**Webinar transcript**

Understanding economic and financial abuse
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**PADMA RAMAN:**

Hello everyone, on behalf of ANROWS I welcome you to today's seminar. I am Padma Raman, CEO of ANROWS. I will begin by acknowledging the traditional owners of the land we meet today and pay respect to elders past, present, and emerging. Wherever we are today, we are on unceded Aboriginal and Torres Strait Islander land and I would like to pay respect to Aboriginal and Torres Strait Islander people participating in today's webinar. Today's webinar is a panel discussion but will be followed by a live Q&A. Please send through your questions as they come up and we will try to answer as many of them at the end of the session.

The research report and resources related to the topic discussed today are available in the handouts section of GoToWebinar. If you would like to access closed captions please go to the link in the chat box. Finally, we have a survey that will pop up as you exit the seminar. If you take a few minutes to complete it we really appreciate your feedback. Your responses will help improve our webinar program in the future.

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1800 RESPECT which is 1800 737 732, or Lifeline which is 13 11 14.

The economic costs of domestic and family violence, both for women and at a societal level at the hands of financial and economic abuse. Financial abuse is underreported. It can have devastating impact for women, often lasting for decades. The Commonwealth Bank has partnered with the University of New South Wales Gendered Violence Research Network through its CommBank network program to develop a research series exploring current knowledge of financial abuse in Australia.

This webinar will unpack the research findings and hopefully build communities, sector, and industry understanding on the issue. Let me know introduce our panel. We have Jan Breckenridge, Head of the School of Social Sciences and Co-Convenor of the Gendered Violence Research Network from UNSW. Dixie Link-Gordon, senior access, First Nation's Women's Legal Program from the Women's Legal Service NSW. Heidi La Paglia, director of policy and program from Women with Disabilities Australia. Robert Fitzgerald, New South Wales ageing and disability Commissioner, and Juliana Nkrumah the program manager of domestic and family violence is from Settlement Services International.

To begin, I would like to go to Jan first. Can you tell us about the key takeaway from the first report, 'Understanding Economic and Financial Abuse in Intimate Partner Relationships'. Thanks, Jan.

**PROF JAN BRECKENRIDGE:**

Thank you, absolutely. First I would also like to acknowledge I am speaking to you on the unceded land between the (unknown term) and the Parramatta rivers. It is timely to remember and to give an Acknowledgement of Country given the topic with the effects of colonisation on housing, on educational levels, the removal of children. They are all issues that pertain directly to Aboriginal peoples and I want to pay my respects and acknowledge that the effects of these kinds of issues have had devastating consequences financially and economically for Aboriginal communities.

We started with this project back in 2015. Not necessarily looking into financial and economic abuse but looking at the way which employees might require an organisational response. Then to customers, and then a perpetrators who may be employed in an organisation. Through conversations around these issues we started to realise that very many of the people who we were talking with and involved with, where reporting economic and financial abuse.

In a banking context, we as financial abuse more than economic abuse. I will, in a minute, distinguish what the differences might be or how they relate to one another. The aim of our particular research was to identify and consolidate the evidence and to establish a benchmark of what we do and don't know. And to inform the work of the consulting partners who are involved in the next chapter. With all evidence reviews, I want to be clear we were constrained by the gaps in evidence.

Frequently research doesn't reflect lived experience of the people who are on the panel today. All of whom we were absolutely lucky to have review our reports and to give us that in depth practice wisdom that is often lacking in the way evidence is reported. The other thing that I would say is that the evidence reviews don't always cover particular population groups, like young people or LGBTQI+ communities.

Often research lacks an intersectional lens, and recognition that we are all just one identity or one being. With all that in mind, I thought I might just go through some of the findings of the research to see what would be most interesting from our first report, which is looking at intimate partner violence. I think the most important thing that we found there was that definitions around intimate partner violence, as is the case in so many other research areas in domestic and family violence.

Often what people refer to is intimate partner violence, but that term is not used. So the experiences of individuals who may not be in an intimate partnership when they experience economic and financial abuse is difficult to disentangle. That would be one of the first findings. This also reflects a more general lack of awareness in the community about financial and economic abuse. A lack of awareness that very frequently, as was found in the evidence reviews, if you are experiencing economic and financial abuse you are most likely experiencing other forms of violence and abuse.

That underscores the importance of screening, risk assessment, and for financial institutions it is an opportunity to really if they are seeing financial abuse in the customers, to think about other referrals and ways of responding helpfully. I think the other reason people are not aware of it is that it is often thought of as an effect of abuse and not as a discrete form of abuse in and of itself. People seem to be left in financial hardship, as opposed to appreciating that financial hardship is a tactic used by perpetrators to ensure people can't leave.

The housing is compromised, or they don't have the means to support themselves because the debt that may have been occurred. We also know it is a form of abuse that occurs prior to someone living a relationship but can go on for a long time after someone leaves a relationship. I think that component is not always recognised, it is seen as a bad breakup. But in actual fact after a relationship has ended is often where financial abuse can escalate and become very difficult in relation to family court proceedings and settlement of housing and assets, and custody of children.

The other reason it may not always be thought of, or recognised or acknowledged is that media often like to present the most horrific, and they are horrific, domestic violence homicides or physical and sexual violence as... and that is our understanding. Very often, people think of those forms of domestic and family violence primarily. Most, but not all, most economic and financial abuse isn't criminal, isn't illegal. It may be immoral and it is certainly devastating, but I suppose people are not looking at that as being a particularly obvious, or prominent form of abuse. So, they may not recognise how perpetrators manipulate systems to create hardship, dependence, and isolation.

The other thing is, and this is true for most of the report and evidence we reviewed, that we all assumed gender management of finances is an accepted practice. For very many people it is not problematic. Not to suggest that if it is a case for somebody it is not necessarily abusive, but it can allow the hiding, or control, or disadvantage of particular individuals. It can lead to abuse or the hiding of abuse.

So, we did find there are a number of tactics, and it is not surprising that these tactics are very commonly associated with people incurring debt or having debt in their names with or without their knowledge. People are being aware of, or not being aware sorry of changes in their financial situation. So, finding their accounts have been emptied, finding their insurance policies have been changed to in their name, or not in their name. So if there is any calling on those policies they might not be allowed to be honoured.

