



FOR
love
OR
MONEY

AN EDUCATIONAL RESOURCE ABOUT
- FINANCIAL ABUSE -

WHIN wishes to acknowledge the **Inner North West Primary Care Partnership (INWPCP)** for providing funding to produce this resource. Additionally, WHIN would like to acknowledge the following organisations for their expertise, contribution to knowledge, practice and advocacy on financial abuse that has helped to produce the *For Love or Money* Educational Resource:

Women’s Information and Referral Exchange (WIRE)

Good Shepherd Australia New Zealand

Kildonan Uniting Care

Women’s Health Goulburn North East (WHGNE)

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ISBN 978-0-9872194-1-1

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1. INTRODUCTION

About Women's Health In the North

Women's Health In the North (WHIN) is the regional women's health service for Melbourne's northern metropolitan region. WHIN aims to strengthen women's health and wellbeing, with a strategic focus on:

- > Sexual and reproductive health
- > Violence against women
- > Gender equity and gender analysis
- > Access to economic resources
- > Environmental justice

WHIN's mission is to address gender inequities and the determinants of women's health, safety and wellbeing through leadership, advocacy, research, knowledge translation and strategic partnerships. WHIN is committed to carrying out this mission in a way that is feminist, ethical, inclusive and courageous.

WHIN's strategic objectives are to:

- Provide leadership and expertise to improve women's health, safety and wellbeing.
- Identify, build and resource strategic partnerships that promote women's health, safety and wellbeing, and improve regional service responses.
- Undertake and influence research, resource development and knowledge translation to inform innovative approaches to women's health, safety and wellbeing.

- Engage with women and communities to facilitate, influence and support positive change to their health, safety and wellbeing.
- Build a strong and sustainable future for the organisation.

WHIN is funded to work across the northern metropolitan region (NMR) of Melbourne, which includes the local government areas of Banyule, Darebin, Hume, Moreland, Nillumbik, Whittlesea and Yarra.

WHIN has a long history of addressing women's economic capability including the effect that financial abuse has on women. When women are financially secure and literate they have an increased capacity to realise their potential as full and active citizens, as well as experiencing improved health, safety and wellbeing. The information contained in this resource draws on WHIN's extensive work in financial capability and literacy and family violence service integration and the prevention of violence against women.

1. INTRODUCTION CONT...

Background

Financial abuse is a serious form of family violence that causes severe material deprivation for women. Financial abuse is 'based around gendered issues of power, coercion and control and can cause a range of poor health outcomes for the women who experience it. Financial abuse of women in intimate partner relationships happens when men control and limit women's access to, and use of, money. It is a profoundly under-recognised phenomenon as it is deeply hidden within societal expectations that couples will equitably share their financial resources for the good of the whole family. Financial abuse may lead to a deeply concealed feminisation of poverty within relationships, regardless of the overall assets a family may hold'.¹

¹ Elizabeth Branigan, 'His Money or Our Money?' *Financial Abuse of Women in Intimate Partner Relationships* (2005) Federation of Community Legal Centres Vic <http://www.communitylaw.org.au/clc_morelandhome/cb_pages/images/238_Financial_Abuse_Projec.pdf>

Financial abuse (also known as economic abuse), has been included in updates and redevelopment of national and state laws, namely the Australian Family Law Act 1975 and the Family Violence Protection Act 2008 (Victoria)² and it is a 'critical factor in the experience of violence of many women, with significant consequences for their ability to gain and maintain secure housing and to become financially secure after leaving a situation of violence'.³

Financial abuse is a commonly used tactic in the context of family violence (family violence is sometimes referred to as domestic violence). As outlined by the National Coalition Against Domestic Violence (NCADV),⁴

“

...domestic violence can create serious obstacles that prevent victims from achieving economic security and self-sufficiency. By controlling and limiting the victims access to economic resources, a [perpetrator] ensures that the victim will be financially limited if she chooses to leave the relationship. As a result, victims of domestic violence are often forced to choose between staying in an abusive relationship or facing economic hardship and possible extreme poverty and homelessness.

”

² Women's Health In the North, *Building a Respectful Community – Preventing Violence Against Women. A strategy for the northern metropolitan region of Melbourne 2011 – 2016* (2011) <<http://www.whin.org.au/images/PDFs/Building%20a%20Respectful%20Community.pdf>>.

³ Fiona Macdonald and Kathy Landvogt, 'Economic Abuse and Women's Homelessness Following Domestic and Family Violence' (2012) Volume 25, Issue 6, p.39, *Parity*.

⁴ National Coalition Against Domestic Violence (NCADV), *Economic Abuse* (retrieved 22/01/2013) <<http://www.ncadv.org/files/EconomicAbuse.pdf>>.



1. INTRODUCTION CONT...

The need for action to prevent financial abuse has been documented by WHIN, Good Shepherd Australia New Zealand and Kildonan Uniting Care, Council of Single Mothers and their Children, family violence services, including: Berry Street Northern Family and Domestic Violence Services, Salvation Army Crossroads Family Violence Service and community legal and financial counselling centres. The *For Love or Money* film and educational resource were developed in direct response to the need to develop a greater community understanding of financial abuse as a common form of violence against women.

The knowledge base that informed the development of this resource drew upon WHIN's extensive work in family violence response, service integration and prevention.

The *For Love or Money* Educational Resource Package

The *For Love or Money* Educational Resource package has been developed to support the *For Love or Money* DVD resource that WHIN launched in 2014. The educational resource and DVD aim to increase women's safety and financial security by raising awareness of the issue of financial abuse by:

- Creating a relevant, accessible and quality film and educational resource package for women and the broader community that captures women's lived experiences of economic abuse.
- Increasing community and sector knowledge of economic abuse as a form of violence against women.
- Improving service sector and worker (including: family violence support workers, financial counsellors and health professionals) knowledge of economic abuse.
- Increasing community and organisational awareness and preparedness to address the issue of women's economic abuse.

The film can be accessed at <http://www.whin.org.au/resources/preventing-violence-against-women.html> or hard copies can be obtained from WHIN.

The *For Love or Money* Educational Resource supports the prevention of violence against women and promotes women's financial security and capability. Both the film and educational resource aim to recognise and name financial abuse as an identified form of family violence. They support established community education literature and program material on financial capability, violence prevention and respectful relationships, including:

- WHIN's *Love Control* DVD and educational resource accessed at <http://www.whin.org.au/resources/preventing-violence-against-women.html> or hard copies can be obtained from WHIN.
- WHIN's *Managing Money: Every Woman's Business - a guide to increasing women's financial capability* accessed at http://www.whin.org.au/images/PDFs/whinampwhe_fl_web.pdf or hard copies can be obtained from WHIN.
- *Building Respectful Relationships: Stepping out against gender-based violence*, Department of Education and Early Childhood Development, accessed at <https://fuse.education.vic.gov.au/pages/View.aspx?pin=HTWGQ7>.
- Women's Health Goulburn North East's *Keep your Boat Afloat* and *Essential First Steps* at http://www.whealth.com.au/work_financial-abuse.html.

