

'HIS MONEY OR OUR MONEY?'

Financial Abuse of Women in Intimate Partner Relationships

ELIZABETH BRANIGAN A Report By The Coburg Brunswick Community Legal And Financial Counselling Centre Inc.



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Executive Summary

Financial abuse is a serious form of abuse that deprives women of sufficient financial resources to fulfil their basic needs. It 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.

There is little documented evidence of how financial abuse operates, or of the impact it has on the lives of those who experience it. This report is an initial attempt to define financial abuse and present a number of women's experiences

of it. Women's stories are used to reveal financial abuse as a systematic means through which women are forced to take responsibility for the vast majority of the economic burden of family maintenance. These stories demonstrate that financial abuse entrenches the poverty and dependence of women and children and may have severe, long-term impacts that have barely been acknowledged to date.

The women who shared their stories suffered many forms of financial abuse. These included being: denied access to bank accounts, information and decision making rights regarding family finances; kept totally financially dependent; denied enough money to pay bills or buy food, clothes and sanitary products; coerced into servicing their partner's debts or subsidising their entertainment. Women from a range of culturally and linguistically diverse communities were denied money to send to their families in their countries of origin. Following relationship breakdown, financial abuse commonly continued through minimisation of child support responsibilities, constrained options for affordable housing and men's misuse of bureaucratic procedures designed to mediate the relationships between families and money.

The experiences of financial abuse shared by the women in this report reveal vastly gendered conceptualisations of financial responsibility. While the majority of men who appear in these narratives perceived themselves as financially responsible for themselves alone, they commonly expected their

partners to take responsibility for the household, care of the children and the majority of the attendant costs.

This report takes the issue of financial abuse seriously, arguing that such recognition is fundamental to an understanding of the often deeply hidden ways that patriarchal relationships continue to disadvantage women and children. It foregrounds the detrimental and costly role that domestic abuse plays in our community. A failure to recognise these behaviours as abusive will both further embed them as acceptable models of behaviour within couples, and reinforce their usage as a means via which men can deny their financial responsibility for the costs of their children's upbringing.

KEY FINDINGS

- Financial abuse of women by their partners creates and entrenches the poverty and dependence of women and children.
- Financial abuse has severe, long-term impacts that have barely been acknowledged to date.
- Financial abuse of women is a cause of ill health for women and children.
- Bureaucratic, legal and corporate systems can function to perpetuate financial abuse.
- Further research needs to be undertaken to develop a legal definition of financial abuse.

RECOMMENDATIONS: LEGAL

1. A legal definition of financial abuse must be developed.
2. Laws and mechanisms within the court system need to be put into place to guarantee the economic well being of all family members.
3. A history of financial abuse should be recognised as evidence in the determination of property settlements and child support arrangements.
4. Mediation, bureaucratic and legal negotiation processes that perpetuate the ongoing involvements of women with men whom they fear and are intimidated by are not appropriate methods of resolving financial settlements when there is a history of financial abuse.
5. Magistrates, court staff and mediators should be provided with gender-based training to recognise emotionally and financially abusive relationships.

7. Women from non-English speaking backgrounds must be assured of culturally appropriate representation in the appropriate language.
8. This issue of a 'cooling off period' of five days before court orders are made final should be given detailed consideration.

RECOMMENDATIONS: COMMUNITY DEVELOPMENT AND FINANCIAL EDUCATION

9. High school and TAFE financial literacy classes, pre-marriage and relationship counselling and migrant education classes all need to include education on relationships and money management. This should include discussion and strategies around issues of power, control and coercion in money and relationships.
10. Financial literacy education should be delivered by distinct learning units for men and women and should be culture and gender sensitive.
11. Relationship and post-separation mediation and counselling must recognise the detrimental nature of emotional and financial abuse. Men need to be informed of the costs related to households and children so that they are aware of appropriate levels of housekeeping allocation, both during relationships and following separation.
12. Training in how to recognise financial abuse and the ways to appropriately support women who are experiencing it should be provided for: domestic violence workers, maternal child health nurses, doctors, hospital staff, counsellors, mediators, lawyers and judiciary and workers in the finance and utilities industries.
13. All training and education materials need to be made available in a range of community languages. Additional learning barriers for women from culturally and linguistically diverse communities need to be addressed.
14. Initial entry point education for newly arrived migrants should include a component on financial literacy that educates women on banking issues such as how to use automatic teller machines, establish separate accounts with pin numbers and protect their interests when applying for home loans and credit cards. It should also explain concessions they are entitled to and provide information about family and support services and how to access them.