 In terms of economic abuse, you are looking at deprivation around housing. It could be incurring debts and destroying property, destroying people's credit so that they can't rent again. Or destroying property so they can't sell it. These are the economic opportunities that we started to look at when we worked with different organisations. Looking at their employees and many employees were talking about that they hadn't been allowed to study, they hadn't been allowed to continue in the employment if the employment had been sabotaged.

Many of you may have heard Christina Keller talk about her story how the employment was sabotaged by her ex-partner to the point where she was no longer able to stay in that position. So, economic abuse is often really defined as looking at your opportunities to access resources and manage resources in relation to employment, study, and your transportation. Whereas financial abuse is often around your day-to-day living expenses, the way you might use your money, the payment of bills.

We would think that it was probably a subset of economic abuse. We found in the literature a lot of contested information about whether they are separate, whether they are one in the same, or whether one is a subset. That is an ongoing discussion about how people conceptualise it to different types of abuse. The other finding that I think is really important with intimate partner violence is that when looking at intimate partner violence there was very little recognition that you might be in an intimate partnership but they could be other issues that were impacting your experience of financial and economic abuse.

It could well be that you come from an Aboriginal background, it could be that you come from a culturally and linguistically diverse background, or you might have a disability. Those intersection analogies won't apparent in the findings at all.

The risk factors were roughly from being around a particular population group, educational background, but race in and of itself was not found to be a causal factor. There were a number of things that were interesting but none of it wasn't definitive in terms of how we could predict easily within intimate partnerships other than strictly gendered financial management strategies could potentially hide experiences of financial and economic abuse.

When we look further into the next lot of reports we might actually unpack a little bit more what was happening with those particular reports and the information.

**PADMA RAMAN:**

Thanks, Jan, so interesting. Dixie can I go to you? What would you say some of those findings bear out in First Nations communities?

**DIXIE LINK-GORDON:**

I would like to make sure that people understand the state of poverty for people relying on a state cashless debit card. Never get your hands on those let alone being so — yes. That is a big thing. How can anyone get a sense around what is financially there is and what works economically for theirs when someone else is making that decision? I think that is a one for us all to be mindful of when it comes to First Nations people across Australia who are dependent on the cashless debit card that the federal government rolls out in particular states.

For people, a lot of the stuff, Jan, resonates with a lot of the women that I come across in my work and in the communities that I live in where our whole concept and values around caring, sharing and respect does include finances as well. You are in an intimate relationship, it is quite OK to hand your key card with your payments over to your partner, and unfortunately if you get ripped off you get ripped off. You can become in a lot of debt.

Domestic violence — it is highly likely if it is government housing, it is a woman who was running the house and paying the rent on the house. And any destruction goes on in that housing, who does the debt go back onto? Back to the woman who owns the house. Does she report it to the police connection might. But if she does that, it has a house full of kids, what does that do? Brings in children and family services. They're all different levels of what happens once you report stuff that what's happening around your funds or the debt that may occur while you are in this relationship. And they are pretty unhealthy in terms of what we would identify as a domestic violence and the financial stuff that is interrelated with that, yes.

**PADMA RAMAN:**

Thank you, Dixie. Juliana, talk to us about this in the context of culturally and linguistically diverse communities.

**JULIANA NKRUMAH:**

Thank you. I want to say that in the culture of culturally and linguistically diverse communities, it is not very different to the broader communities. There are some really interesting complexities that come along with the fact that there is is very interesting phrase that with culturally and linguistically diverse people it is not their money that is their own money. My money does not belong to me. My money belongs to my family, which is my immediate family and my extended family. And then my community.

You have no idea how many people have cause for their money on a regular basis, literally on a monthly basis, from people that are connected one way or another. It is not the kind of situation where people say they are not going to respond to that because it is none of their business. Everything from the community is part of your business. It is an extension beyond yourself, beyond your family and beyond your own small single family group into a wider community group, almost a whole ethnic group. This is where it is difficult for people to understand what a person of a CALD background is refusing to understand or maybe just does not seem to understand information you give them about financial abuse, because it is like that is away it has always been. That is how it has always been in their life, so what are you talking about?

The whole concept of why don't you leave or why don't you forget about it, because often you are selfless. You are not selfless when it comes to finances, because that finance belongs to everybody.

**PADMA RAMAN:**

Thanks, Juliana. Robert, moving to older Australians.

**ROBERT FITZGERALD:**

Hello, everybody. Thanks for having me. Great work by Jan and her team and the support of the Commonwealth Bank and ANROWS. We have been around a couple of years, the ageing and disability Commissioner New South Wales. We are starting to develop real, live data. We are in the thick of it in terms of financial abuse. We look at a couple of things. Just a couple of things that are helpful that Jan has reflected on in our research, for older people, over the age of 65 or Indigenous people over the age of 50, so there is a difference, what are we seeing?

The first thing that we see in relation to the abuse that is reported to us, several thousand calls that we get, 40% of them are around psychological abuse, 30% are around financial abuse, but it is what is indicated by Jan and others — they often corrected. Often people are suffering from psychological abuse and financial abuse at the same time.

What is very curious about this age group is who are the abusers. This is where it is interesting. About 55% of the abuses of older people, older women predominantly, are adult children. It is family violence, but the vast majority of my adult sons and daughters with whom the person has had a trusting relationship at some stage.

About 12% are from spouse or partners of older people. If you look at people with a disability, that is anyone over the age of 18. The pattern is different but not dramatically.

In terms of abuse, natural abuse is about 18%, so it is not as strong or high as for older people, but it is still around 20% mark. The second thing is the abuse here is actually even more curious, because more than 50% are by parents. Adult people with disabilities are generally abused in their 20s and in their 50s. But in their 20s and 30s it is the adult parents that are financially abusing their own children. About 11 or 12% are spouses — again around the same percentage.