Audience

The *For Love or Money* Educational Resource can be used with women of all ages. However, the focus is on young women as they enter into committed relationships that may involve co-habitation. It is designed primarily to use with women within a group context and it can be adapted to be used in individual therapeutic settings. It can also be used as a community and professional educational tool.

Conducting the Sessions

Setting Up a Safe Space

Establishing a safe, supportive and non-judgemental environment is crucial for opening up understanding and discussion on financial abuse.

Any group discussion on relationships involves the possibility of a participant disclosing personal issues including abuse, be it physical, emotional, sexual, financial. The facilitator needs to be prepared to manage these disclosures in a confidential manner and to make referrals to appropriate services. If a participant discloses they have experienced family violence, the facilitator can refer them to **1800 RESPECT** (1800 737 732 or <http://www.1800respect.org.au>). This service will be able to provide support and appropriate referral to the closest local family violence service providers.

The Role of the Facilitator

The facilitator has an important role in keeping the group active, on track and engaged. For each session the facilitator needs to consider ways to:

- ensure the group works effectively to achieve the goals of the program;
- ensure the sessions are delivered in a creative and fun manner;
- assist the group in establishing the agenda and following it;
- best introduce the group participants to each other and the program;
- establish group agreements;
- create an environment for learning and sharing;
- ensure that the information is pitched at the right level;
- be flexible – following a structured workshop format may not work for all groups – and be prepared;
- be prepared to gauge where the group is at, and adjust accordingly; and
- make the best use of visual aids and practical examples.

Group Agreements

Group agreements provide an opportunity to discuss guidelines for the session. This is something that needs to be done with each group. Some suggestions for topics that can be included in group agreements include confidentiality, listening to others and use of

mobile phones. Brainstorm these ideas, record them on paper and display them in the room to refer to as needed. Ensure everyone in the group understands the guidelines and agrees to observe them.

If it is a very large group, you may want to prepare some group agreements in advance, and then check with the group to see how they feel about them and if they would like to add anything else to the list. Display the guidelines in the room to refer to as needed.

A Sample Group Agreement:

- **Confidentiality:** What is said and expressed in the room stays in the room. No-one's personal details are mentioned outside of this room.
- **Listening:** Take turns in talking and listening to each other.
- **Respect:** Acknowledge that we all are unique, that everyone's experience is different, and that we may have different points of view.
- **Mobile phones silent:** Acknowledge that people may have to check their phones, but to please put them on silent.
- **Punctuality:** We have a lot to get through, so please be on time.
- **Ask questions:** If you don't understand something don't be afraid to ask the facilitator either during or after the session. If your question can't be answered today, it will be followed up with an answer for the next session.
- **Use of language:** Racist, sexist, homophobic, classist language, or language that is in anyway offensive, is not acceptable.
- **Disclosures:** Please consider whether your disclosure or your story is appropriate to share with the group. If not, please ensure you have someone you can speak to, whether friends, family, support services or the facilitator.

It may be useful to reinforce ideas of confidentiality in the group at the beginning of every session to ensure women do not inadvertently discuss or disclose others' circumstances.



2. WHAT IS FINANCIAL ABUSE?

Topic Overview

This topic aims to introduce the group to financial abuse as a form of violence against women. It explains what financial abuse is and how power and control is implicated in financial abuse. Activities are designed to clarify the definition of financial abuse and explore the many contexts in which financial abuse is played out.

Learning Outcomes

Participants will develop an:

- understanding of what financial abuse is;
- understanding of how financial abuse is a form of violence against women that occurs as a direct result of male privilege and entitlement;
- understanding of how financial abuse impacts on a person's health and wellbeing;
- understanding of how power and control are used as tactics in financially abusive relationships; and
- ability to identify different forms of power and control tactics in financially abusive relationships.

ACTIVITY 2A

Exploring Definitions of Financial Abuse

Timing: 10 mins

Resources:

- ▶ Whiteboard or butcher's paper
- ▶ Whiteboard markers

Activity Description:

Begin by brainstorming the term financial abuse. The group may need prompting by asking a question such as: 'what words or images come to mind when you hear the term financial abuse?' Participants can draw upon their own experience, that of someone they know or what they think financial abuse is. Write the responses on a whiteboard or butcher's paper and then ask participants to discuss their reasons for choosing the words or descriptions they did. This exercise may be extended to ask participants to provide some examples of how financial abuse may be perpetrated in an abusive relationship.

Facilitator Notes:

- It is important to stress that financial abuse can be very subtle and difficult to recognise. Sometimes it is difficult to determine whether a relationship is financially abusive or whether it is an economically unequal but mutually agreed upon relationship.⁵ In most cases of financial abuse it is linked to other forms of abuse such as emotional and physical.
- Emphasise that male entitlement is used to exercise power and control, and that these are the root cause of financial abuse. When working with women who may be experiencing financial abuse, it is important to ask them 'can you say no to your partner?' For example, 'can you say no to the bills being put in your name?'⁶

5 Tanya Corrie and Magdalene McGuire, *Economic Abuse: Searching for Solutions* (2013) Good Shepherd Youth and Family Service and Uniting Care Kildonan <https://www.goodshepvic.org.au/Assets/Files/EconomicAbuse_finalreport.pdf>.

6 Tanya Corrie and Magdalene McGuire, *Economic Abuse: Searching for Solutions* (2013) p. 17 Good Shepherd Youth and Family Service and Uniting Care Kildonan <https://www.goodshepvic.org.au/Assets/Files/EconomicAbuse_finalreport.pdf>.

If there are male participants in the group you can refer to the No To Violence website for information on how to help them understand financial abuse within a broader context of gender inequality and male privilege <http://whatmencando.net/reflect/inequality/>.

Financial Abuse Definition

It is important to provide group participants with a clear definition of financial abuse. The report *Economic Abuse: Searching for Solutions*,⁷ provides the definition:

- Economic [or financial] abuse is a form of domestic and family violence that negatively affects a person financially and undermines their efforts to become economically independent it is a gendered issue: women are the key victims of [such abuse] and men are the key perpetrators.

In practice financial abuse can include the following types of behaviour:

Control over day-to-day household finances and material wellbeing.

This can include:

- denying the woman access to any money of her own, to the family's money, or to bank accounts;
- making her ask/beg for money from him;
- unilaterally setting an inadequate figure to cover household costs;
- stealing from the woman;
- denying access to financial information and decision-making;
- making large purchases without consulting her;
- not providing her with money to access medical treatment for herself, children or pets;

7 Tanya Corrie and Magdalene McGuire, *Economic Abuse: Searching for Solutions* (2013) Good Shepherd Youth and Family Service and Uniting Care Kildonan <https://www.goodshepvic.org.au/Assets/Files/EconomicAbuse_finalreport.pdf>.

