

# Election 2019 – Economic and financial abuse

## WHY IS THIS AN ISSUE FOR WOMEN?

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- Economic and financial abuse is a form of intimate partner violence. It aims to limit a woman's access to finances or resources in order to control her behavior and undermine her economic independence.
- Economic and financial abuse is widespread. [Research](#) suggests that 15.7% of women have experienced this type of abuse in their lifetimes. Some women are at greater risk; 63% of women who were experiencing high financial stress and 24% of women with a disability or long-term health condition had a history of economic and financial abuse.
- Older women are also particularly vulnerable. In 2014-15, the most commonly reported type of abuse to the Elder Abuse Prevention Unit helpline was financial abuse, accounting for 40% of reports ([AIFS, 2016](#)).
- Economic and financial abuse is highly likely to be present alongside other forms of abuse such as sexual and physical abuse. It can continue long after the relationship has ended, making it difficult for women to leave abusive relationships and/or to achieve financial security post-separation.

# ELECTION COMMITMENTS

The table below sets out how fully parties’ current election commitments address NFAW recommendations: Full implementation Partial implementation No or negative response

NFAW RECOMMENDATION		
Leading work with state and territory governments, the Commonwealth needs to identify key national priorities and the most effective strategies to address the impacts of and issues relating to economic and financial abuse – prioritizing those associated with older women, women with disability, Indigenous women and CALD women.		
PARTY COMMITMENTS		
ALP	LNP	GREENS
<p>The ALP have made a commitment to ensure there is national legal recognition of economic abuse, including dowry abuse.</p> <p>Labor have also committed to providing 20,000 flexible support packages for survivors, of up to \$10,000 (total investment = \$60 million).</p> <p>Other commitments include \$42.5 million in additional funding for Community Legal Centres, and increasing the number of health justice partnerships, to 18.</p> <p>The ALP have stated that the National Employment Standards will ensure 10 days of paid domestic violence leave. Such a policy addresses some aspects of economic abuse, such as the deliberate interruption of employment.</p>	<p>The budget prioritised responses to domestic and family violence, and specifically mentioned addressing financial abuse: “\$2.0 million for the Office for Women to support the development of strategies for the prevention of financial abuse”. There are specific mentions of the needs of women with a disability and Indigenous communities pertaining to domestic and family violence. However, the commitment to addressing economic abuse is not linked to any tangible outputs, and the financial commitment appears low for a national strategy.</p> <p>The LNP has also committed to ensuring 5 unpaid leave days for people experiencing domestic or family violence.</p> <p>The LNP has also included a range of measures in their Women’s Economic Security Statement that assist in addressing instances of economic abuse, including:</p> <ul style="list-style-type: none"> <li>- Supporting changes to family law that will ban direct cross-examination by abusive former partners (which can lead to reductions in financial settlements).</li> <li>- Make financial settlements post-separation faster and easier, through out-of-court settlement options and through piloting small claims property settlements.</li> </ul>	<p>In line with the ALP, the Greens have endorsed 10 days’ paid leave for people experiencing domestic violence.</p> <p>The Greens have committed \$132 million in long-term funding for community legal services to assist survivors.</p> <p>They have also endorsed all 227 recommendations from the Royal Commission into Family Violence, which includes actions to address economic abuse.</p>

<b>NFAW RECOMMENDATION</b>		
The Commonwealth to rigorously assess the risk of its own Commonwealth policies or programs contributing to the financial abuse of women through systems which are unsupportive of women facing economic abuse.		
<b>PARTY COMMITMENTS</b>		
<b>ALP</b>	<b>LNP</b>	<b>GREENS</b>
<p>Labor have committed to improving Centrelink services to people experiencing domestic and family violence, including:</p> <ul style="list-style-type: none"> <li>- 25 family violence specialists who will provide rapid and trauma-informed support</li> <li>- A dedicated family violence phone line to ensure rapid and appropriate support</li> <li>- Extending the Crisis Payment claim window to 4 weeks (currently victims have 1 week to file a claim, which is problematic in a family violence situation)</li> <li>- Waiving social security debt when incurred through economic abuse tactics</li> </ul> <p>Reviewing Centrelink processes and training needs, to ensure victim/survivors receive appropriate and timely help.</p>	<p>No indication this is a priority. Much of what is contained in the 4<sup>th</sup> National Plan (to Reduce violence against Women and their Children) individuates the problem, with solutions focused on increasing women’s workforce participation.</p>	<p>No statement.</p>
<b>NFAW RECOMMENDATION</b>		
The Commonwealth should undertake an expert, independent review of its activities to identify key points where Commonwealth policies and programs contribute to the financial abuse of women.		
<b>PARTY COMMITMENTS</b>		
<b>ALP</b>	<b>LNP</b>	<b>GREENS</b>
<p>The ALP have announced a number of measures targeting the gender pay gap, which ought to also improve the systems within which economic abuse is facilitated.</p>	<p>No indication this is a priority.</p>	<p>Within their social services policies, the Greens outline a number of measures which, taken together, ought to address some of the areas where government activities, policies and programs facilitate economic abuse. This includes a universal guaranteed income, measuring and responding to poverty using outcomes-based measures, and universal access to social services.</p>
<b>NFAW RECOMMENDATION</b>		
Funding of community education programs focused on identifying, reporting and protecting elder abuse cases.		
<b>PARTY COMMITMENTS</b>		
<b>ALP</b>	<b>LNP</b>	<b>GREENS</b>
<p>No statement.</p>	<p>\$18m for a national elder abuse hotline.</p>	<p>The Greens commit to ensuring a guaranteed adequate income for all older people. They also advocate for unspecified “mechanisms to address systemic</p>

		age discrimination,” and “measures to address the social and financial disadvantage and insecurity faced by older women, including housing,” and “measures to prevent and respond to elder abuse.” However, it is difficult to assess these statements due to the lack of specificity.
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OTHER ELECTION COMMITMENTS		
Commitment	Party	Comments
	Choose an item.	
	Choose an item.	
	Choose an item.	

Authorised by Kate Gunn, Sydney.