In these two cohorts it is family violence in a broad sense, but it is not just about intimate family. A really big damaging impact of this is the loss of trust and the loss of relationships by close family members. We will talk about the impacts a little bit later. But for us we do see it again that there is often a multiplicity of abuse. The abuses are slightly different for older women and older men and for people with disability than you might see in the traditional family violence or domestic violence area, that is why this is such important work that you have been doing, because we can now give research data. And I hope a greater understanding for these particular two cohorts.

**PADMA RAMAN:**

Thanks, Robert. Heidi, can we talk about women with this and how financial abuse impacts them?

**HEIDI LA PAGLIA:**

Can you hear me?

**PADMA RAMAN:**

Yes.

**HEIDI LA PAGLIA:**

My internet is being a bit funny today of all days. I think, as both Jan and Robert have raised, the definitions around intimate partner violence really don't cover women with this, and that is one of the biggest observations that we constantly raise with the work of Women With Disabilities Australia. In addition to that, for many women with, and in particular those that have cognitive or psychosocial disabilities or intellectual disabilities, financial abuse along with all forms of abuse in fact are actually intrinsically linked with the kind of societal view that women with disability can't make their own decisions and don't have the capability to do so. In fact that is very misguided.

Due to these attitudes, along with also things like state laws around guardianship and substitute decision-making, women with intellectual and cognitive disabilities are often financially abused in ways that don't quite fit into the definitions of intimate partner violence or sometimes it is into domestic and family violence but it is rarely recognised without terminology.

I just wanted to give some examples of the forms of violence that we commonly hear about, and some of those are things like service providers and support workers misusing NDIS funding or DSP funds for their own benefit or charging individuals way over the standard amounts. Family members, as has already been mentioned, and carers will take control of women with disability's incomes or not allowing them to make decisions about their money. In many cases they think they are doing them a favour, which is often not the case.

Other things are online scammers targeting women with this through fraudulent schemes, and I know that has ramped up over the last few years. Unfortunately it is often women with disability and older women who do really lose out from those kind of targeting.

There are also things like partners or family members denying that access to healthcare, appointments and medication because of the cost of those things, which if you have a condition can be really detrimental. Another one I wanted to point out, which does go far beyond the family realm, is employers paying women with this underwater wages through things like Australian Disability Enterprises, which we definitely see as a form of financial abuse, but again this really is included in discussions like this because it is a very institutional and legal form of financial abuse.

There are many, as Robert said, impacts of these which we can get into a bit later.

**PADMA RAMAN:**

Thank you, Heidi. Jan, I think you started by talking about how financial and economic abuse of First Nations communities intersect with ongoing impacts of colonisation and systemic financial and economic insecurity and hardship. Dixie, can you talk to this a bit more in terms of First Nations communities?

**DIXIE LINK-GORDON:**

Sorry, just unmuted myself. We will move on about the whole thing around the cardless cash debit card. That is a big picture that is happening for First Nations people. We are not having access to our own funds. Having the support. Here at women's legal with our work we actually have a financial advisor here, so we bring him back to working, and I also want to say as little round of when people are totally dependent on Centrelink payments and maybe in rural and remote communities and around New South Wales and what not that money is a little bit of money that you have for your housing and your food.

As Juliana said, and she said about her own community, we as First Nations people do share everything we have. We share with community. It is sharing with a couple of generations in your family with your grandchildren or your adult children or your adult grandchildren. That goes to them in turn sharing back. When it comes to intimate relationships it is about moving around into your housing and into you accumulating debt as being the main thing where everything is in your name. You are the recipient of all the debt. You are the one that is left holding what happens about the house, what happens about the children, and what gets paid for the children. When the relationship may be over, you are left with it. The person who helped spend or did the spending has moved on, and it is extremely difficult. Do we get to talk about it enough around our financial situations? No, we don't. We don't have enough open conversations around it. When someone comes in from somewhere and presents here with a broken relationship, you are bound to see a whole big basketful of debt as well that has been left off our relationship for that person. I think needing more appropriate support and more conversation and education, accessible education for First Nations people is really important for us and for community. Why did it have to be to when we get to here, when we are trying to sort out the safety of ourselves and we have nothing.

It should be something accessible, when you are at the community centre and your own mob are talking about getting support around your money before you are totally broke, busted, looking for safety, looking for control of your money in a better way. Not just control, being able to access your money in a better way.

**PADMA RAMAN:**

Thanks, Juliana you spoke about this before about digital literacy in communities. It is not cultural, necessarily, financial abuse but access to services and recognising that it is a financial abuse might be an issue. Do you want to talk to that more?

**JULIANA NKRUMAH:**

Thanks Padma, I am going to talk about the fact that the people who I work with are normally newly arrived migrants and refugees who have come from various cultures. Like we said before, and Jan said the CALD community is not homogenous. It's a thicker song we have sung forever, but is not homogenous, it is diverse. Most CALD communities come from cultures that normalise financial abuse in a sense. It is like, while this is the way our culture does it all the time.

To an extent, the victims of either themselves do not make a difference between abuse and what is normal. It is really traditionally gendered ways of managing finances in communities, in a sense like there is nothing wrong with it. When it newly arrived people come to Australia and get confronted with the fact that the way money is arranged could be abusive, it raises a whole lot of psychological difficulties for them to deal with that situation.

We talk about educating and providing financial illiteracy to CALD communities, it is about that. I thought about what my grandmother used to tell me, when you educate the cat you educate the mouse. If you are going to provide financial education, we need to think about educating broader group together so that the women, as we often do, women get that education whether they go to groups, they attend training that is provided. And men just sit back and be men.

When we have that kind of education, women gain knowledge and information, it is really difficult for them to return home and have that conversation with their partners about the way we are managing other finances now, could be deemed as abusive. "What do you mean? Are you now bringing this domestic violence into my family?"

You can see that, when lead to financial literacy, and aware of the financial abuse was actually a domestic violence that the woman was talking about in some conversation with somebody they are close to. It is the fear that that awareness inspires within the woman to even open their mouths and have that conversation around that. That fear keeps them silent. When the situation for that woman is one that is mitigated by immigration status. In a CALD community we need to understand that financial abuse doesn't sit on its own, it's it's (inaudible) on the abuse, and increased by some kind of difficulty around family relationships.