- making the woman financially dependent and unable to meet basic needs;
- subjecting the woman to food insecurity; and/or
- actively using tactics of deception including 'gaslighting' (for definition see box on page 12) to acquire financial resources from a woman.

Denying accumulation of personal assets or eroding those assets.

This can include:

- exerting power and control over a woman's salary, savings, debt, credit, and employment through actions or threats;
- bleeding dry the woman's personal financial resources;
- using joint funds to gamble; and/or
- destroying the woman's possessions.

Manipulating credit and debt to the abused partner's disadvantage.

This can include:

- making the woman financially responsible for debt;
- building up debt and affecting a woman's credit rating;
- utilities or loans being registered in the woman's name only;
- the woman being forced to survive by accumulating debt; and/or
- the woman being made bankrupt for his debts.

Blocking access to social and economic participation.

This can include:

- sabotaging education or employment;

- not allowing the woman to work or undertake education;
- denying access to means of transport or communication; and/or
- forcing her into illegal activity to make money.

Financially monitoring, over-controlling and scrutinising the woman.

This can include:

- maintaining dominance without physical contact;
- exerting financial control after the woman has left; and/or
- drawing out costly court proceedings to financially impact her.

Refusing to contribute.

This can include:

- not being accountable for his own spending;
- refusing to work or claim benefits;
- refusing to pay bills; and/or
- refusing to contribute to the costs of raising children.

Generating economic costs.

This can include:

- destroying belongings or property.

Exploiting women sexually in exchange for money.

This can include:

- forcing her into illegal activity to make money; and/or
- forcing her to have sex with men for money.

ACTIVITY 2B

Exploring Definitions of Financial Abuse

Timing: 20 minutes

Resources:

- ▶ Computer
- ▶ Television or data projector
- ▶ Copy of the *For Love or Money* film
- ▶ Whiteboard and whiteboard markers

Activity Description:

Play the seven-minute film to the group. Ask the group to identify evidence of the tell-tale signs of financial abuse that's represented in the film. Make a list of all signs of financial abuse that the group identifies.

What might be some other forms of financial abuse that are not represented in the film? What other types of abusive behaviour does the male partner use to perpetrate financial abuse, for example, physical, emotional, sexual abuse.

Facilitator Notes:

The aim of this activity is for the audience to identify the tell-tale signs of financial abuse. Examples from the film include:

- She states that 'it was his idea to move in with me' and then we see him moving into her place.

Whilst this is not, in itself, financial abuse, in the context of what unfolds in the narrative, it can be read as an early warning sign of the abuse that is to come. He is staking his claim to her property. Another visual cue for this in the film is when he moves her photo on the mantelpiece so that his photo takes centre stage.

- The woman's partner always forgets his wallet so that it becomes her responsibility to pay.
- Financial abuse is intertwined with other patterns of power and control. For example, he shows physical aggression about household bill payment when she is fixing her bicycle. He also constantly belittles and blames her for their financial situation. It is suggested that he coerced her into having joint accounts for savings because separate accounts would demonstrate lack of trust within the relationship. At the same time, however, she is the one who has credit cards in her name only, thereby holding the level of household debt.
- The scene where he confronts her in the kitchen regarding payment of bills is meant to demonstrate 'gaslighting' as a tactic of abuse.

Gaslighting definition sheet

Gaslighting is 'an extremely effective form of emotional abuse that causes the victim to question their own feelings, instincts and sanity, which gives the abusive partner a lot of power (and we know that abuse is about power and control). Once an abusive partner has broken down the victim's ability to trust their own perceptions, the victim is more likely to stay in the abusive relationship. There are a variety of gaslighting techniques that an abusive partner might use:

Withholding: the abusive partner pretends not to understand or refuses to listen. For example: 'I don't want to hear this again,' or 'You're trying to confuse me.'

Countering: the abusive partner questions the victim's memory of events, even when the victim remembers them accurately. For example: 'You're wrong, you never remember things correctly.'

ACTIVITY 2C

Exploring Definitions and the Impact of Financial Abuse

Timing: 15 -20 minutes

Resources:

► Women's Health Goulburn North East's *Keep Your Boat Afloat* resources and post cards (accessed at http://www.whealth.com.au/work_Keep-Your-Boat-Afloat.html#resources)

Activity Description:

Use the postcards to unpack definitions of financial abuse as well to generate discussion on the many contexts in which it can arise. Each card presents a different scenario that highlights different abuses of power, both overt and others more covert. Unpack the ways in which each of the scenarios represents a form of financial abuse.

Discuss how the young woman depicted in each scenario may be able to protect herself from the impact of financial abuse. Conversely, discuss the reasons why it may be difficult for a woman whose partner has chosen to use these tactics of abuse against her, to protect herself from this type of abuse occurring.

Facilitator Notes:

The points to emphasise in this activity are that financial abuse is all about POWER and CONTROL.

- It is important to emphasise that one aspect of male entitlement can be to maintain power and control over family members, and these are at the root of financial abuse. In working with women who may be experiencing financial abuse, it is important to ask them 'can you say no?' For example, 'can you say no to the bills being put in your name?'⁸ Or, 'What happens when you say no to your partner?'
- 'Sexually transmitted debt' (STD) is a term used to describe when you become liable for your partner's debt. You do not need to be married to accrue a debt as a result of a relationship. STD refers specifically to debt that has been accumulated as a result of either emotional pressure or misplaced trust in a loved one. STDs are a form of financial abuse because the victim did not consciously enter into debt and her trust in her partner was abused.

8 Tanya Corrie and Magdalene McGuire, *Economic Abuse: Searching for Solutions* (2013) p. 17 Good Shepherd Youth and Family Service and Uniting Care Kildonan <https://www.goodshepvic.org.au/Assets/Files/EconomicAbuse_finalreport.pdf>.

Blocking/Diverting: the abusive partner changes the subject and/or questions the victim's thoughts. For example: 'Is that another crazy idea you got from [friend/family member]?' or 'You're imagining things.'

Trivializing or invalidating: the abusive partner makes the victim's needs or feelings seem unimportant. For example: 'You're going to get angry over a little thing like that?' or 'You're too sensitive.'

Forgetting/Denial: the abusive partner pretends to have forgotten what actually occurred or denies things like promises made to the victim. For example: 'I don't know what you're talking about,' or 'You're just making stuff up.'

9 Brollings, *What is Gaslighting* (2014) The National Domestic Violence Hotline <<http://www.thehotline.org/2014/05/what-is-gaslighting/>>.