RECOMMENDATIONS: GOVERNMENT POLICY

15. Government policy that links the incomes of women with men following separation, so that women are forced to rely on the generosity, of lack thereof, of their former partners for the support of their children, needs to be examined critically.
16. The Child Support Agency is already making significant advances through its intensive debt collection program. This commitment should be maintained and expanded, with funding dedicated to critically examining potential instances of income minimisation and the enforcement of rigorous strategies to redress this.
17. The initial two-month waiting period for assessment by the Child Support Agency needs to be re-examined. The period immediately following separation is a critical time financially for women, who have children, mortgages, rent or bills to consider. Women may not feel they have adequate time to negotiate the most positive outcomes for themselves.
18. The guidelines and practices of some financial institutions need to be examined in the light of financial abuse to ensure that women are given the opportunity to independently assess financial contracts.
19. Government policy has already recognised the negative impact gambling has on families. The financial commitment to supporting this issue must be broadened to effectively support women and children.
20. All government research about family income and expenditure needs to include questions that can ascertain whether financial abuse is present.
21. 'Sanitary products should be classified as 'essential' and made exempt from GST.

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Introduction

Financial abuse is a serious form of abuse that deprives women of sufficient financial resources to fulfil their basic needs. It 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.

This report begins to map the issue of financial abuse of women; a complex interaction between money, gender and power that occurs within the family. In recent years, domestic abuse has increasingly been conceptualised as extending beyond physical violence to include psychological and emotional abuse. While financial abuse is gaining significant recognition as a form of abuse of women, there is little documented evidence of how it operates, or of the impact it has on the lives of those who experience it. The material presented here offers an exploratory attempt to define, describe and illustrate a number of women's experiences of financial abuse.

The women who shared their stories for this project suffered many variations of financial abuse. These included being denied access to bank accounts, information and decision-making rights regarding family finances. Some women were kept totally financially dependent and not allowed enough money to pay bills or to buy food, clothes and sanitary products. Some experienced severely curtailed choice regarding purchases and were forced to account for every cent with receipts. Others were coerced into endlessly servicing their partner's debts or subsidising their entertainment while the women and children went without essentials. Women from a range of culturally and linguistically diverse communities were denied money to send home to their families in their countries of origin, while their partners happily remitted funds to their side of the family.

Following relationship breakdown, financial abuse of women commonly continued through non-payment or minimisation of child support responsibilities, constrained options for affordable housing and men's misuse of bureaucratic procedures designed to mediate the relationships between families and money. State bureaucracies such as the Child

Support Agency, Centrelink and the Family Court were commonly perceived as facilitating the perpetuation of financial abuse.

In some instances, the threat or actual experience of physical violence was used to deprive women of their legal and financial entitlements. Nevertheless, financial abuse was also experienced independently of physical abuse.

There is a common mis-presumption that financial abuse arises only after a couple separates as a result of the bad feelings engendered by a relationship breakdown. Such abusive behaviour is shown here to be equally prevalent while relationships are intact, thus having more to do with attitudes to power, control and ownership of resources, than post-separation anger.

Language is recognised as a powerful tool that defines and controls the representation of experiences. The language used in this report is deliberately and strategically focused on recognising the value of women's unpaid contributions to the family. Child support is thus referred to as a 'responsibility' (for payers) and an 'entitlement' (for payees), rather than as a 'liability', and Centrelink payments are 'payments', rather than 'benefits'.

Women's narratives are used in this study to reveal financial abuse as a systematic means through which many women are forced to take responsibility for the entire economic burden of family maintenance. Both qualitative and quantitative data are employed to demonstrate that financial abuse entrenches poverty and dependence of women and children and has severe, long-term impacts that have barely been acknowledged to date.