When you look at the newly arrived communities you think of people on temporary visas as well. Every women on a temporary Visa or spousal visa is directly connected financially with their spouses. The spouse can be the perpetrator. Most often using that temporary visa status as a weapon against the women and make it very difficult for them to leave. But in the first place the woman has no eligibility to social support so they cannot leave. I am talking about the fear of losing their children, and the fear and guilt of dishonour and shame, and dishonouring family if they report that abuse and are stuck in situ and a spiralling down of the woman’s self determination, self-esteem.

Most women coming from different countries with very high qualifications, and not being able to access education and employment, and spiralling down into depression. I think I missed a whole lot of things but you understand, this is a mighty messy. So we can lift things up but mix it together. I hope I have answered your question, Padma.

**PADMA RAMAN:**

And more, as always Juliana. Jan, we had some interesting stats from Robert, did you find there was much in terms of evidence around numbers for financial and economic abuse? Sorry, you are on mute, Jan. it is the phrase of the pandemic.

**PROF JAN BRECKENRIDGE:**

I think so, and I've heard it's only times you would think I know it by now. Get off mute! The stat that Robert gave a very interesting. We did not look as broadly, and for both women with the and older people or people with a disability, it was broader than that. We try to look very specifically at where there was evidence around it occurring within it domestic and family violence because there is no doubt one of the findings from our perspective, is that people who are older, and people who have a disability, situation is often of dependence for their care.

There is ample evidence of abuse just generally outside of the context of domestic and family violence with people they don't particularly have a relationship with other then maybe as a carer, or as a service provider. It can happen that way. What Robert is saying is correct. There would be lots of abuse of some younger people by older parents, there's lots of abuse by children of their parents as well.

The work we have done with the Commonwealth Bank that is certainly no doubt that many of the frontline bank staff say they see older people are being brought into it branches all of the time to have money being taken out of their accounts, or houses signed over to the children. It is something that alarms bank staff but it is very difficult because where people allowed to make a poor decision?

In some situations Juliana and Dixie have spoken about response ability and mutual obligation and sharing. It is not only in CALD and First Nations communities, there is an expectation of families sharing with one another. I think the difficulty with really looking at intimate partner violence, which is what the literature is focusing on, because it excludes the different relational context which is where this abuse occurs.

It means that some people aren't seeing themselves and don't appreciate that what they are experiencing is actually financial and economic abuse because we don't talk about are like that. So, the stats are hard because they are often bundled into one and we don't disaggregate different groups. Same with people with disability. I am sure Heidi would have the same experience. It is difficult to distinguish the level of relationship and whether it constitutes financial and economic abuse. Not necessarily partner or family relationships brings you a level of vulnerability that can sometimes be utilised.

I haven't really answered your question, the facts are not as compelling in the way that the relationships exist. We don't talk about them, we don't talk about older women being sexual, or women with a disability being sexual or being in relationships where they can be abused. There is always that tension between what we are talking about and what we aren't talking about.

**PADMA RAMAN:**

Heidi, you are nodding there, would you like to add to it?

**HEIDI LA PAGLIA:**

That is OK, I can add in the next section of but I want to wholeheartedly agree. For women with the broadly, there is a lack of representation in national statistics. Stats do not tell the whole story. Jan is utterly right, I think it is more than intimate partner violence. Women with disability the experience financial abuse in a whole range of ways which I think I can talk to a bit more soon.

**PADMA RAMAN:**

The pandemic, Robert, have you seen any impact of the pandemic on numbers or on people contacting you?

**ROBERT FITZGERALD:**

Sure. The pandemic has done a couple of things which I think are critical. In relation to all the people, every risk factor has heightened. But, because of the isolation, the lockdowns, those who report abuse – largely other family members who don't live with the person, or paid workers haven't been in their homes.

We saw last year is one of the lockdowns stop, people start to re-enter the lives of older people and as a consequence of that the reporting rate increase. It is quite different here because unlike family violence generally, the main reporters are not the person being abused. The main reporters are other family members or health officials.

Similar to people with disability, we see an increase in carer stress. Carer stress is a risk factor, in terms of the abuse of people with disability who have also been isolated. They haven't been able to go to their normal activities. Where families have experienced increased financial stress, there is no question at all that they will start to look to alternative sources of finance, particularly in the case of older people.

During COVID, financial stress is one of those impacts and the reality of that is it will have led to greater financial abuse particularly of older people, it doesn't just apply to low income people. The abuse of older people can pick up people who are significantly wealthy, but whose frailty, dependency and loss of capacity has been growing.

COVID will play an impact, because all of the risk factors have increased. But, the reporting rate have a lag indicator. That is what we see at the present time. If I could make one other comment, I think it is very important, the impact of financial abuse for all the people is really around the loss of relationships that they trust and valued.

For many of these people it is their own children, or their partner. They suffered three great losses. One is a loss of control, and that is coercive conduct we see in domestic and family violence. The second is loss of trust of those they trusted. For an old person that is huge, that is massive! You are 70 or 80 years of age and loss of people you trust is massive. The third is a lot of certainty of future.

What are these people thought they had certainty around the assets, the future, and that it suddenly thrown out the window. These loss of trust, loss of control, and loss of certainty have enormous emotional impact on older people. We see that right across the board. The last comment I will make relates to Juliana's comment, unless we truly understand how CALD communities see abuse, how the dynamics operate, we are not going to be able to prevent it or respond to it.

We are investing a great deal of effort working with multicultural and indigenous groups, because abuse occurs within those communities. All of them. Our ability to prevent it, and our ability to respond to it is completely constrained by our lack of understanding and familiarity with others communities work. And of course, the acceptance of interventions by organisations like us. The future requires a lot of hard work with a lot of multicultural and indigenous communities.

I would actually agree with Dixie, the cashless card is a shameful public policy. It has terrible repercussions intergenerationally. It had enormous intergenerational problems and we as a society should be much better at not going down that path.

**PADMA RAMAN:**

Thanks, Robert. There is a question from the audience for Jan, Heidi and Robert. What the statistics on people with disability and financial abuse be a bit misleading due to underreporting? I think we have talked about underreporting on a lot of levels, but do you want to go to that, Jan?