ACTIVITY 2C CONT...

Exploring Definitions and the Impact of Financial Abuse

For example, going guarantor on a loan or entering jointly into a loan or contract means you are legally liable for any outstanding debts whether you personally accrued these or not.

- The benefits and risks of joint accounts are outlined on Australian Securities and Investments Commission's (ASIC) *Money Smart* website at <https://www.moneysmart.gov.au/managing-your-money/banking/joint-accounts>.
- Advice on going guarantor for a friend or family member can be accessed at ASIC's *Money Smart* website at <https://www.moneysmart.gov.au/borrowing-and-credit/borrowing-basics/loans-involving-family-and-friends>.
- For advice and tips on managing money when entering into a relationship access ASIC's *Money Smart* website at <https://www.moneysmart.gov.au/life-events-and-you/families/relationships-and-money>.
- For participants to gain further insight into the personal experience of STDs you may want to have the participants read the Daily Life article titled 'Do you have a sexually transmitted debt?' <http://www.dailylife.com.au/life-and-love/work-and-money/do-you-have-a-sexually-transmitted-debt-20130809-2rme6.html>.



ACTIVITY 2D

The Economic Power and Control Wheel - Power, Control and Financial Abuse

Timing: 20 minutes

Resources:

- ▶ Projector
- ▶ Slide with an image of the 'Economic Power and Control Wheel'
- ▶ Paper copies of the blank 'Economic Power and Control Wheel'

Activity Description:

The 'economic abuse wheel' is used to initiate a discussion on how power and control are crucial to the perpetration of financial or economic abuse. The wheel is used to represent ways in which power and control are used to perpetrate financial abuse.

Discuss the areas in the wheel with participants, highlighting the different ways in which power and control are implicated in financial abuse.

Once participants have familiarised themselves with the economic abuse wheel have them individually complete their own economic abuse wheel. Ask them to write down ways in which money has been used as a controlling mechanism in either their own relationship or that of someone they know.

Alternatively, have a group discussion and ask participants to identify forms of financial abuse. Use the following prompts to assist the conversation.

- How is male privilege used to perpetrate financial abuse?
- What are other ways in which the use of power and control through coercion, threats, violence or intimidation could be used to perpetrate financial abuse?
- In what ways might other forms of abuse (emotional, physical and sexual) coexist with financial abuse?
- How might tactics such as denying, blaming and minimising be used to perpetrate financial abuse?

Facilitator Notes:

Some points you may wish to make reference to in the discussion include:

- Whilst there are often financial costs associated with intimate partner violence 'financial abuse' is its own form of "coercive control" that is used by perpetrators ...to gain power and control over their partners.¹⁰
- It is important to recognise that financial abuse comes in many shapes and forms. Some common examples of types of financial abuse include:
 - Interfering with education and employment so that the perpetrator inhibits or stops their partner from working or studying. If they are allowed to work, the type of work he permits, or forces her into may result in economic or sexual exploitation.
 - Controlling access to financial resources. This includes bank and credit card accounts.
 - Refusing to contribute financially to the relationship, including household bills and the cost of rearing children. This also includes forcing a partner to use their savings with the risk of getting into debt.
 - Generating financial costs through the abusive partner destroying property or by coercing them into taking out credit.¹¹

¹⁰ Nicola Sharp, 'What's yours is mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence (2008) p. 37, Refuge <<http://www.refuge.org.uk/files/Whats-yours-is-mine-Full-Report.pdf>>.

¹¹ Ibid.

ACTIVITY 2D CONT...

The Economic Power and Control Wheel - Power, Control and Financial Abuse

Timing: 20 minutes

Resources:

- ▶ Projector
- ▶ Slide with an image of the 'Economic Power and Control Wheel'
- ▶ Paper copies of the blank 'Economic Power and Control Wheel'



The Economic Abuse Wheel by Nicola Sharp (2008).

Blank Economic Power and Control Wheel





ACTIVITY 2E

Identifying the Warning Signs of Financial Abuse

Timing: 15 minutes

Resources:

- ▶ Whiteboard
- ▶ Coloured sticky notes

Activity Description:

Ask the group to take a moment to think about what might be some of the warning signs of being in a financially abusive relationship. Once they have thought of two potential warning signs ask everyone to individually write their responses separately on coloured sticky notes. Each person is then asked to come up to the whiteboard and place their notes on it and tell the group what they wrote down.

Facilitator Notes:

Examples of warning signs include:

- If I ask my partner about money he gets angry.
- I support the family. My partner supports himself.
- I am denied money to pay for basic needs like food, transport, clothing, school expenses and sanitary products.
- I have no money to spend on myself but he gets whatever he wants.
- He refuses to tell me about financial arrangements.
- He wants me to put all my assets into the family accounts but he keeps his assets in his name.
- He forces me to sign papers for his business and gets angry if I ask about what I'm signing.
- I pay all the household expenses because my partner's money is being saved for the future.
- He won't let me have my own bank account.
- He says he won't give me any money if I don't do what he wants.
- I'm not allowed to do the shopping without him.

ACTIVITY 2F

The Impact of Financial Abuse

Timing: 10 minutes

Resources:

- ▶ Whiteboard or butcher's paper
- ▶ Whiteboard markers

Activity Description:

Brainstorm with group what some of the impacts of financial abuse might be.

Examples include:

- Loss of confidence in money management skills.
- Credit and utility related debt resulting in poor credit records.
- Isolation (for example, as a result of not having the financial means to leave the home or as a result of emotional distress).
- Poor emotional health (feelings of worthlessness and low self-esteem).
- Poor physical health.
- Depleted savings.
- Unemployment.
- Inability to complete education.
- Impact on children's wellbeing (material deprivation including lack of food and shelter. May also occur post separation as a result of not paying child support).
- Homelessness (as a result of rent arrears).
- Poverty.
- Legal costs associated with divorce and separation, including child maintenance.

Facilitator Notes:

- The impact of financial abuse will vary according to the severity of the abuse. If there are children involved the impact will extend to them and may include material deprivation for them, for example, having a detrimental impact on their education.
- Different groups of survivors will be impacted differently. For example, women with disabilities, who experience violence at twice the rate compared with women without a disability¹² may be reluctant to leave their housing if it has been made accessible and adaptable for them. If the abuser is the woman's carer then neglect and isolation are likely: 'he might over-emphasise and reinforce the woman's dependence as a way of asserting and maintaining control over all aspects of her life, including her finances (and any disability benefits to which she is entitled), using them for their own purposes.'¹³
- The *Voices Against Violence* (2014) report by Women with Disabilities Victoria identified that whilst women with disabilities experience the same kinds of violence that other women experienced they also experience additional tactics of disability-based violence. Examples of disability-based violence 'include perpetrators controlling access to medication, mobility and communication supports, threats to withdraw care or institutionalise, and abuse of enduring Power of Attorney.'¹⁴

¹² Delanie Woodlock 'et al', *Voices Against Violence Paper One: Summary Report and Recommendations* (2014) Women with Disabilities Victoria <<http://wdv.org.au/documents/Voices%20Against%20Violence%20Paper%20One%20Executive%20Summary.pdf>>.

