

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

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**E**conomic abuse is a form of intimate partner violence (IPV).<sup>1-5</sup> It involves behaviours aimed at manipulating a person's access to finances, assets and decision-making to foster dependence and control. Adams<sup>1</sup> identified three dimensions of economic abuse: economic control, economic exploitation and employment sabotage. Economic abuse between intimate partners results in significant work-related problems,<sup>6</sup> financial hardship,<sup>6-9</sup> psychological distress<sup>10</sup> and depression.<sup>11</sup> Financial hardship and dependence represent significant barriers to women leaving violent relationships.<sup>1,4,12</sup>

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.<sup>4,9,13,14</sup>

International studies report a range of lifetime prevalence rates of economic abuse among women, including 11.6–15.1% in the US;<sup>7,11,15</sup> 4–4.9%,<sup>16</sup> 3.4%<sup>17</sup> and 3%<sup>18</sup> in Canada; 21% in the UK;<sup>9</sup> and 6.9% in the Philippines.<sup>19</sup> Studies on economic abuse among Palestinian women found rates (in the past 12 months) of between 44% and 45%.<sup>20,21</sup>

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%.<sup>22</sup> However, this study used a limited definition of economic abuse (withholding money or giving insufficient

## 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

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.<sup>23</sup> 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.<sup>24</sup>

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%).<sup>9</sup> In Canada, women reported economic abuse more than men (3% versus 2%);<sup>18</sup> 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%).<sup>16</sup> In the 1999 South Australian study, the lifetime prevalence of economic abuse was higher for women (8.8%) than men (2.6%).<sup>22</sup>

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%.<sup>1,6,17,19,25</sup> Economic abuse

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is more frequent among women who have experienced IPV and those who have activity limitations due to poor health or disability.<sup>17</sup> Age,<sup>19</sup> education level<sup>6,10,26</sup> and income level<sup>19</sup> 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).<sup>27</sup> 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.<sup>28</sup> 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.<sup>29</sup> 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.<sup>28</sup> 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.<sup>30</sup>

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'.<sup>31</sup>

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.<sup>32</sup> 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.<sup>33</sup> 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;

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

Variable	Experienced at least one item of economic abuse		Denied access to household money		Denied working or studying		Denied basic necessities		Damaged, destroyed, stole property		Denied access to car, internet, telephone		Experienced any other form of emotional abuse	
	%	(95% CI)	%	(95% CI)	%	(95% CI)	%	(95% CI)	%	(95% CI)	%	(95% CI)	%	(95% CI)
Total sample	11.45	(10.87–12.03)	5.78	(5.31–6.25)	4.15	(3.79–4.51)	2.17	(1.92–2.41)	7.18	(6.70–7.66)	4.94	(4.57–5.30)	18.66	(18.00–19.32)
Men	7.07	(6.34–7.79)	2.69	(2.25–3.12)	1.85	(1.35–2.34)	0.74	(0.47–1.02)	4.72	(4.04–5.40)	2.25	(1.78–2.71)	13.83	(12.62–15.04)
Women	15.70	(14.76–16.64)	8.78	(7.98–9.59)	6.38	(5.77–6.98)	3.55	(3.12–3.99)	9.57	(8.86–10.29)	7.54	(6.92–8.16)	23.33	(22.49–24.17)
<b>Men</b>														
18 to 29 years	4.58	(2.95–6.21)	2.04	(0.82–3.25)	1.03	(0.28–1.77)	0.74	(0.11–1.36)	3.03	(1.76–4.30)	1.99	(0.96–3.03)	8.77	(6.45–11.09)
30 to 39 years	8.22	(5.92–10.51)	1.75	(0.69–2.82)	2.50	(1.25–3.75)	0.65	(0.08–1.22)	5.90	(3.81–7.98)	3.58	(1.83–5.33)	16.71	(13.48–19.93)
40 to 49 years	10.31	(8.14–12.48)	4.03	(2.75–5.32)	3.26	(1.68–4.83)	1.37	(0.58–2.16)	7.64	(5.74–9.53)	3.56	(1.98–5.14)	19.80	(17.12–22.49)
50 to 59 years	8.60	(6.22–10.97)	4.07	(2.33–5.80)	1.66	(0.80–2.52)	0.93	(0.19–1.68)	5.39	(3.35–7.42)	1.46	(0.59–2.33)	15.83	(12.66–18.99)
60 to 69 years	6.41	(4.00–8.81)	3.10	(1.39–4.82)	1.37	(0.30–2.45)	0.39	(0.29–1.07)	3.79	(2.02–5.55)	1.04	(0.29–1.78)	15.12	(11.81–18.43)
70 years and over	3.45	(1.07–5.83)	0.80	(0.01–1.55)	1.00	(-0.70–2.69)	<sup>b</sup>	<sup>b</sup>	1.54	(0.40–2.67)	0.97	(0.08–1.88)	5.03	(3.19–6.87)
<b>Women</b>														
18 to 29 years	9.66	(7.74–11.58)	4.07	(2.81–5.32)	3.85	(2.62–5.08)	2.39	(1.57–3.21)	7.26	(5.58–8.94)	5.55	(4.05–7.05)	16.12	(13.88–18.36)
30 to 39 years	18.14	(16.01–20.27)	9.61	(7.88–11.35)	6.72	(5.23–8.20)	4.14	(3.07–5.20)	13.22	(11.24–15.21)	10.04	(8.41–11.68)	25.86	(23.33–28.41)
40 to 49 years	20.91	(18.61–23.20)	12.50	(10.42–14.58)	9.05	(7.24–10.85)	5.33	(3.99–6.67)	14.00	(11.79–16.21)	10.14	(8.57–11.71)	30.02	(27.34–32.70)
50 to 59 years	19.72	(17.36–22.08)	11.59	(9.65–13.52)	8.01	(6.31–9.71)	4.87	(3.57–6.16)	10.55	(8.78–12.32)	9.01	(7.33–10.70)	29.60	(27.02–32.18)
60 to 69 years	16.84	(14.56–19.13)	10.01	(8.11–11.91)	7.50	(5.94–9.06)	3.01	(2.15–3.88)	7.83	(6.42–9.23)	5.77	(4.21–7.33)	25.02	(22.48–27.57)
70 years and over	8.53	(6.58–10.48)	5.34	(3.60–7.09)	3.02	(1.99–4.04)	0.92	(0.21–1.62)	1.62	(1.22–3.40)	3.46	(2.32–4.60)	12.26	(10.32–14.20)