**PROF. JAN BRECKENRIDGE:**

I think the stats on most communities are underreported. Really that is what I was speaking about at the very beginning. People don't recognise that this is abuse. If you have grown up in a context where gendered management of finances occurs or you are used to other people managing your finances, for example, as an older person or a person with a disability, or if you have a sense of sharing your money, you may not see what is happening — you might not see that it is financial or economic abuse. Dixie was terrific. We undertook some focus groups with Aboriginal people around those statistics.

Some people are saying that humbugging was definitely abuse, and others were saying — and that is where somebody might ask for money or assistance and help — and others were saying that if it leaves you with nothing, then that is not OK. That is abuse. In every one of the communities there were issues that at a certain point it became clear that it was abuse, but there was an area in the middle where people were not sure. They really don't understand. Those people won't be reporting it as abuse. They won't be conceptualising it.

**PADMA RAMAN:**

I think we just lost you, Jan. Do you want to comment on that, Robert?

**ROBERT FITZGERALD:**

We spend a lot of time trying to educate service providers, disability providers, aged care providers, health providers, and I won't go into each of those reasons why, because they are quite different. What we are trying to do is educate the frontline staff simply to this point and that is that there is something not right. There is something of concern. The mistake is to try to make frontline workers, whether they are disability support workers or home care workers, or even sometimes financial care workers, to come to the view that this is actually abuse. We don't want them to come to that view. We want to come to us or any other agency around Australia when they have a concern which is more than just an idle concern but is a deeper concern. That is my job to work out what the abuse is all the police's job or whatever it is.

If you say to frontline workers that they have to know what abuse is and they have to be able to recognise it, they won't do it. They will fall just short of it. But if you ask if the circumstances are concerning and if they are starting to see the person that they are attending to, an older person, seems to lose control. Is there another dominant party that will suddenly come in? Is the person actually looking more shabby or being denied access to adequate care? Once you have got those concerns, you have an ethical dilemma. Do you allow the abuse to continue, because it has never stopped until it has stopped, or do you report it? That is why service providers are so important.

It is very interesting. At the moment the majority of people that report abuse of older people are other family members. They complain about the way their brother or sister are treating their mother or father. In disability it is completely different. The vast majority of people that report the abuse are paid workers that have some sort of access to the family or the person with a disability. But I can make this prediction: over time the reporting across both categories will be largely by workers. In all sorts of areas. That is why we need to spend so much time educating workers, but not to the point that they have to make that decision about abuse, to the point that they have to make it is of concern and they need to do something about it. We would hope that every service provider organisation encourages their staff to do that and not discourages, which can happen, as we know.

It is a very interesting space between the two groups.

**PADMA RAMAN:**

Fascinating.

**PROF. JAN BRECKENRIDGE:**

Could I add something to that? Everything that you said is absolutely correct, Robert, but I think for every group there is underreporting. That is the thing. We don't always screen for financial or economic abuse, so when we are looking for risk, yet we know financial risk is a risk factor for domestic and family violence. We now note from the evidence review such domestic and family violence occurs alongside financial and economic abuse. Now that we know that it is crazy that we are not adding to risk protocols, safety plans something about financial and economic abuse so that it is in people's awareness and on their radar. At the moment I think we sort of think it is a lesser form, but, you know what? I have always believed that if you have a job and not great financial means because the perpetrator has run them up for you, you can leave and remain separate, but where you don't have that financial independence that is where you are trapped.

I think for older people and people with disability that being trapped is a real problem.

**ROBERT FITZGERALD:**

I agree with the underreporting. That is why the work that the Commonwealth Bank and other banks and financial institutions are so important. In relation to disability and older people it also relates to neglect. Neglect is one of the greatest causes of concern. Yes there is physical violence and sexual violence and exploitation, and we deal with all of those, but the way it worries me most is in fact the slow and gradual neglect, because either there is no money to support the person or the family won't spend the money because I don't want the inheritance to go down or whatever it might be. Neglect is really one of those. It is almost as if you don't notice it, but by the end the person is in a terrible condition. And then what the user does is instead of getting help they in fact hide person. Nobody gets to see them and they did either access to service. In the older space in the space of people with disability — and I don't think this is necessarily true for traditional family violence, but in this space you've got this very, very I think very concerning other realm that emerges over time. And then they get hidden of course, which is the most tragic thing of all.

**PADMA RAMAN:**

A question from the audience for Juliana and Dixie. How should we delineate between abuse and cultural practice? financial abuse as experienced determined or assessed by somebody outside the situation? Someone can feel situationally obligated to support a family member. I might start with you, Juliana.

**JULIANA NKRUMAH:**

Thanks. You know, I was born in a storytelling culture. Let me tell you a story. That will reflect my answer to this question. So we look at this second-generation and the third-generation of CALD people in Australia. We bring them into the context. M migrated to Australia. Because of traditional and cultural expectation, mum and dad had been able to work hard, and they have a mortgage, but they distribute the mortgage on an automated monthly basis. Then if dad decides to go overseas for an extended period of time because he has got to do something for the family in the name of the children.

But then he stays for longer than he said he would. So mum then becomes the one who is paying the mortgage and the children then suffer financial hardship. While he is overseas he is constantly asking for money, but he is not paying these other part of the mortgage. So this brings the mother into a huge financial situation that is untenable. But she has a mortgage so she cannot go to anybody and she cannot even talk to the bank. And the kids then suffer from that action. And then poverty for no reason happens.

As it goes down, the dad returns and picks up for where he left and does what he wants to do. But the children are brought up in a situation where they understand the obligation that is upon them to support the family by bringing money into the family pool. They don't think about themselves. What they think about is how the family is going to look, the status of the family and the community. These are forms of abuse that communities do not consider to be abuse. Who am I as a service provider to say to this woman and to this man that that is not the way to do it. Who determines the way to do it? It is our culture. The difficulty for service providers in the situation is the lack of understanding and the ability to help with the mindset and the cultural mindset that is framed around abuse and normality. This is the big conundrum that service providers and the banks and the other support services are in in relation to cultural communities. That is my story. I hope that answers your questions.