¹³ Women's Aid, *Domestic Abuse and Money Education: Guidance for Professionals Supporting Survivors with Financial Issues* (2012) Chapter 2, p.22 <<http://www.womensaid.org.uk/page.asp?section=00010001001400130002>>.

¹⁴ Delanie Woodlock 'et al', *Voices Against Violence Paper One: Summary Report and Recommendations* (2014) Women with Disabilities Victoria <<http://wdv.org.au/documents/Voices%20Against%20Violence%20Paper%20One%20Executive%20Summary.pdf>>.



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then neglect and isolation are likely...

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- Lesbian, gay, bisexual, transgender and intersex survivors may experience difficulty in recognising abuse as 'their experiences might not appear to fit the usual stereotype of violence.' They may also fear experiencing discrimination because of their sexuality if they disclose their abuse.¹⁵
- Immigrant and refugee women may also be reluctant to disclose their experience of abuse for many reasons:
 - lack of proficiency in English may make it difficult for women to know what services exist and how to access them;
 - fear that they will have their visas revoked or that they will have no access to entitlements or other income if they leave their abusive partner;
 - fear of discrimination; and/or
 - cultural differences about money may mean that it is the role of men to maintain control of the management of household finances, which may make it very difficult for a woman to identify financial abusive by her partner.

¹⁵ Women's Aid, *Domestic Abuse and Money Education: Guidance for Professionals Supporting Survivors with Financial Issues* (2012) Chapter 2, p.22 <<http://www.womensaid.org.uk/page.asp?section=00010001001400130002>>.

ACTIVITY 2G

Reducing the Risks of Financial Abuse

Timing: 15 minutes

Resources:

- ▶ Whiteboard or butcher's paper
- ▶ Coloured markers

Activity Description:

Ask the group to provide examples of ways someone may be able to protect or safeguard themselves from financial abuse. Use the image below to provide examples.



Facilitator Notes:

The Living Room produced a fact sheet on sexually transmitted debt which provides detailed information on how to mitigate the impact of financial abuse as well as reduce its risk. The *Sexually Transmitted Debt Fact Sheet* can be accessed at <http://images.tenplay.com.au/~/media/TV%20Shows/Living%20Room/Factsheets/sexuallytransmitteddebtfactsheet.pdf>

It is important for the facilitator to point out that, whilst there may be ways in which a woman can safeguard herself from the impact of financial abuse, there are also many significant barriers to doing this. In any abusive relationship, the perpetrator exerts a disproportionate level of power and control over a woman, thereby creating an unsafe and fearful environment for her to safeguard herself.





3. GENDER, MONEY AND FINANCIAL ABUSE

Topic Overview

This topic aims to demonstrate the link between gender and the relationship with money and financial abuse.

Learning Outcomes

- To understand how the social construction of gender is implicated in financial abuse.
- To identify personal scripts about money and financial control.
- To develop an understanding of what a financially respectful relationship looks like.
- To identify strategies that help develop financial empowerment.
- To develop an understanding of the characteristics of a financially respectful relationship.

“

It is important to emphasise how gender stereotypes and beliefs about money influence financial decision making.

”

ACTIVITY 3A

Unpacking Gender Roles and Money

Timing: 30 minutes

Resources:

- ▶ Butcher's paper
- ▶ Coloured markers
- ▶ Popular culture images

Activity Description:

Divide the participants into two groups. One group represents men and the other group women. Give each group a sheet of butcher's paper and some coloured markers. Ask the participants to brainstorm and record the associations between money and the gender assigned to their group. Once completed bring the groups together and have them nominate a spokesperson to report back on their list of money and gender associations.

You can use images of gender stereotypes related to money management habits to generate discussion.

How might these gender stereotypes be linked to financial abuse?

Facilitator Notes:

- The aim of this activity is to demonstrate the link between gender roles and stereotypes and our relationship with money, and to make the links to financial abuse.
- Some examples of how gender stereotypes interact with our perceptions of money and financial competency include:
 - 'Women are gold-diggers' as conceptualised in popular culture. Examples include:
<https://www.youtube.com/watch?v=6wwNcNOTVzY>
<https://www.youtube.com/watch?v=DNSUOFg97M>
Websites such as
<http://www.australiansugardaddy.com.au/>.
 - 'Women are shopaholics', for example, Carrie in 'Sex and the City'.

- 'Women are bad managers of money.'
- 'Women are better at handling the small day to day household budget; men are better equipped at handling the larger, more serious items like the purchase of a car or house.'
- 'Men are the breadwinners or the main income earners; because the man is the main income earner he is entitled to have the main and/or final say in money decision making matters.'
- 'Women aren't as good at maths.'
- 'Men have more analytical and logical brains, women are more emotional.'
- It is important to emphasise how gender stereotypes and beliefs about money influence financial decision making. In some relationships, financially abusive men use these stereotypes and beliefs to set up a system of abuse. For example, the abuser may either play up to a woman's lack of confidence in money management or use 'gaslighting' techniques to make her believe she is financially incompetent.
- Contrary to common beliefs about women and financial management, research indicates that women are, in fact, capable managers of money. In WIRE's research report, *Relationship Problems and Money: Women talk about financial abuse*, 2014, participants reported that their experience of financial abuse at the hands of their former partner during and after their relationship was the primary reason for their financial insecurity, rather than an inability to manage their own money.

The Australian government's Financial Literacy Foundation's *Financial Literacy Women Understanding Money*, 2008, identified that women were highly confident in their ability to budget, but around half stated that they didn't budget regularly. Women reported better budgeting habits than men, however, they thought they were less likely to get by in the case of a financial emergency.

Gender Stereotypes and Money Images



▶ Example images of gender stereotypes related to money management.



ACTIVITY 3B

Our Personal Scripts About Money

Timing: 20 minutes

Resources

- ▶ Koala Cards, St Luke's Innovative Resources
<http://innovativeresources.org/resources/card-sets/koalas/>
- ▶ The Bears Cards, St Luke's Innovative Resources
<http://innovativeresources.org/resources/card-sets/bears/>

Activity Description

Ask group to identify some of the ways they learnt about money. This can be done as a group or you can have participants discuss this in pairs. The facilitator may use some of the following prompts to assist the conversation.

- Parents and family
- School
- Friends
- Magazines
- Television
- Internet
- Reading
- Self-taught
- Through personal experience
- Financial advisors
- I don't know much about money.