The identified need for this study

This research was instigated in response to anecdotal evidence that financial abuse was a problem for many women who came into contact with the Coburg-Brunswick Community Legal and Financial Counselling Centre. The Centre has been actively working in the domestic violence field for much of its twenty-year history through casework, community education and law reform activities. In the course of this work the Centre's Financial Counsellor, Liz Fiveash, has supported many women through experiences of financial abuse. Community Development Worker, Karen Milgrom, also encountered many instances of such abuse in her work with the Moreland Domestic Violence Network. While they heard a multiplicity of stories detailing women's experiences, they could find little material that recounted comparable narratives, or explained the phenomenon of financial abuse and how best to support women enduring it.

Preliminary work by Welfare Studies student Jenny Fair on placement at the Centre, found that the issue of financial abuse of women had received little detailed attention in existing research.

Funding was then sought to undertake an action research project on this issue and Liz Branigan was employed two days a week to do this. Action research is a social science methodology that is grounded in the practical issues confronting communities and groups, rather than in an academic hypothesis that is formulated and tested. In order to keep the research grounded, a Reference Group that included women who had experienced financial abuse guided and informed the researcher. The group also involved workers from relevant community organisations who had worked closely with women who had experienced financial abuse. This group included representatives from the Financial and Consumer Rights Council (F.C.R.C.), The Council of Single Mothers and their Children (C.S.M.C.), Australian-Lebanese Welfare, the Coburg-Brunswick Community Legal and Financial Counseling Centre, the Federation of Community Legal Centers, Women's Information (W.I.R.E), Berry St, Kildonan Family Services, Women's Information, Support and Housing in the North (WISHIN) and Preston Creative Living Centre.

The astounding volume and depth of responses from women wanting to participate in the study through telling their stories was unexpected and demonstrated the depth of the need for recognition of experiences of financial abuse.

Aims and objectives of the study

The aim of the study is to develop a definition of financial abuse in intimate partner relationships and to use women's narratives to demonstrate the negative impact this abuse has on women. The analysis examines how financial abuse of women is perpetrated and persists, often undetected. It is hoped that this information will:

- Raise community awareness of the issue of financial abuse by defining it and exploring how it operates to disadvantage women during and after relationships.
- Demonstrate the enormous cost to the broader community of allowing financial abuse of women to persist.
- Have practical utility as a tool for reform of legal and financial structures that operate to perpetuate financial abuse and contribute to the impoverishment of women and children.
- Provide a starting point for the development of educational materials that will encourage and

support women to recognise signs of financial abuse and guide them as to how to establish and maintain control over their finances.

- Contribute to the initial underpinnings of an evidence base that validates financial abuse as a recognised form of abuse.
- Offer a corrective to prevailing societal attitudes that commonly depict women as seeking to take advantage of and impoverish men via the Family Court, the Child Support Agency and Centrelink.

In chapter one an overview of related fields of literature is provided, establishing the project's feminist theoretical base and a commonality in language, terminology and ideas with literature on domestic abuse.

In chapter two, action research is introduced as the most suitable methodology for this research. The means of generating the sample is outlined, including critical reflection on the politics and ethics of the interview process, confidentiality and support of participants. The participants are then introduced through a range of demographic data.

In chapter three, some women's experiences of financial abuse in intimate partner relationships are introduced. This focuses on men: forcing women to take full responsibility for paying shared household utilities, housing costs, the family's food and other household expenses; denying women and children enough money to fulfill basic needs such as food, clothing, sanitary products and transport; denying women money to send to family in their countries of origin; using their incomes as discretionary expenditure for their own 'leisure and pleasure'; and supervising and curtailing women's spending while doing the household supermarket shopping

In chapter four, women's narratives are presented of their experiences of: alienation from information about household finances; loss of assets; accumulating debt from their partners and theft. This chapter examines how such circumstances often leave women and their children in poverty.

In chapter five, women's experiences of financial abuse following the breakdown of relationships are explored. Women's narratives demonstrate that financial abuse may continue long after a relationship ceases through mediums such as: non-payment or minimisation of child support responsibilities; inequitable property settlements; limiting access to housing and misuse of state institutions' practices and procedures. This chapter gives critical consideration to the role played by the state and the corporate sector in perpetuating women's experiences of financial abuse.

In chapter six, conclusions are offered that reiterate the devastating legal, economic and emotional impact financial abuse may have on the wellbeing of women and children, as it serves to entrench and perpetuate the economic domination of men within the family. It offers a range of recommendations as to how to resolve these issues.

