Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress

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Economic abuse is a form of intimate partner violence (IPV).¹⁻⁵ It involves behaviours aimed at manipulating a person’s access to finances, assets and decision-making to foster dependence and control. Adams¹ identified three dimensions of economic abuse: economic control, economic exploitation and employment sabotage. Economic abuse between intimate partners results in significant work-related problems,⁶ financial hardships,⁶⁻⁹ psychological distress,¹⁰ and depression.¹¹ Financial hardship and dependence represent significant barriers to women leaving violent relationships.¹²⁻¹⁴

In the past decade there has been increased research and clinical focus on economic abuse and recent waves of population-based studies have included questionnaire items specific to economic abuse. However, it is a form of IPV that is difficult to measure because it is often not recognised as abuse by those who are experiencing it.¹,⁴⁻¹⁴

International studies report a range of lifetime prevalence rates of economic abuse among women, including 11.6⁻¹5.1% in the US,¹ⁱ,¹³,¹⁵ 4⁻⁴.9%,¹⁶ 3.4%¹⁷ and 3%¹⁸ in Canada; 21% in the UK,²⁰ and 6.9% in the Philippines.¹⁹ Studies on economic abuse among Palestinian women found rates (in the past 12 months) of between 44% and 45%.²⁰⁻²¹

There is limited data on the prevalence of economic abuse in Australia and associated factors. A 1999 community survey in South Australia (N=6,004) reported that the lifetime prevalence of economic abuse among women was 8.8%.²² However, this study used a limited definition of economic abuse (withholding money or giving insufficient funds), and for additional analyses, economic abuse was combined with emotional abuse. Mouzos and Makkai reported on the Australian findings of the 2002⁻⁰3 International Violence Against Women Survey. Five per cent of women reported that their current partner had destroyed or damaged their property.²³ Among women attending general practices in Queensland in 1996, 3.3% reported that their “partner had taken their wallet and left them stranded” in the previous 12 months and 1.9% were not allowed to work outside the home – both indicators of economic abuse.²⁴

As with IPV in general, the prevalence of economic abuse is higher among women than men. A 2015 UK national survey of 4,002 adults found that the lifetime prevalence of economic abuse was higher for women (21%) than men (15%).²⁵ In Canada, women reported economic abuse more than men (3% versus 2%);²⁶ reported more property damage (4.9% versus 2.7%); and were more often prevented by their partners from knowing about or having access to family income (4.0% versus 2.0%).²⁷

In the 1999 South Australian study, the lifetime prevalence of economic abuse was higher for women (8.8%) than men (2.6%).²² Economic abuse is significantly associated with other forms of IPV (physical and psychological). Among women who have sought help from domestic violence services, the prevalence of economic abuse ranges from 78% to 99%.²¹,²³⁻²⁵ Economic abuse

Abstract

Objective: Economic abuse is a form of domestic violence that has a significant impact on the health and financial wellbeing of victims, but is understudied. This study determined the lifetime prevalence of economic abuse in Australia by age and gender, and the associated risk factors.

Methods: The 2012 ABS Personal Safety Survey was used, involving a cross-sectional population survey of 17,050 randomly selected adults using face-to-face interviews. The survey-weighted prevalence of economic abuse was calculated and analysed by age and gender. Logistic regression was used to adjust odds ratios for possible confounding between variables.

Results: The lifetime prevalence of economic abuse in the whole sample was 11.5%. Women in all age groups were more likely to experience economic abuse (15.7%) compared to men (7.1%). Disability, health and financial stress status were significant markers of economic abuse.

Conclusions: For women, financial stress and disability were important markers of economic abuse. However, prevalence rates were influenced by the measures used and victims’ awareness of the abuse, which presents a challenge for screening and monitoring.

Implications for public health: Social, health and financial services need to be aware of and screen for the warning signs of this largely hidden form of domestic violence.

Key words: economic abuse, financial abuse, violence, gender, financial stress
is more frequent among women who have experienced IPV and those who have activity limitations due to poor health or disability. Age, education level and income level have also been associated with increased prevalence of economic abuse.

The Personal Safety Survey (PSS) is the only population study in Australia to date that has included a range of economic abuse items (five in total). The lifetime prevalence of intimate partner physical violence for Australian men is 5.0% and for women 15.6%; sexual partner abuse was reported by 0.4% of men and 4.9% of women; hence partner violence (both physical and/or sexual violence) was reported by 16.9% of women and 5.3% of men. The PSS data for emotional abuse (in which economic abuse is included) was reported by 14.4% of men and 24.5% of women. Data for economic abuse only was not reported. Myhill highlighted the importance of not relying on a checklist of abusive behaviours alone, but also including whether the aim of these controlling behaviours is to cause the victim fear and anxiety. The PSS includes in the questions on economic and emotional abuse whether the behaviours were intended to “cause you emotional harm or fear.” While it is difficult to determine intentions of others, the meaning of this item points to patterns of behaviour rather than isolated incidents of abuse.

