants. However, it was suggested that future iterations of the program should include modules and materials specific to Aboriginal and Torres Strait Islander communities.

8.5 Income management

There was mixed evidence regarding the effectiveness of compulsory income management programs in reducing humbugging and improving financial wellbeing among First Nations communities.^{49-51, 59, 71}

One study conducted an evaluation of the income management component of the NTER, and found that while compulsory participants of the scheme reported a decrease in being humbugged, they also reported an increase in having to seek financial assistance from others.⁴⁹ Other participants reported being harassed for food and accommodation rather than directly for

^c In First Nations communities, the word 'shame' tends to be used with a multi-layered meaning that is broader than that used in non-First Nations communities. For more information see: Malcom, I. G. and Grote, E., 'Aboriginal English: Restructured variety for cultural maintenance', in G. Leitner and I. G. Malcom (eds) *The Habitat of Australia's Aboriginal Languages: Past, Present and Future*. 2007, Mouton de Gruyter: Berlin, Germany.

cash, and some participants reported having their bank cards stolen or would give their bank cards to family members who needed financial assistance. At a community level, participants reported that compulsory income management did not make a significant difference to the occurrence of humbugging.

In another evaluation of the NTER, there was some evidence that income management may enhance community wellbeing by reducing the occurrence of humbugging.⁵⁰ However, it should be noted that income management can significantly reduce the individual's ability to fulfil their cultural and family obligations.

An independent evaluation of the Cashless Debit Card (CDC) program was conducted in the Goldfields, Bundaberg and Hervey Bay regions to explore the community's initial perceptions of the card immediately following its introduction.^{51, 59} Some participants reported that the introduction of the CDC would reduce humbugging and the pressure on people to give money to family members.^{51, 59} However, some participants were concerned that the CDC would also prevent them from being able to financially support their family members.⁵⁹

Another review of the CDC found that the program had the potential to improve social outcomes for participants and reduce the likelihood that welfare payment recipients are subjected to financial harassment and abuse.⁷² It was recommended that the availability of the 'opt-in' CDC for individuals not compulsorily included in the program should be extended in order to reduce humbugging.⁷²

One qualitative study explored Indigenous women's views and experiences of income management.⁷¹ Some women reported that they were experiencing less humbugging and conflict within their family as a result of the scheme. Others reported benefits of the scheme included improved budgeting and saving. However, the majority of the women did not report feeling safer from financial harassment as a result of the scheme and reported experiencing a loss of dignity and reduced capacity to care for their family.

As the evidence in this section shows, First Nations communities may face barriers to accessing traditional financial services and products, and compulsory income management programs may not necessarily improve financial wellbeing. As such, financial services should invest in financial products that are aligned with cultural values around shared resources.

9. Conclusion

9.1 What the evidence tells us

This review confirms that First Nations communities are affected by economic and financial abuse. It is likely that many First Nations people are affected by the tactics of financial abuse in their intimate partnerships as documented in Report One.²⁰

Analysis of the existing literature on economic and financial abuse specific to First Nations communities 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.

9.2 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 One²⁰ 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 of 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 One²⁰ 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.

This evidence review 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.

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Appendix

Appendix A. Search Strategy

Databases

Between February 2020 and June 2020, searches of academic and grey literature^d databases were conducted to identify literature that addressed the research questions outlined above.

The following databases were searched:

- **Academic databases:** Informit (AGIS, APIS, APAFT, FAMILY, CINCH, Families and Societies Collection, Health and Society database, Humanities and Social Sciences Collection), Proquest (ERIC, NCJRS, PAIS Index, Policy File Index, Proquest Central), OVID (PsycINFO, MEDLINE), EBSCO (Violence and Abuse Abstracts, Women's Studies International), Web of Science, Scopus, PubMed, Wiley Online
- **Grey literature databases:** Australia Institute of Family Studies (AIFS), Australian Institute of Health and Welfare (AIHW), Australia's National Research Organisation for Women's Safety (ANROWS), New Zealand Family Violence Clearinghouse, New York Academy of Medicine, Australian Indigenous Health InfoNet (AIHIN), National LGBTI Health Alliance, Women's Information and Referral Exchange Inc. (WIRE), Australian Human Rights Commission (AHRC), Centre for Applied Disability Research (CADR), Financial Services Council (FSC), ACON, Australian Law Reform Commission (ALRC), Good Shepherd Australian New Zealand, Good Shepherd Microfinance, Cochrane Library

Search terms

Search terms relating to three concept areas were developed to identify relevant literature from the databases. The three concept areas were as follows:

- Concept area 1: Economic and financial abuse broadly
- Concept area 2: Domestic and family violence (DFV) or like terms
- Concept area 3: Specific forms of economic and financial abuse

Search terms were combined using Boolean terms. As some of the searches returned excessive volumes of results that were not relevant to the research questions, some aspects of the search strategy were amended for some of the databases to allow for a more manageable number of results that were directly related to the research questions.

^d Grey literature publications refer to materials produced by organisations outside of academic publishing channels.

Inclusion Criteria

To be included in the evidence review, publications had to satisfy the following criteria:

1. **Evidence in the form of empirical research, systematic, scoping or rapid evidence reviews or meta-analyses.** This criterion provides quality assurance of the resources included in the review.
2. **Published within the last 10 years.** This criterion ensures that evidence is current.
3. **Published in English.**
4. **The publication is from research undertaken in one or more of identified countries:**
 - a. For the purposes of research questions 1 and 4(b), only evidence from Australia were included.
 - b. For all other research questions, evidence from Australia and international jurisdictions with similar country contexts (i.e. New Zealand, Canada, UK, Ireland and US) were included.

The present report is focused on economic abuse in First Nations communities, therefore only evidence relating to economic abuse within this context was included. Subsequent reports will examine the evidence on economic abuse in other contexts.

Search results

The search of academic and grey literature databases shown in Figure 1 produced an initial total of **14,118** results. An additional **9** publications were also identified as they were either known to the research team as potentially relevant to the review or were located through citation chaining from relevant publications. We then undertook the following screening process:

- The titles and abstracts of these results were reviewed for potential relevance to the four research questions on economic abuse in DFV contexts.
- Of these, **950** were determined to be potentially relevant to at least one of the research questions.
- Each of the **950** publications were then subjected to a second stage of screening where the full text of each article was examined to determine whether they were in fact relevant to the research questions.
- Following this second stage of screening and the removal of duplicate publications, **23** publications were assessed to have addressed at least one of the research questions within the context of economic and financial abuse in First Nations communities specifically.
- Any of these publications meeting all inclusion criteria were analysed in relation to each relevant research question.

Figure 1. Search results