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

were unemployed; or lived in households with second and lowest income quintiles. Women were also more likely to experience economic partner abuse if they had a disability; had poor or very poor health; experienced moderate or high financial stress; or had limited financial resilience (see Table 2). For men, the variables associated with economic abuse were slightly different. In particular, labour force status and household income were not significant indicators of economic abuse for men (see Table 3).

The logistic regression model found that, for men, variables that were significant at the univariate level were no longer significant, except for the strong association between economic abuse and physical and emotional abuse. For women, even when controlling for physical IPV and emotional abuse, those who had 'Year 11 or 12' as their highest education level, experienced high financial stress or had a disability or long-term health condition were significantly associated with experiencing economic abuse. It was of note that for both genders, employment status was not a significant factor.

## 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 is well established that IPV is gendered: women are the majority of victims and experience more severe consequences of IPV.<sup>16,18</sup>

The prevalence rates reported here are more than double the rates previously reported in the 1999 South Australian study<sup>22</sup> and higher than the rates reported in Canada.<sup>16,18</sup> These previous studies used only one or two items to determine economic abuse. In contrast, prevalence rates reported by Sharp-Jeffs<sup>9</sup> for the UK are significantly higher (35%) than the Australian data reported above. However, Sharp-Jeffs<sup>9</sup> 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,<sup>23</sup> and the 3.1% reported in the Philippines.<sup>19</sup> Again, Sharp-Jeffs<sup>9</sup> 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.<sup>16</sup>

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).<sup>22</sup> 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).<sup>22</sup> 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 2: Univariate and logistic regression analysis of the likelihood of having experienced economic abuse for women (using survey-weighted<sup>a</sup> data).**