Once participants have identified examples of where they have learnt about money, ask them to identify some of the emotions they associated with their experience of money. The facilitator can use the Bears and Koalas cards to assist participants in identifying their emotions in relation to money.

Facilitator Notes

This activity aims to unpack participants' belief systems about money. Unpacking our belief systems, values and cultural conditioning on money is vital to having a healthy relationship with it and can, in turn, help us when we enter into a relationship.

ACTIVITY 3C

Money and Love: Establishing a Financially Healthy and Respectful Relationship

Timing: 20 minutes

Resources

- ▶ The Duluth Equality Wheel
<http://www.theduluthmodel.org/pdf/Equality.pdf>
- ▶ Butcher's paper
- ▶ Coloured markers

The facilitator has the participants complete the blank equality wheel to indicate what a financially respectful relationship would look like.

Facilitator Notes

The facilitator can highlight the different types of relationships that exist in our lives, such as intimate (partner), other family members, extended family, and community including church, school, friends, bank, post office, shops. Discuss the elements of a good relationship, namely love, respect, understanding, trust and listening.

Elements of a healthy, respectful relationship include:

- ability to have different opinions and interests;
- listening to each other;
- trusting each other;
- both compromising and talking through disagreements and conflict;
- spending time on your own, or with your own friends and family;
- feeling safe around your partner; and
- making decisions together.

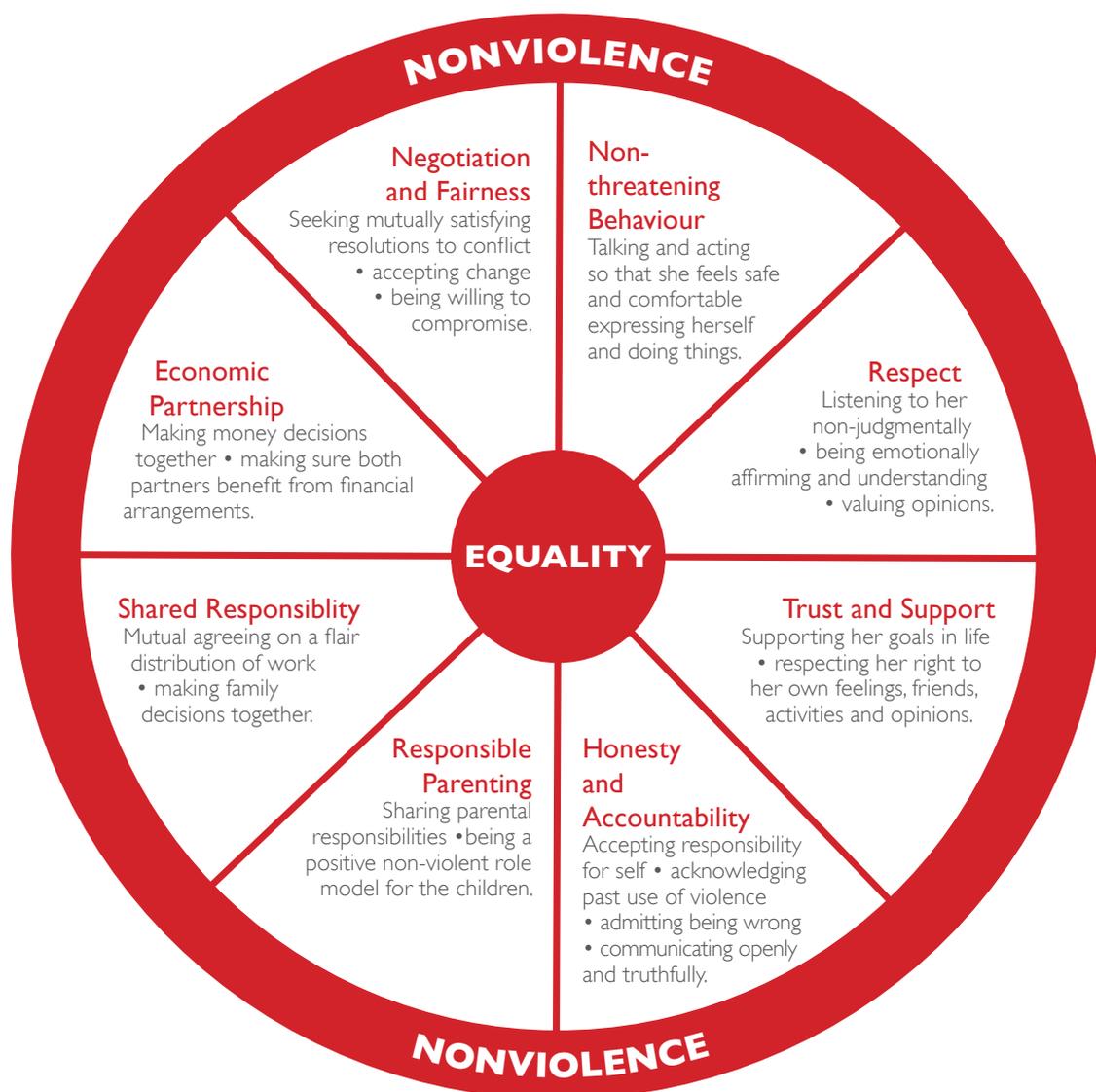
The Huffington Post article *Ten steps to a financially health relationship* can be accessed at http://www.huffingtonpost.com/2011/07/28/financially-healthy-couples_n_911936.html and may be distributed to reinforce the aims of the session.

Other points you may wish to highlight include:

- Healthy and respectful relationships are not just one person's responsibility. Both partners are responsible for creating and maintaining a healthy relationship.
- An inability to have a healthy discussion about money and any issues surrounding it due to a partner creating a climate of fear or blocking the discussion may be a red flag in terms of the relationship. Partners should be able to communicate honestly and openly, without fear of repercussions, about their finances.
- Abuse in relationships is any behaviour that causes physical, sexual, verbal, or emotional damage, or causes you to live in fear.
- For advice and tips on managing money when entering into a relationship access ASIC's *Money Smart* website at <https://www.moneysmart.gov.au/life-events-and-you/families/relationships-and-money>.
- For further information on healthy, stable financial relationships access the US Department of Health and Human Services, Issue Brief, *Healthy Relationships and Financial Stability*, 2009 <http://aspe.hhs.gov/hsp/09/financialstability/201/index.shtml>.

ACTIVITY 3C CONT...