All women will benefit from a definition of financial abuse that takes the problem out of the realm of personal relationships and identifies it as a recognised form of domestic abuse. Taking the issue of financial abuse seriously is fundamental to an understanding of often deeply hidden ways that patriarchal relationships continue to disadvantage women and children and of the detrimental and costly role domestic abuse plays in our community.

Chapter One

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Several salient themes have been identified in the inter-related bodies of literature that are introduced in this chapter. These encompass the common characteristics of abusive power relationships, the ways that abuse can be hidden by expectations of good behavior within families and gendered approaches to money allocation and debt.

There is, as yet, little research that specifically details the phenomenon of financial abuse. Researchers have remarked on the difficulty of gathering data that requires people to disclose financial information, as secrecy, shame and taboos commonly permeate peoples' approaches to their financial affairs (Fehlberg and Smyth 2000: 89; Fehlberg and Smyth 2002: 134; Singh 1995a; Wilson 1999). This reticence tends to be even more exaggerated when financial arrangements involve family members. While intimate partner relationships are intact, admitting to any form of financial abuse is particularly difficult.

A feminist theoretical framework is employed here to explore the issue of financial abuse of women by their partners. The fields of study within which this investigation may be situated include: gender-based abuse; financial abuse of the elderly; gendered approaches to money; monetary decision-making and allocation within families; sexually transmitted debt and post-separation financial outcomes. Key works from these fields are detailed here as relevant references for further reading. It is, needless to say, a brief overview, necessarily constrained by the focus of this report, as well as the time and resource limitations of the study period.

Feminist theoretical framework

The theoretical framework for this study is a feminist analysis of gender-based abuse. There is an exhaustive field of literature on gender-based abuse, which has proliferated since the early 1970s. This extensive body of Australian and international research has developed wide-ranging theory that shares a number of social and ideological beliefs and positions (see for example Cook and Bessant 1997; Fawcett, Featherstone, Hearn and Toft 1996; Scutt 1995; Women's Coalition Against Family Violence 1994). In their quantitative overview of domestic violence in the western region of Melbourne, Women's Health West described the key tenets informing this framework as including:

- Understanding that although sex is biologically determined, it is social norms, beliefs and institutions that construct the gendered categories of feminine and masculine.
- A critical analysis of patriarchal belief systems that posit heterosexual men as superior to women and children
- Examination of the structures of power and dominance that operate in all forms of male abuse perpetrated against women.
- Interrogation of the belief that women and children are the property of men.
- Analysis of the false dichotomy between the public and private spheres.
- Understanding that differential experiences of religion, sexuality, class, race, language and disability have correspondingly distinct power relations that go along with them. This means that women's experiences must be acknowledged as distinct and diverse, rather than homogenous.

(Women's Health West 2003: 15)

This study is focused centrally on women and their relationships to men, power, money and abuse. The analytical category of gender is employed not to focus narrowly and separately on women, but to incorporate a relational notion to the work. This allows for analysis that explores a range of gender roles and meanings, and looks critically at how they function to maintain social order. Using the term gender implies that, rather than speaking simply of women, the study is also necessarily about men. This framework rejects the interpretive utility of the idea of 'separate spheres', as studying women in isolation perpetuates the fiction that one sphere and the experiences of one sex has little or to do with the other.

This limited focus does not suggest that financial abuse is exclusive to heterosexual intimate partner relationships. The literature review in this chapter will demonstrate that individuals may perpetrate such abuse on elderly family members (see pages 11-12), while Renzetti (1996; 2003) cites financial abuse in her analysis of domestic abuse in same sex couple relationships. The concentration on heterosexual intimate partner relationships is merely reflective of the problems that emerged in the community that is the focus of study and of the necessary limits of the scope of this research.

The section to follow reviews some of the key ideas in the inter-related fields of literature, expanding on the terms and definitions that have utility for analyses of financial abuse.

Gender-based violence and abuse

While there is little scope to précis this significant body of work here, it is possible to identify some definitions from this body of work that are helpful in developing an understanding of financial abuse. In a feminist theoretical framework, domestic abuse encompasses not only physical violence but also threatening, aggressive or controlling behaviors that may cause fear, intimidation, feelings of lack of control and (but not necessarily) physical injury (see Bagshaw and Chung 2000, Cook and Bessant 1997; Hermann 1992; Johnson 1995; Scutt 1995; United Nations 1993; Women's Coalition Against Family Violence 1994; Women's Health West 2003).