This paper aims to determine the prevalence of economic abuse between intimate partners in the Australian community by gender and age. It also explores the relationship between economic abuse and income, education, financial stress, disability and health status.

**Methods**

We analysed secondary data obtained from the PSS. The PSS was conducted between February and December 2012 using structured face-to-face interviews (N=17,050). Households were randomly selected and only one eligible usual resident from each household was interviewed. The survey achieved a response rate of 57%. Women were oversampled (n=13,307 completed the survey compared to n=3,743 men). Because of the response rate, person weights were provided in the dataset based on age, sex, area, marital status, country of birth and labour force status.

**Measures**

**Economic abuse**

The survey included 15 emotional abuse items, of which five were relevant to partner economic abuse: 1) stopped or tried to stop you knowing about or having access to household money; 2) stopped or tried to stop you from working or earning money, or studying; 3) deprived you of basic needs (e.g. food, shelter, sleep, assistive aids); 4) damaged, destroyed or stole any of your property; and 5) stopped or tried to stop you from using the telephone, Internet or family car. Participants responded to each item individually with either ‘yes’ or ‘no’. Lifetime economic abuse (since the age of 15 years) was defined as experiencing at least one of the five economic abuse items in a current or previous recent relationship. Given the structure of the PSS, it was not possible to determine the prevalence in the previous 12 months or the frequency of economic abuse. The Cronbach's Alpha for the five economic abuse items was 0.81. Any other form of emotional abuse was defined as respondents endorsing any one of the remaining (10) emotional abuse items.

The demographic variables used were employment status, relationship status, household and personal income level (reported in quintiles) and highest education level (see Tables 2 and 3). General health was assessed on a self-rating scale from ‘excellent to poor’. Lifetime experience (since the age of 15) of intimate partner physical and psychological abuse (excluding economic abuse) was dichotomised. Disability status was coded as to whether or not the respondent had a disability or long-term health condition. Financial resilience (the ability to absorb financial shocks) was determined by whether or not the respondent could raise $2,000 in a week for an emergency. Financial stress (household cash flow problems) was coded as ‘No stress’ (one or no indicators reported), ‘Moderate stress’ (two to four stress indicators) and ‘High stress’ (five or more indicators reported), of the nine cash flow problems listed such as ‘Could not pay electricity, gas or telephone bills on time’ or ‘Sought financial help from friends or family’. Data were analysed with Stata version 10 through the secure Australian Bureau of Statistics (ABS) Remote Access Data Laboratory using a restricted and cleaned dataset which also included predefined aggregate variables. The ABS calculated final person weights and person replicate weights were used to weight the data using the SVR suite of commands in Stata (Nick Winter, Cornell University) to generate prevalence rates and 95% confidence intervals. Odds ratios were used to determine the association between economic abuse and demographic, health and financial variables. Logistic regression was used to adjust the odds ratios while adjusting for possible confounding between these variables. These analyses were performed separately for men and women. The analysis of secondary, publicly available de-identified data did not require institutional ethical approval.

**Results**

**Prevalence of economic abuse**

The population-weighted prevalence of economic abuse between intimate partners in Australia was 11.5% (95%CI 10.9–12.0). The prevalence of economic abuse among women of 15.7% (95%CI 14.8–16.6) was more than double that of men 7.1% (95%CI 6.3–7.8), see Table 1. The odds of experiencing economic abuse was higher for women (OR=2.5, 95%CI 2.1–2.8) than for men. Endorsement of individual items of economic abuse ranged from 2.2% (denied basic necessities) to 7.2% (damaged property). Women experienced more economic abuse than men on all items. The most frequently occurring economic abuse behaviour was damage to or theft of property (total sample 7.2%, men 4.7% and women 9.6%). This was followed by stopping access to, or knowledge about, household money (total sample 5.8%), which was also more commonly experienced by women (8.8%) than by men (2.7%).

Comparisons by age group highlight that participants aged 30–39, 40–49 and 50–59 reported the highest prevalence of economic abuse both overall and on individual items. The rate of economic abuse among those aged 30–39 (13.2%) was almost double that of the 18–29 age group (7.1%). While the overall survey-weighted prevalence of economic abuse for men was 7.1%, this peaks in the 40–49-year-old male group at 10.3%. For women, this is the age group when we see the highest prevalence of economic abuse, with 20.9% for 40–49-year-old women, and 19.7% for 50–59-year-old women. Univariate odds ratios revealed that women were more likely to have a history of economic abuse if they were separated or divorced; had a lower levels of education;
As previously stated, the prevalence of economic abuse between intimate partners. This study adds to the emerging international and national picture of the prevalence of economic abuse and experience more severe consequences of IPV.16,18 The prevalence rates reported here are more than double the rates previously reported in the 1999 South Australian study22 and higher than the rates reported in Canada.16,18 These previous studies used only one or two items to determine economic abuse. In contrast, prevalence rates reported by Sharp-Jeffs4 for the UK are significantly higher (35%) than the Australian data reported above. However, Sharp-Jeffs4 used responses to 31 individual indicators of economic abuse and a survey panel sample. The differing rates of economic abuse need to be interpreted cautiously as they are potentially influenced by the choice and number of economic abuse items utilised and sampling techniques employed. In the present study, the most commonly occurring form of economic abuse was damage, destroying or stealing property, at 7.2%. This rate is higher than the 5% reported by Mouzos and Makkai,23 and the 3.1% reported in the Philippines.17 Again, Sharp-Jeffs4 reported higher rates, with 14% of women experiencing property damage by a past or current partner, and 11.9% of men experiencing property damage. In Canada, 4.9% of women and 2.7% of men reported experiencing property damage.16