Money and Love: Establishing a Financially Healthy and Respectful Relationship

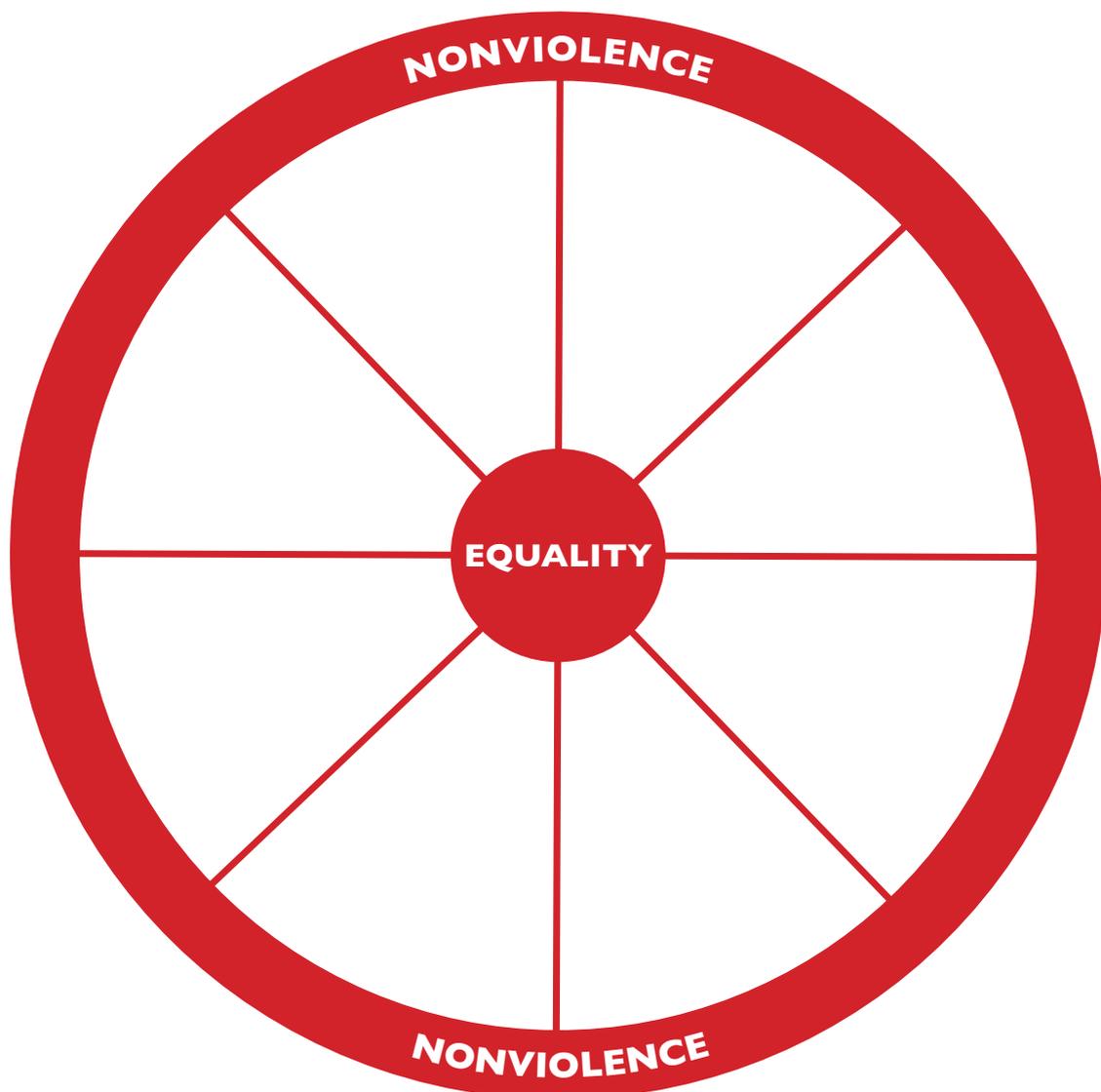


Money and Love: Establishing a Financially Healthy and Respectful Relationship

Activity Description

Ask participants to break into pairs and identify the features of (1) a healthy and respectful relationship; and (2) what a financially respectful relationship looks like. The facilitator may have the group explore this in more detail by asking:

- What are the different kinds of relationships in our lives?
- How easy or difficult is it to maintain various relationships?
- Who is responsible for establishing and maintaining a respectful relationship?





CULTURE AND MONEY

Topic Overview

Financial abuse may be experienced differently by Aboriginal, and immigrant and refugee women. This topic provides a snapshot of information dedicated to cross-cultural considerations in relation to financial abuse. This information should be taken into consideration when delivering the activities contained in this resource.

Aboriginal Women, Money and Financial Abuse

Aboriginal women's financial wellbeing cannot be looked at in isolation from other aspects of Aboriginal disadvantage such as low levels of paid employment, low levels of participation in education and training and chronic health problems.¹⁶

Many Aboriginal women have high levels of personal debt, with much of this debt identified as being related to family violence. The debt arises not just from partners but, sometimes, from across the entire family network, including aunts, uncles, children and other kin. The type of financial abuse that occurs within some Aboriginal families is related to the nature and strength of kinship structures which leads to a high level of interdependence in Aboriginal communities whereby people 'derive much of their identity from their family and community.'¹⁷ This is particularly evident with the cultural practice of 'reciprocity' which may result in the wider community placing demands on individuals' loans.¹⁸ Reciprocity is a system of 'demand-sharing' whereby individuals, as a part of complex family network, have a right to ask for things they need or want from other family members. It is linked to the

practice of 'humberging'. In their *Spotlight on Economic Abuse* (2012) report, Good Shepherd Australia New Zealand outline this practice within the context of financial abuse:

“Humberging is the practice of demanding money or other material resources from relatives, it is often enforced by threatening behaviour or through 'trickery and deceit' and it is most commonly perpetrated by young men. It can leave people with little or no money for food and other essentials and, while humberging may occur throughout communities, the most common victims are women. Bryant and Willis (2008, p.6) note that while the extent of economic abuse in Indigenous communities has not been quantified 'its physical, emotional and mental effects are potentially devastating'. While there may be particular difficulties identifying and addressing humberging in the context of kinship and family obligations and practices which promote sharing, no relevant research literature was found on this.”

¹⁶ Urbis Keys Young, *National Indigenous Money Management Agenda: Community Consultations* (2014) Prepared for Reconciliation Australia, Melbourne.

¹⁷ Ibid.

¹⁸ Ibid.

CULTURE AND MONEY CONT...

'Disproportionately, humbuggers target women and older people: wives, girlfriends, mothers and grandparents.'¹⁹ A consequence of humbugging for many Aboriginal women is a cycle of violence, bankruptcy and entrenchment in the welfare cycle. The high level of shame associated with humbugging has meant that it is rarely disclosed or openly talked about within communities. Humbugging needs to be contextualised in terms of 'lateral violence or abuse'. Lateral violence is often described as 'internalised colonialism' and according to Richard Frankland includes:

“ ... the organised, harmful behaviours that we do to each other collectively as part of an oppressed group: within our families; within our organisations and; within our communities. When we are consistently oppressed we live with great fear and great anger and we often turn on those who are closest to us.