**PADMA RAMAN:**

Lovely story, Juliana. Dixie, did you want to comment on the connection between culture and abuse?

**DIXIE LINK-GORDON:**

I appreciate Juliana's way of telling stories. I love that. I want to bring it to accessible community education around our mob talking about finances and what it can look like and what is saving about. Everybody is entitled to be unemployed across Australia and have levels of Centrelink payment. How you can survive on that. You need to sit and have conversations about money. We are not able big, rich society of first Nations society people in this country. When do we get to have a good and informative conversation amongst ourselves with informed people who are relatable to us? I think that is the best way that anybody is going to learn anything, that you have someone who is going to have had the experience.

I read a wonderful story about a First Nations woman who started saving and you started on Centrelink and had a bit of a small business and she was saving and saving as you planned to get you $1 million. She got there. She had a horrible relationship, raising her children by herself, but she got there. That is an example of getting out there and getting information that is going to be important to her and her family and her immediate family so that you can provide for in a good way.

I always think it is impressive that she saved $1 million before a certain age. And I think to me it is about the education and we can never not ever have enough of it. Certainly it has got to be accessible and it has got to be the way that we learn things as well. It is not just, "There is a big financial abuse compensation going down on the road and everyone needs to converse and listen." We need to look at how we focus on having access to it. We have access to it and not everybody else. It will benefit our families. I am at that point where we have to have these conversations a lot more widely and more accessibly. I hope that answers it a little bit.

**PADMA RAMAN:**

Jan, did you see any evidence of preventative strategies that work?

**PROF JAN BRECKENRIDGE:**

I was just thinking it is interesting you asked me that question, I was listening to Juliana Dixie, and I think Julianna made a point earlier in this conversation where you can't just go into a family and start educating women only about financial abuse, and there not be some kickback. I think that's it’s not only true in CALD communities, but in every community. There certainly are situations where if you look at financial literacy and the Good Shepherd Financial Independence Hub is an example where they work with women, which is part of the next chapter group. They work with most women, not only, but about the financial literacy.

Because in some instances for women in particular there has been gendering of ‘you don't need to know about finances, you will be in a heterosexual marriage and your husband will work’. So I think starting back in schools, there was some evidence that if you start with the financial literacy back before there was a problem, so the primary prevention model.

In Safe at Home programs, for example, across Australia an important program is about enhancing financial knowledge. So working with the women at that come into that service who have chosen to stay in the family home, or a home of their choice, or a community of their choice. Working with them about financial literacy can be very effective because they may have left a relationship with the debt. They will have to pay that off, or manage it, or work with hardship teams.

I suppose the other part of it is there is good evidence of hardship teams in financial institutions, are much better at trying to disentangle your debt from the perpetrator's debt. Same with insurance companies who would have no idea the amount of insurance related financial and economic abuse where perpetrators are quite literally avoid policies. Quite deliberately smashed a car when it is in their partner's name.

Trying to make people aware of what they can do, so always being clear when you leave a relationship of what is in your name and what is in their name. There are a lot of different things that have come up in the literature as being possibly effective, but we need more research. We need more research to know in what communities is it effective? And how do we tailor and shape things so that they are culturally appropriate and culturally safe?

**PADMA RAMAN:**

Thank you. The point you made earlier about the ability to make bad decisions at times, highly I was wondering if you could talk about that? You talked about women with intellectual disabilities, or cognitive disabilities and agency. How important agency is for them. This line between abuse and actually just making a decision that you want to make I think would be interesting to explore.

**HEIDI LA PAGLIA:**

That is an interesting one. As others have spoken about, the women with the as I said before, particularly women with intellectual disability but not only. Parents and caregivers and also support workers and other workers as well, often take their ability to make decisions away because they do think it is in their best interest.

They are well meaning, we often hear stories of women who are in their 30s, sometimes even 40s saying "I can't do that because my mum said it isn't a good idea." Or "I can't buy a smart phone because my mum said it's not good for me I might get addicted." That shouldn't be their decision, someone who is a full adult should have every right to go and do those things like anyone else can.

It's really difficult, and I guess talking about things happening in bad times – I wanted to mention before – during COVID these experiences, well COVID hasn't created these experiences they already existed. It has definitely exacerbated them. For us at Women with Disabilities Australia for example, we have many stories that would not have been reported publicly and probably won't reported to anyone with any kind of authority. Just things like "during lockdown I wasn't allowed to leave my room, I wasn't allowed to open my fridge, I was allowed to go to the shop, I wasn't allowed to see my family."

These are things that any other person was allowed to do within those restrictions, but because of the lockdowns places like aged care facilities and disability institutions often made it much harder for people with disability and did do things like take away their money so they couldn't go out and spend money. It was a form of financial abuse, and it meant that they were able to use the COVID-19 lockdowns to justify these decisions.

From the outside, a lot of people will like "OK, you need to protect those people so we understand." But for the individuals, it is taking away the entire agency and their sense of being able to make their own decisions. Another example of how COVID has impacted women with disability, and this may have been touched on before. During the pandemic, anyone with disability or chronic illness, or someone who is elderly, did have to make the decision to stay home and not go out as much as other people.

For many people, especially women with the, this increased the risk of financial abuse because it meant they were reliant on a carer or partner or support worker just to get the groceries, just to get their medication. Often to provide things like personal care. Someone was experiencing even intimate partner violence in settings, they couldn't just get up and leave because what would they do? They would lose their carer, they would be putting themselves at risk. There are just so many issues associated with it that are worth highlighting that during these times of disaster things get so much worse.

I don't know if I have answered your question, I have discovered a range of issues there.

**PADMA RAMAN:**

You certainly have. I think Robert was looking to say something there. You are on mute, Robert.

**ROBERT FITZGERALD:**

Things were today about all forms of abuse, the first is you don't abuse somebody you respect. It is fundamental. Children don't get abused by their parents because they respect the child. Partners don't get abused because the partner respect the person they are abusing. Especially with all the people and people with disability. The whole notion of respect, which family violence has had in places it up slowly right in that space.