The 'Women's Safety Strategy', created by the Victorian Government's Office of Women's Policy in 2002, defines 'financial deprivation' as 'a form of gender based violence':

Violence against women is often described as 'gender-based violence' to reflect the fact that certain forms of violence are predominantly, but not exclusively, perpetrated by men against women ... The term 'gender-based violence' also acknowledges that power differences and inequality between men and women in society play a significant role in perpetuating violence against women and fear of violence (Office of Women's Policy 2002:18).

The United Nations defines violence against women as:

Any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life (United Nations 1993:12).

Financial abuse may be located within both these definitions; it causes psychological harm, involves coercion and often, isolation. In common with other gendered forms of abuse, financial abuse of women occurs because men seek to exert power and control over women. It acts to create and reinforce the economic dependence of women and children on men, thus serving to perpetuate men's domination. In common with most other forms of gender-based violence, it is most prevalent as a repeated pattern of abuse, rather than as isolated incidents (Office of Women's Policy 18; 34).

Green and Pearce (2002) offer one of the few works that explicitly locates financial abuse as a form of domestic abuse. Their paper documents the increasing number of women being charged with criminal and social security debt proceedings after being coerced into unwittingly committing social security fraud by their, usually violent, partners. They focus on the wrongful criminalisation of these women, arguing for wider recognition of the

problem of financial abuse and the feminised poverty that results from it. Green and Pearce are critical of bureaucratic and conceptual rigidity that fails to allow consideration of financial abuse as a form of domestic abuse. They challenge the lack of appropriate policy and operational guidelines that acknowledge such abuse as an influencing factor in cases of alleged welfare fraud and overpayment.

In their work on the apparent nexus between spousal violence and post-separation financial outcomes, Sheehan and Smyth (2000) problematise the terminology of spousal violence as having the potential to be used to describe 'many different forms of behaviors of varying degrees of severity' (Sheehan and Smyth 2000:107):

They argue that reliance on a definition of spousal violence that is based solely on physically violent actions or threats fails to consider other forms of abusive behavior, power differentials between parties or the fear and intimidation that may have characterised the relationship. Some definitions of spousal violence explicitly acknowledge the broad nature of violence, particularly the role of fear. Sheehan and Smyth determine spousal violence as potentially having three components:

- Legal (actions considered an offence under criminal law)
- Fear based (conduct – actual or threatened – that causes a person to be fearful about his or her well-being or safety)
- Injury based (actions resulting in injury that requires medical treatment)

(Sheehan and Smyth 2000:108-109)

Financial abuse is currently not recognised as an offence under law. It may, however, be located at both the fear and injury based levels of this broad conceptualisation of spousal violence. An injury-based conceptualisation of spousal violence may be further broadened to include the range of diseases and negative health outcomes proven to result from intimate partner violence. A June 2004 report by the Victorian State Government's Department of Human Services and the Victorian Health Promotion Foundation measured the burden of disease caused by intimate partner violence (DHS and Vic Health 2004). The report locates intimate partner violence as the highest risk factor contributing to the disease burden in Victorian women aged between 15-44. Diseases attributed to intimate partner violence included depression (33%), anxiety (26%), suicide (13%), and tobacco (10%) and alcohol (6%) related diseases, compared with only 0.6% physical injuries (op cit; 11). Thus it is evident that fear based and psychological forms of abuse such as financial abuse are in critical need of further examination.

Financial abuse of the elderly within families

Financial abuse may also be described as a form of family violence, defined by the Office of Women's Policy as:

Violent, threatening, coercive or controlling behavior that occurs in current or past family, domestic or intimate relationships (Office of Women's Policy 2002:20).

Financial abuse appears to be particularly prevalent within the family. An emerging body of literature has begun to document financial abuse of the elderly by family members (Kinnear & Graycar 1999; Robinson et al 2003; Setterlund et al 1999, 2003; Wilber and Reynolds 1996). Many of these authors observe that while the field of study on elder abuse is extensive, little consideration has yet been given to the issue of financial abuse. Robinson et al found that 'elder financial abuse' occurs because older people often prefer to make informal, family arrangements for dealing with their finances and place high levels of trust in family members to 'do the right thing' (Robinson et al 2003:3). These expectations of good behavior within families function to conceal and excuse abuse:

Abuse within families contradicts societal values of families as places of mutual support, loyalty and honesty, making it more acceptable to suspect strangers rather than those close to the victim. Even when financial abuse is apparent, victims are likely to excuse and explain the behavior as a result of personal or financial circumstances, rather than as a criminal offence (op cit 2003:4).