The theory behind lateral violence explains that this behaviour is often the result of disadvantage, discrimination and oppression.²⁰ ”

If an Aboriginal or Torres Strait Islander woman discloses that they're experiencing family violence, including financial abuse, they can be referred to Elizabeth Morgan House Aboriginal Women's Service, 03 9482 5744.

Immigrant and Refugee Women, Money and Financial Abuse

Immigrant and refugee women are 'particularly vulnerable to the effects of violence [including financial abuse] and face additional, significant barriers in seeking assistance or disclosing their experience as they may:

- be challenged by a limited understanding of English;
- lack extended family and community support, a particular concern for women from small and emerging communities;
- encounter difficulties in accessing legal and support services owing to language and cultural differences;
- be unaware of their rights and of laws prohibiting family violence in Australia and relating to immigration;
- lack knowledge of housing, income and support services designed to assist women who experience family violence;
- fear that reporting violence will compromise their future residency in Australia or their entitlement to programs and services, a particular concern for women on temporary or spouse visas;
- have limited access to resources such as employment skills, education, income and assets which may enable them to exercise choice when subject to violence, a particular concern for the recently arrived;
- fear that their confidentiality will be breached by service providers; and/or
- originate from societies in which there are strong cultural prohibitions against separation and divorce.²¹

19 Warren Mundine, *Wedge between Failure as "Cultural" and the Black Cultural Cringe* (2013) Australian Indigenous Chamber of Commerce <<http://www.indigenouschamber.org.au/caught-between-failure-as-cultural-and-the-black-cultural-tinge/>>.

20 Australian Human Rights Commission, *Social Justice Report 2011* (2011) Chapter 2. <https://www.humanrights.gov.au/sites/default/files/content/social_justice/sj_report/sjreport11/pdf/sjr2011.pdf>.

21 Domestic Violence Victoria, *Diverse Communities and Family Violence* <<http://www.dvic.org.au/index.php/understanding-family-violence/diverse-communities-and-family-violence.html>>.

Going guarantor and sending remittances back to their families can be part of the familial obligations for many newly arrived immigrant and refugee women. When the use of threats, coercion or fear is employed to force women to go guarantor or send remittances, then this is a form of financial abuse. In a session with women from culturally diverse communities highlight to them that family violence, including financial abuse, is against the law in Victoria.

It is important to acknowledge that money and financial resources are symbolically represented differently in different cultural communities and this will impact on the way in which financial abuse may be experienced.

If an immigrant or refugee woman discloses she is experiencing family violence, including financial abuse they can be referred to InTouch Multicultural Centre Against Family Violence. InTouch are the statewide multicultural centre against family violence. For more information phone 03 8413 6800 or access at: <http://www.intouch.asn.au/>.



“ Immigrant and refugee women are ‘particularly vulnerable to the effects of violence... ”

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National Coalition Against Domestic Violence (NCADV), *Economic Abuse* (retrieved 22/01/2013) <<http://www.ncadv.org/files/EconomicAbuse.pdf>>. NCADV are a US based organisation that provides community education on domestic violence and have focused on financial abuse.

Nicola Sharp, 'What's yours is mine': *The different forms of economic abuse and its impact on women and children experiencing domestic violence* (2008) Refuge <<http://www.refuge.org.uk/files/Whats-yours-is-mine-Full-Report.pdf>>.

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Women's Health In the North, *Building a Respectful Community – Preventing Violence Against Women. A strategy for the Northern Metropolitan Region of Melbourne 2011 – 2016* (2011) <<http://www.whin.org.au/images/PDFs/Building%20a%20Respectful%20Community.pdf>>.

Woodlock, D 'et al', *Voices Against Violence Paper One: Summary Report and Recommendations* (2014) Women with Disabilities Victoria <<http://wdv.org.au/documents/Voices%20Against%20Violence%20Paper%20One%20Executive%20Summary.pdf>>.

Urbis Keys Young, *National Indigenous Money Management Agenda: Community Consultations* (2014) Prepared for Reconciliation Australia, Melbourne.

Resources

For Love or Money: a film about financial abuse can be accessed at:

<http://www.whin.org.au/resources/preventing-violence-against-women.html>.

Examples of the *Economic Abuse Wheel* can be accessed at: <http://www.endabusewi.org/economic-abuse-wheel> and <http://www.theduluthmodel.org/pdf/Equality.pdf>.

Money problems with your partner? Dealing with financial abuse, is an excellent resource for women who are experiencing or at risk of financial abuse. The resource focuses on gaining control of your financial situation should you find yourself in a financially abusive relationship.

The resource can be accessed at:

http://www.wire.org.au/wp-content/uploads/2014/04/Money-problems-with-your-partner_financial-abuse-A5-WIRE-info-booklet.pdf and <http://www.wire.org.au/research-and-advocacy/financialabuseresearch/>.

The *Keep Your Boat Afloat* financial abuse postcards can be accessed at:

http://www.whealth.com.au/work_financial-abuse.html.

The *Tools for Change* resources were developed as part of a mentoring program and offers a long-term, respectful, relationship-based process of information exchange that views the women as experts of their own lives and as engaged, committed women wanting to make a change to their finances.

This package includes a mentor training package, facilitator guide, PowerPoint presentation, MP3 files and Literature review.

http://www.whealth.com.au/work_tools_for_change.html.

The 'What Men Can Do' website has information on what constitutes inequality, how it happens and its effects on relationships. <http://whatmencando.net/reflect/inequality/>.

Domestic Abuse and Money Education: Guidance for Professionals Supporting Survivors with Financial Issues is a fantastic resource and can be accessed at:

<http://www.womensaid.org.uk/page.asp?section=00010001001400130002§ionTitle=DAME+Toolkit>.

Relationship Problems and Money: Women talk about financial abuse, is an excellent report that offers accounts of financial abuse provided by women who have experienced it, as well as an analysis of how structural systems such as Centrelink and child support reinforce patterns of financial abuse.

The resource can be accessed at:

http://www.wire.org.au/wp-content/uploads/2014/08/WIRE-Research-Report_Relationship-Problems-and-Money-Women-talk-about-financial-abuse-August2014.pdf.

For further information on healthy, stable financial relationships, access the US Department of Health and Human Services Issue Brief, *Healthy Relationships and Financial Stability*.

<http://aspe.hhs.gov/report/foundations-strong-families-201>.

Financial Literacy - Women Understanding Money, a report by the Australian Government's Financial Literacy Foundation, can be accessed at: <http://www.financialliteracy.gov.au/media/209296/women-understanding-money.pdf>.

Money Smart is a financial literacy website that has a section dedicated to relationships, money and financial abuse and can be accessed at:

<https://www.moneysmart.gov.au/life-events-and-you/families/relationships-and-money>.

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