Abuse only occurs when there is an absence of respect with one or two exceptional circumstances to that, that is for example people who are gambling and have an addiction to gambling, and they other carers. They often do things because of other reasons. The second is is all about agency. Coercion is the taking of agency away from your spouse, partner, parents, or child. Our work is all about restoring agency.

Our jurisdiction, my jurisdiction is called Will of a preference of jurisdiction. I am required by law to seek the will of a preference by the person with disability or order person, or the person being subject to abuse. I cannot conduct an investigation unless I get that consent. I can override that in cases of severe harm, but it is all about giving agency to the person to even have the matter investigated.

That is very important, and the human right agendas we all believe in that underpin the work we all do for both older people and people with disabilities, is all about agency. Giving agency to people. In the cultural context that is the big game. When you come to Australia, there is an expectation that individuals have agency over decisions that affect their own life. At the end of the day, the human rights on which Australia is founded, and the work we are dealing with, is about giving agency to people to the extent that they are able to do so. And when they are not, to support them or alternatively find a substitute decision-maker.

Respective agency, it is all about that at the end of the day. Those are the things we work with, they are not easy to work with. I should make a point, there are circumstances for what I said is different. I have indicated where carers of people have very heavy financial debts because of gambling. Gambling is a huge problem, it's huge problem in indigenous community, and not indigenous community. It is an understated problem Australia does not yet have the will to deal with responsible gambling.

The second one of course, is whether a drug and mental health issues that may be impacting on the way in which people are conducting their lives. Beyond that it is largely about a lack of respect and lack of agency and the way you fix it is by dealing with both of those.

**PROF JAN BRECKENRIDGE:**

Can I say something to that? Robert, one thing I would say, I agree with respect. I also think one of the things we found was there wet situations where the perpetrator, and the tactics of perpetrators wasn't only coercive or apparently coercive. There was certainly controlling and there were times where people were manipulate it in ways they felt they were doing the right thing and they wanted to do it.

Romance fraud being an obvious one. Respect is I completely agree with you, but I also would just want to add there are times where people will make a decision because they feel it is in their best interest. Like someone with a disability not wanting to lose their carer. Family obligations, humbugging, where you feel like that is what you need to do to be a good member of that community.

That is aligned with that is a perfectly reasonable, but then it becomes not reasonable. I think that is the line we sometimes struggle to establish. Where it is just part of our cultural expectations, it is something we want to do for our children or parents. Then it becomes wrong, then it there something wrong. We are disadvantaged.

**ROBERT FITZGERALD:**

Example of that, and the bank did respond to this, the compensation payments are being paid to victims of child sexual abuse, the redress scheme at the national level. Great credit to people who did it, there was an acknowledgement that many survivors were about to obtain a very substantial compensation payments. What I discovered when I was on the Royal Commission, was many people got compensation under previous schemes but within days when I distribute that to their families out of guilt.

I treated my children so badly I will give it to my children. Within seven days there was nothing left. That was right, what you said Jan, they were doing it for good intent. There wasn't abuse in place, but it was a consequence of that abuse. There was an example where the banks and the government, and others worked together to try to provide sorts of support around not denying their ability to make the decision, but to inform it a little bit better.

Some of the banks have a special arrangement in place specifically where that money is being put into bank accounts and so on. That is a classic example where people were getting money with good intent, I might also say because it is a dark side to this, there are people out there to exploit anybody they get the compensation payment, and insurance payments, superannuation payments, and they are not about respect or agency. They are simply about exploitation and theft.

We deal with those as well. There's quite a number of people in our community that targets these particular vulnerable people around those sorts of areas.

**PADMA RAMAN:**

Thank you Robert, Juliana.

**JULIANA NKRUMAH:**

Thank you, Padma. I just want to say that when it comes to CALD communities, many of who have come from colonised countries, the language and the approach we have to them can be a point at which people just discount what you are saying. It's about people coming to Australia. Understandably, there is a system in Australia, a social economic, social system that people know they will have to grow into and learn about and adjust to. But the people also expect a level of acceptance of what they bring to the table.

In a lot of things we do in many of our community organisations as we work from the point of enforcing and accepting what people bring with them and then working around with that to help people to understand the system that we have come into. The issue of agency and self-determination is very important to us.

A lot of it is also on arrival to Australia the system is set up through the socio-status and the family, so the breadwinner concept is, if you like, challenged and confronted. And that makes the people anxious and it makes them more perceived and more controlling of the women. This sense of loss of status is very big in our CALD communities. We hear it all the time. I was a community worker and I was told this was the Queens country, as did not Queen Elizabeth but as in the woman's country. Women are supported more than men on arrival. And that is language, that statement should ring bells for all of us, because it means that women will be allowed to enter the classes, would not be allowed to take up employment and would be controlled in that sense.

The service providers approach this with that respect that you are talking about, Robert, to come from the system through the newly arrived and that you work around that. Where do you come from? Where are you at? What is your status and what is your country's perception and how can we work with it? And not just say this is Australia and this is a way we need to work with it. Come on. Thanks.

**PROF. JAN BRECKENRIDGE:**

That came out very strongly in the research about that traditional breadwinner role being threatened. That was seen and it actually strengthened the financial control and exploitation because of that loss. It goes back to what Dixie and you have both said about the importance of speaking in a way that people understand. And really we talked about in the First Nations report decolonising financial arrangements. So having a concept that there is a different way of understanding how we should use our money, share our money and spend our money and that that is something that financial institutions had to grapple with. All of the examples that you and Dixie have given would be very difficult to see how they would respond to that in a uniform and regulatory way.

What you are talking about with status really came out very strongly in the CALD report.

**ROBERT FITZGERALD:**

It is also one of the reasons that mandatory reporting in the space is not going to happen easily or quickly. There are enormous complications that Juliana and others have raised. People have asked us if we are supportive of mandatory reporting. Not at this moment we are not. There are so many complications. The work that we have to do with different communities has to happen before we move to a mandatory regime. Not in every space. I think there is a mandatory reporting in certain areas, but in the general space we are dealing with a very fluid situation. But every large percentage of our population has come from overseas in more recent times.