Financial abuse of women by their partners is often informed by similar violations of trust and of expectations of reciprocal care. It often remains 'unseen' as it is submerged within the common assumption that couples, as with families, equitably share financial resources for the common good. In a recent study on household monies and decision-making by the Commonwealth Government's Department of Family and Community Services (FaCS), Waseem describes 'the ideology of money within marriage is one of privacy and jointness' (Waseem 2004: 1). Green and Pearce detail how such conceptualisations may conceal abuse:

The definitions and language that is used to determine the experience of a 'member of a couple' is somewhat influenced by the social stereotypical expectations of 'marriage like relationships' and the assumed pooling of resources. Both of these false assumptions do not recognise the power imbalance and destruction and dissolution of relationships/ partnerships where domestic violence is present (Green and Pearce 2002:2).

Despite these common points of reference there is little available work that locates either financial abuse of the elderly or of women by their partners as family abuse. The next section will examine this issue in more detail as it provides an overview of the literature on gendered approaches to money and finance.

Gendered approaches to money

This section explores the literature on gendered approaches to money, with a particular focus on how such gender dynamics operate within families. Recent research has demonstrated that women and men have fundamentally different approaches to money (Fehlberg 1997a; Fehlberg and Smyth 2000; Singh 1995a; Wilson 1999). Wilson's (1999) empirical study of the complex, emotional approaches people have to money, describes women's views on money as often being entwined with their feelings about their relationships. Similarly, Fehlberg and Smyth's research into pre-nuptial agreements in Australia found that women were less likely than men to think in 'the self-interested manner of commercial contracting parties', tending rather to conflate any sense of individual financial interests into their commitment to their relationships (Fehlberg and Smyth 2000:91).

A strong theme to emerge from literature concerning gender and finances was, in common with financial abuse of the elderly, the willingness of women to trust their husbands to care for them financially. Fehlberg and Smyth found that women appeared to filter out questions about money that would imply a lack of trust in their husbands (Fehlberg and Smyth 2000:91). In the same work, the authors noted that the High Court of Australia recently determined that trust may lead women to rely on their husbands in business to their own financial detriment (Fehlberg and Smyth 2000: 96).

Wilson found that 'Women lack a positive emotional vocabulary about money' (Wilson 1999:5). Many of the stories and memories her female respondents recounted about money were negative, describing finances in terms like 'dirty' and 'selfish'. This often meant that women retreated from being actively involved in managing their financial affairs (op cit 3, 5).

The gendered nature of financial arrangements within families has been the subject of detailed examination both in Australia (Edwards 1981, 1984; Fehlberg and Smyth 2000, Singh 1995a, 1995b, 1997; Waseem 2004; Wilson 1999) and internationally (Fehlberg 1997a, 1997b, 1997c; Pahl 1989; Volger and Pahl; Volger 1994; Wilson 1987).

Research on family finances commonly shows that women's power in domestic financial decision-making decreases in relation to the importance of the decision (Fehlberg and Smyth 2000: 91). In their work

on couples, money and marriage, Pahl and Volger both found that when household income is low, women have far more control over the allocation of money (Pahl 1989: 168; Volger 1994: 224, 243-3). In their studies of binding pre-nuptial agreements, Fehlberg and Smyth found that women and children were disadvantaged during the negotiation of these agreements as they had less to bargain with, and thus often gained less favorable outcomes than men when agreements were enforced (Fehlberg and Smyth 2000:81). The recognition that women do not always fare well in family financial allocations, is evident in the Department of Family and Community Services (FaCS) extensive literature review on household monies and decision-making, where Waseem found that:

The methods that households employ to allocate income for consumption between individual members have implications for their wellbeing. The longstanding assumption among economists and policy makers, that income would be equitably shared among all members, is increasingly being questioned in light of evidence to the contrary (Waseem 2004: 5).