	N	%	Unadjusted Univariate OR (95% CI)	Logistic regression OR (95% CI)
<b>Age group</b>				
18 to 29	2,153	9.66	1.00 (ref)	
30 to 39	2,565	18.14	2.07 (1.61–2.66)	1.44 (0.99–2.09)
40 to 49	2,600	20.91	2.47 (1.88–3.25)	1.22 (0.79–1.88)
50 to 59	2,426	19.72	2.30 (1.76–3.00)	1.01 (0.66–1.54)
60 to 69	2,023	16.84	1.89 (1.46–2.46)	0.96 (0.62–1.48)
70+ years	1,540	8.53	0.87 (0.62–1.23)	0.80 (0.41–1.53)
<b>Marital status</b>				
Married/defacto	8,437	11.73	1.00 (ref)	
Separated/divorced	1,568	46.97	6.66 (5.66–7.85)	1.22 (0.90–1.67)
Widowed	960	11.24	0.95 (0.70–1.30)	0.85 (0.53–1.37)
Never married	2,342	12.98	1.12 (0.92–1.37)	0.85 (0.61–1.17)
<b>Education</b>				
Degree or diploma	5,469	13.23	1.00 (ref)	
Certificate	2,094	22.01	1.85 (1.56–2.19)	1.21 (0.89–1.64)
Year 11 or 12	2,505	14.91	1.15 (0.92–1.42)	1.57 (1.18–2.08)
Year 10 or below	3,239	16.48	1.29 (1.04–1.60)	1.02 (0.73–1.43)
<b>Labour force status</b>				
Employed full-time	4,508	15.41	1.00 (ref)	
Employed part-time	3,818	12.63	0.79 (0.65–0.97)	0.86 (0.59–1.24)
Unemployed	316	23.09	1.65 (1.14–2.39)	1.23 (0.73–2.08)
Not in the labour force	4,665	17.35	1.15 (0.96–1.39)	1.24 (0.81–1.91)
<b>Household income quintile</b>				
Highest	1,948	10.86	1.00 (ref)	Not included
Fourth	2,129	12.26	1.15 (0.81–1.62)	
Third	2,285	14.22	1.36 (0.99–1.86)	
Second	2,103	20.57	2.13 (1.57–2.89)	
Lowest	2,401	21.47	2.24 (1.66–3.04)	
<b>Personal income quintile</b>				
Highest	1,902	13.46	1.00 (ref)	
Fourth	2,237	15.27	1.15 (0.89–1.50)	1.06 (0.72–1.55)
Third	2,827	17.57	1.37 (1.12–1.67)	1.05 (0.67–1.64)
Second	2,824	20.08	1.62 (1.33–1.96)	1.25 (0.79–1.98)
Lowest	2,516	12.08	0.88 (0.69–1.23)	0.87 (0.51–1.48)
<b>Disability status</b>				
No disability	8,942	11.61	1.00 (ref)	
Has disability or long-term health condition	4,365	24.25	2.44 (2.13–2.78)	1.28 (1.01–1.62)
<b>Health status</b>				
'Good, very good, excellent'	11,231	13.54	1.00 (ref)	
'Fair or poor'	2,076	27.24	2.39 (2.01–2.85)	1.10 (0.76–1.60)
<b>Financial stress</b>				
No or low stress	11,853	12.84	1.00 (ref)	
Moderate stress	1,205	33.72	3.45 (2.86–4.18)	1.33 (0.89–1.99)
High stress	249	62.96	11.53 (7.53–17.67)	2.24 (1.29–3.91)
<b>Financial resilience</b>				
Able to raise \$2000	11,445	13.12	1.00 (ref)	
Unable to raise \$2000	1,862	31.15	3.00 (2.50–3.60)	1.15 (0.83–1.58)
<b>Physical IPV</b>				
None	10,734	6.24	1.00 (ref)	
Experienced physical IPV	2,573	62.09	24.60 (20.97–28.85)	4.05 (3.31–4.94)
<b>Emotional IPV<sup>b</sup></b>				
None	9,841	1.59	1.00 (ref)	
Experienced emotional IPV	3,466	62.07	101.03 (77.18–132.25)	44.22 (33.14–59.01)

a: Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status.

b: Excludes economic abuse items

process of financial settlements for divorce, that this becomes more obvious. Sharp-Jeffs<sup>9</sup> found that about half of the women who experienced economic abuse did not recognise it as such from the beginning. Therefore, it is not surprising that the peak for economic abuse also coincides with the median age for divorce which, in Australia, was 45.2 years for men and 42.5 years for women in 2014. The PSS is likely to have underestimated the prevalence of intimate partner economic abuse given that the questions were only asked about current or past cohabitating partners. Australian women and men, on average, first marry when they are close to age 30 (the median age for men was 31.5 years and women 29.6 years in 2014), potentially explaining the lower rate of economic abuse reported by people aged in their 20s.<sup>34</sup>

We found that, for men, when controlling for confounding factors between variables, a history of physical IPV and emotional abuse were the only variables associated with economic abuse. For women, however, education, disability status and experiencing high financial stress all increased the odds of experiencing economic abuse. Unlike other studies that have found an association between income and economic abuse but did not include financial hardship and stress, these results highlight that financial hardship and stress are significant indicators of economic abuse, even when controlling for all other factors (including income).

The PSS is a significant survey that measures the prevalence, and associated factors, of many forms of violence in the Australian community. However, there are several limitations of this survey instrument. The structure of the PSS survey did not allow for the determination of whether economic abuse had occurred in the previous 12 months to provide a more reliable temporal association between health status, financial stress and economic abuse. The PSS is a cross-sectional study so that only association could be determined.