**PADMA RAMAN:**

Thank you. There is a question from an audience member, and we have been talking about what has been implemented. What needs to be implemented in the next national plan to address financial abuse? We have been talking about how there is still a lot of work to be done in recognising financial abuse. What would you like to see? I might go around and ask all of you what you would like to see in the next national plan. Starting with you, Heidi.

**HEIDI LA PAGLIA:**

Sure. There are a lot of things. I think in terms of financial abuse, one of the key things is ensuring that the definition of financial abuse in the definition of violence abuse more broadly includes all types of gendered violence and is not just narrowed down the intimate partner violence. That is something that Women With Disabilities Australia is really pushing for, because it is really important to recognise the other forms of violence had exist.

In order to do this we do think that the national plan along with any other national policies or strategies that impact women with disability but also women broadly should include and be codesigned with the survivors of the violence. In this case it should include all of the different forms of violence that we have discussed today in order for it to be inclusive.

Some other things that I think the national plan can include but might not necessarily be able to address on its own because, as we all know, many of these issues are intersectional and will need to include cross government responses, so responses across government departments are not just from the office for women for example. They are things like looking at the criteria for income support payments and how things like the criteria around the disability support pension and the requirement that Centrelink payments be based on your parent's income can actually exacerbate the financial abuse.

Yes. Additionally, I think it needs to be recognised that things like segregated systems like Australia disability enterprises and institutions can also constitute financial abuse and abuse. As we talked about before, one of the key areas that really needs to be emphasised in order to prevent and address the high rates of abuse and violence that to occur is to give women and girls back the agency that has been taken away from them. For women and girls with disability I think one of the key things that needs to be looked at in this area is guardianship arrangements and substitute decision-making laws which driven the exacerbate these issues.

In place of these we would really push for supported decision-making arrangements that you give people not only the information that they need to make these decisions but also the support that they need to make these decisions, which might need things like support workers, information and accessible formats. Services that are accessible to people with disability, which currently is largely not the case. There are so many different things. I think we will stop there to give others a chance to respond to the question.

**PADMA RAMAN:**

Dixie, what would you like to see in the next national plan? We have heard from Heidi about the need for common definitions around financial abuse. That is a theme that has been coming through with the consultations on the national plan, the need for the consistency of definitions.

**DIXIE LINK-GORDON:**

I agree with Heidi. What a wonderful speaker. I would say again a national plan that is going to be accessible for the nation. People are going to benefit. It is not going to be a pie in the sky. We have this grand plan. Everybody can have access to information on when you get ripped off in your relationships or in your families or in your homes or in society in general. It is actually going to work for people. We want you to be able to come and be with the people who are rolling it out and how it is going to be — not everybody has a fantastic education and accounts and books and moving all their money around. There are so many barriers up there. A national plan that is going to benefit the community. Communities right across the country are going to benefit. That is important and that comes with a lot of education on so many levels.

**PADMA RAMAN:**

Juliana.

**JULIANA NKRUMAH:**

Can I not comment on the national plan?

**PADMA RAMAN:**

You don't have to.

 (Multiple speakers)

**JULIANA NKRUMAH:**

For CALD communities, we are lumped together with other vulnerable communities. For me that does not sit well. But then again, I wasn’t at the Summit and we made quite a bit of noise around it, so let me leave it there with the political pressure. I would like to make a comment for banks. Could I make a comment for banks about relationship managers. You should be able to make themselves available for customers of concern. I think banks are quite bereft now of personal engagement with customers, face-to-face engagement is worse than it ever used to be. However, to be able to talk to and address financial hardship and abuse and to be able to provide support, the banks need to be really active around relationship management and ensuring that those managers are able to identify all customers of concern, direct them to relationship managers who will work with them and support them and refer them on. That is so important. Customer relationships are so important.

And then the second one is about employers. You know how some women have the their wages going into different accounts. They might go into somebody else's account. Sometimes they don't have any access to money and the money controlled and yet they are working. There are ways in which wages can be sent up to 3 accounts and show disclosure statements, to ensure that the women can save some of her money for herself, this time for herself, to do what she wants to do without being controlled. And given there is some kind of control in her life around her own finances. Those are the two that I want to comment on.

**PADMA RAMAN:**

Thank you. Beautiful job there. Jan, you have just heard what Juliana has spoken to there. You have worked very closely with the Commonwealth Bank. Talk about us to what banks and employers can do with this. You are on mute.

**PROF. JAN BRECKENRIDGE:**

The Australian banking association has some terrific guidelines, they have had some for quite some years. Most of the big banks try to implement them. What Juliana is talking about is something more than just guidelines and procedures. It is really talking about understanding from that person's perspective what their financial management means to them. What are the constraints on what they can do? Identify maybe from data, employers from data, saying hold on a minute, there's something a bit wrong with women and their wages. Be more proactive. Some banks are. I can't speak on behalf of all banks.

Commonwealth Bank I think is remarkable in the way that it tries to understand and tries to look and see from the perspective of the person in hardship or the person experiencing financial and economic abuse what would be a tailored response. But if I were to say something about a national plan, the thing that the evidence review shows is what we know. It is not adequate. There is so much as we don't know.

If I were to put in a plea for research for anyone, it would be that we started to work with a codesign research with different communities and population groups about where it becomes abuse. Where is it just people making poor decisions and where does it become abuse and how do we manage that grey area? That is what Juliana is also talking about, if I'm not mistaken, that we cannot look and make assumptions that this is what it means. For the national plan to be much more responsive for research that is codesigned, and to really try to look at where this type of behaviour, these types of behaviour, that we have a ready identified, become a problem and are a problem. That goes back to the comment about definitions. We have different definitions in each jurisdiction, different types of relationships can be domestic and family violence. We have got different terms. How do we make sense of this? Those are my thoughts.

**PADMA RAMAN:**

Music to my ears, more research needed in the space. We are coming to the end of this phase, the ever short feedback survey we would love for you to complete, and for any researchers tuning in today if you are working on projects addressing violence against women you can submit your project to the ANROWS register of active research on our website. It is a centralised portal and a publicly available database on domestic and family violence research.

Join me in thanking our panel today, it has been an interesting, rich discussion. On behalf of ANROWS, I am Padma Raman, thank you for joining us.