### Discussion

This study adds to the emerging international and national picture of the prevalence of economic abuse between intimate partners. As previously stated, the prevalence of economic abuse in this Australian sample was 11.5%, and was higher for women (15.7%) than for men (7.1%). The gender differences are important. It well established that IPV is gendered: women are the majority of victims and experience more severe consequences of IPV.16,18

In the 1999 South Australian study, withholding money or deliberately providing inadequate funds for household needs was experienced by 2.6% of men and 8.8% of women (5.9% for the total sample).22 The current data suggest that these figures have increased in Australia (although the items were not worded exactly the same): in 2012, being denied access to household money was experienced by 3.1% of men and 9.3% of women. PSS survey participants were asked if they were denied access to internet, phone or family car – all critical to maintaining social contacts and support, engaging in work or study and managing one’s finances. This was found to have occurred among 7.5% of women and 2.3% of men. This item has not been used in previous surveys of economic abuse. Further research is required to explore the control of internet access in IPV and its relationship to economic abuse. We found that economic abuse peaked for both men and women aged in their 40s and 50s, which is similar to the reported peak in South Australia of 35–54 years (for domestic violence generally among women).22 There was a significant jump in rates for respondents in their 30s compared to those in their 20s. There are several possible explanations. Women may not be aware that the financially controlling behaviours they experience are abusive; it is only when women leave relationships, and begin the

### Table 1: Survey-weighted prevalence of economic abuse since the age of 15 years by current or past partners by gender and age of respondent.

<table>
<thead>
<tr>
<th>Variable</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
<th>% (95% CI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>11.45 (10.87–12.03)</td>
<td>5.78 (5.31–6.25)</td>
<td>4.15 (3.79–4.51)</td>
<td>2.17 (1.92–2.41)</td>
<td>7.18 (6.70–7.66)</td>
<td>4.94 (4.57–5.30)</td>
<td>18.66 (18.00–19.32)</td>
</tr>
<tr>
<td>Men</td>
<td>7.07 (6.34–7.79)</td>
<td>2.69 (2.25–3.12)</td>
<td>1.85 (1.35–2.34)</td>
<td>0.74 (0.47–1.02)</td>
<td>4.72 (4.04–5.40)</td>
<td>2.25 (1.78–2.71)</td>
<td>13.83 (12.62–15.04)</td>
</tr>
</tbody>
</table>

- **a**: Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status.  
- **b**: No observations

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- One item of economic abuse: 
  - Damaged, destroyed, or stolen property
  - Denied access to car, internet, telephone

- Other forms of economic abuse:
  - Experiencing property damage
  - Withholding money or deliberately providing inadequate funds for household needs
  - Experiencing internet, telephone, car

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Note: The data provided above are from the Australian and New Zealand Journal of Public Health. The study was conducted in Australia, and the prevalence rates are specific to that country. The data are presented in a survey format, with respondents asked to indicate whether they had experienced any of the forms of economic abuse listed. The data are presented for both men and women, and for different age groups. The study found that economic abuse was more common among women than men, and that the prevalence increased with age. The data are presented in a table format, with columns for different forms of economic abuse and rows for different age groups. The data are presented as percentages, with 95% confidence intervals.
Jeffs 9 found that about half of the women that this becomes more obvious. Sharp- process of financial settlements for divorce, that this becomes more obvious. Sharp-
of economically abusive behaviours, with an increased emphasis on technology. We now have significant data on the lifetime prevalence of economic abuse and its associated factors for men and women in Australia, across the lifespan. We have found that women with disabilities or long-term health conditions, high levels of financial stress and lower levels of education have greater odds of experiencing economic abuse: these factors remained significant even when we controlled for history of physical and emotional IPV, age and marital status. Our results suggest that health, social support and financial services need to be aware that women experiencing high levels of financial stress could potentially also be experiencing economic abuse. The causes of financial hardship may run deeper than those seen on the surface. The presence of economic abuse can potentially go undiagnosed while focusing on the more obvious symptoms of financial hardship such as disability, poor health and limited financial resources.

References


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