

# Election 2019 - Economic and financial abuse

### WHY IS THIS AN ISSUE FOR WOMEN?

- 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 postseparation.

## **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.

<ul> <li>prioritizing those associated with older women, women with disability, Indigenous women and CALD women.</li> <li>PARTY COMMITMENTS</li> </ul>			
ALP LNP		GREENS	
The ALP have made a commitment to ensure there is national legal	The budget prioritised responses to domestic and family violence, and	In line with the ALP, the Greens have endorsed 10 days' paid leave	
recognition of economic abuse,	specifically mentioned addressing	for people experiencing domestic	
including dowry abuse.	financial abuse: "\$2.0 million for the Office for Women to support	violence.	
Labor have also committed to providing 20,000 flexible support	the development of strategies for the prevention of financial abuse".	The Greens have committed \$132 million in long-term funding for	
packages for survivors, of up to \$10,000 (total investment = \$60 million).	There are specific mentions of the needs of women with a disability and Indigenous communities	community legal services to assist survivors.	
Other commitments include \$42.5	pertaining to domestic and family violence. However, the	They have also endorsed all 227 recommendations from the Royal	
million in additional funding for Community Legal Centres, and	commitment to addressing economic abuse is not linked to	Commission into Family Violence, which includes actions to address	
increasing the number of health justice partnerships, to 18.	any tangible outputs, and the financial commitment appears low for a national strategy.	economic abuse.	
The ALP have stated that the National Employment Standards	The LNP has also committed to		
will ensure 10 days of paid domestic violence leave. Such a	ensuring 5 unpaid leave days for		
policy addresses some aspects of economic abuse, such as the	people experiencing domestic or family violence.		
deliberate interruption of employment.	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: - Supporting changes to family		
	law that will ban direct cross- examination by abusive former		
	partners (which can lead to reductions in financial		
	settlements).  - Make financial settlements post-separation faster and		
	easier, through out-of-court settlement options and		
	through piloting small claims property settlements.		

#### **NFAW RECOMMENDATION**

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.

PARTY COMMITMENTS			
ALP	LNP	GREENS	
Labor have committed to	No indication this is a priority.	No statement.	
improving Centrelink services to	Much of what is contained in the		
people experiencing domestic and	4 <sup>th</sup> National Plan (to Reduce		
family violence, including:	violence again Women and their		
<ul> <li>25 family violence specialists</li> </ul>	Children) individuates the problem,		
who will provide rapid and	with solutions focused on		
trauma-informed support	increasing women's workforce		
<ul> <li>A dedicated family violence</li> </ul>	participation.		
phone line to ensure rapid and			
appropriate support			
<ul> <li>Extending the Crisis Payment</li> </ul>			
claim window to 4 weeks			
(currently victims have 1 week			
to file a claim, which is			
problematic in a family			
violence situation)			
<ul> <li>Waiving social security debt</li> </ul>			
when incurred through			
economic abuse tactics			
Reviewing Centrelink processes			
and training needs, to ensure			
victim/survivors receive			

#### **NFAW RECOMMENDATION**

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.

PARTY COMMITMENTS		
ALP	LNP	GREENS
The ALP have announced a number	No indication this is a priority.	Within their social services policies,
of measures targeting the gender		the Greens outline a number of
pay gap, which ought to also		measures which, taken together,
improve the systems within which		ought to address some of the areas
economic abuse is facilitated.		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.

#### **NFAW RECOMMENDATION**

Funding of community education programs focused on identifying, reporting and protecting elder abuse cases.

PARTY COMMITMENTS			
ALP	LNP	GREENS	
No statement.	\$18m for a national elder abuse	The Greens commit to ensuring a	
	hotline.	guaranteed adequate income for	
		all older people. They also	
		advocate for unspecified	
		"mechanisms to address systemic	

appropriate and timely help.

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.

OTHER ELECTION COMMITMENTS		
Commitment	Party	Comments
	Choose	
	an	
	item.	
	Choose	
	an	
	item.	
	Choose	
	an	
	item.	

Authorised by Kate Gunn, Sydney.