The PSS still failed to capture at least one significant component of economic partner abuse: debt generation.<sup>35</sup> Debt generation has been identified as a significant factor in economic abuse which can lead to enduring hardship for women who are leaving abusive relationships and is enshrined in Victorian legislation.<sup>36</sup> Future studies should review the items used and consider expanding the list

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.

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**Table 3: Univariate and logistic regression analysis of the likelihood of having experienced economic abuse for men (using survey-weighted<sup>a</sup> data).**

	N	Weighted %	Unadjusted Univariate OR (95% CI)	Logistic regression OR (95% CI)
<b>Age group</b>				
18 to 29	606	4.58	1 (ref)	
30 to 39	708	8.22	1.86 (1.10–3.16)	1.17 (0.61–2.26)
40 to 49	741	10.31	2.39 (1.55–3.70)	1.38 (0.70–2.69)
50 to 59	671	8.60	1.96 (1.19–3.21)	1.26 (0.62–2.58)
60 to 69	588	6.41	1.42 (0.86–2.36)	0.84 (0.35–2.06)
70+ years	429	3.45	0.74 (0.29–1.90)	1.22 (0.25–6.02)
<b>Marital status</b>				
Married/defacto	2,573	5.60	1 (ref)	
Separated/divorced	325	23.15	5.08 (3.53–7.32)	1.07 (0.63–1.82)
Widowed	87	1.63	0.28 (0.03–2.86)	0.45 (0.04–5.31)
Never married	758	6.70	1.21 (0.88–1.66)	1.27 (0.73–2.20)
<b>Education</b>				
Degree or diploma	1,307	5.01	1 (ref)	
Certificate	1,042	8.77	1.8 (1.29–2.56)	1.35 (0.81–2.25)
Year 11 or 12	635	6.16	1.24 (0.86–1.81)	1.25 (0.76–2.06)
Year 10 or below	759	9.36	1.95 (1.35–2.83)	1.63 (0.90–2.92)
<b>Labour force status</b>				
Employed full-time	2,345	7.08	1 (ref)	
Employed part-time	429	5.17	0.71 (0.49–1.05)	0.56 (0.30–1.04)
Unemployed	106	12.01	1.79 (0.93–3.43)	1.27 (0.43–3.81)
Not in the labour force	863	7.17	1.01 (0.72–1.42)	1.19 (0.54–2.62)
<b>Household income quintile</b>				
Highest	627	6.59	1 (ref)	Not included
Fourth	630	5.81	0.87 (0.54–1.42)	
Third	619	7.74	1.19 (0.71–2.00)	
Second	601	7.92	1.21 (0.71–2.09)	
Lowest	504	8.28	1.28 (0.79–2.07)	
<b>Personal income quintile</b>				
Highest	1,164	5.85	1 (ref)	
Fourth	758	9.02	1.60 (1.12–2.28)	1.13 (0.71–1.80)
Third	605	5.92	1.01 (0.65–1.57)	1.09 (0.55–2.16)
Second	495	9.31	1.65 (1.00–2.73)	1.74 (0.77–3.92)
Lowest	388	5.83	1.00 (0.61–1.62)	0.89 (0.42–1.88)
<b>Disability status</b>				
No disability	2,514	5.72	1 (ref)	
Disability or long-term health condition	1,229	10.06	1.84 (1.36–2.49)	1.29 (0.76–2.19)
<b>Health status</b>				
'Good, very good, excellent'	3,231	6.26	1 (ref)	
'Fair or poor'	512	12.31	2.10 (1.52–2.91)	1.13 (0.66–1.94)
<b>Financial stress</b>				
No or low stress	3,429	6.04	1 (ref)	
Moderate	257	17.53	3.31 (2.15–5.09)	1.68 (0.84–3.35)
High stress	57	19.75	3.83 (1.92–7.62)	0.80 (0.24–2.70)
<b>Financial resilience</b>				
Able to raise \$2000	3,322	6.49	1 (ref)	
Unable to raise \$2000	421	11.46	1.87 (1.29–2.72)	1.15 (0.61–2.16)
<b>Physical IPV</b>				
None	3,523	5.19	1 (ref)	
Experienced physical IPV	220	40.72	12.55 (9.13–17.26)	2.75 (1.48–5.08)
<b>Emotional IPV<sup>b</sup></b>				
None	3,169	0.68	1 (ref)	
Experienced emotional IPV	574	46.83	127.45 (73.80–220.11)	101.27 (60.00–170.93)

a: Person weights were provided in the dataset based on age, sex, area, marital status, country of birth, and labour force status.

b: Excludes economic abuse items

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