The section to follow examines one of the most significant bodies of evidence on iniquitous gendered financial outcomes within intimate partner relationships; sexually transmitted debt.

Sexually transmitted debt

The phenomenon of 'sexually transmitted debt' is the most widely recognised form of financial abuse. Fehlberg's work (1997a, 1997b, 1997c) depicted the generally negative outcomes for spouses, most particularly wives, who provide third-party loan securities for the business liabilities of the other spouse. Her empirical research grappled with the complex impact that the 'private' motivations and constraints of intimate relationships can have on 'public' legal and economic involvements. Fehlberg employed a structural analysis to conclude that sexually transmitted debt incurred through such surety arrangements is reflective 'of far more fundamental social and economic inequalities' between women and men (1997a: 78).

The concept of sexually transmitted debt has now been utilised across a range of contexts whereby women incur debt due to a range of partner behaviors including business debts, gambling, social security fraud and hire purchase (Green & Pearce 2002; Howell 1998; Kaye 1997; Ministry of Consumer Affairs 1998). Howell's (1998) work on the emotional contract involved in, colloquially termed 'STDs', highlights deficiencies in legal responses to such debts as not taking into account 'the emotional context that surrounds a transaction' (1998:1). Howell refers to the

reasons why the particular emotional arrangements found in marriage or marriage-like relationships lend themselves to this kind of debt:

a marriage or marriage-like relationship brings with it pressures and assumptions not necessarily present in other types of relationships ... It is only in marriage or marriage-like relationships that there is a presumption that the interests of the female partner are the same as those of the male partner. Similarly, it is only in these relationships that it is assumed appropriate to automatically include the female on a finance contract offered to the partner. As a result of these and other assumptions there are heightened pressures on women to become involved in their partner's financial arrangements (Howell 1998:1).

Many of these gendered characteristics of sexually transmitted debt are also evident in other forms of financial abuse. As already detailed, Green and Pearce have documented cases of women charged with criminal offences as a result of being coerced or forced into committing social security fraud by their partners (Green and Pearce 2002).

The next section will present some of key ideas from the literature on post-separation financial outcomes. This body of work is extremely useful as it is often only after the breakdown of a relationship that financial abuse may become apparent.

Financial arrangements post-separation

It is easier to obtain information on financial matters post-separation when, having little left at stake emotionally in the relationship, people are more willing to disclose information that may result in criticism of the other party (Edwards 1984: 131; Fehlberg and Smyth 2000: 89; Wilson 1987: 224). A number of studies by the Australian Institute of Family Studies have found that women are economically disadvantaged in relation to men once a marriage has broken down (Smyth and Weston 2000: 10-15; Sheehan and Smyth 2000: 113; Sheehan and Hughes 2001).

Sheehan and Smyth (2000) undertook the first comprehensive study of the impact of domestic violence on post-separation property settlements in Australia. They describe the conventional approach by the Family Court of Australia to property settlement as being to regard violence during the relationship as irrelevant. Sheehan and Smyth found, however, that substantial power imbalances between separating couples with a background of domestic violence could mean women are less willing and able to fight for their entitlements (Sheehan and Smyth 2000: 110):

Women who reported experiencing severe abuse were around three times as likely as women who

reported no physical abuse to indicate receipt of less than a 40% share of the property (total and domestic assets) (Sheehan and Smyth 2000: 112).

There is no work to date on property settlement outcomes for women who have experienced psychological and fear-based forms of abuse.

It is evident from this limited literature review that there are extensive bodies of work that may inform an understanding of the issue of financial abuse of women in heterosexual intimate partner relationships. Reference to this literature has assisted in the development of this report's definition of financial abuse as follows:

Financial abuse is a serious form of abuse that deprives women of sufficient financial resources to fulfil their basic needs. It 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 is serious and may lead to a deeply concealed feminisation of poverty within relationships, regardless of the overall assets a family may hold.

There is little comprehensive work, however, that defines and documents financial abuse of women by men in its many forms. In their initial work on this topic, Green and Pearce called for comprehensive further research on:

The fundamental social implications of financial abuse on women and children's lives. The increased experience of poverty. The influence that lack of access to adequate income has on the experiences of life choices and opportunities for both women and children, which further marginalises and disenfranchises them from fully participating in life (Green and Pearce 2002: 8).

The next chapter will detail how an action research methodology has been utilised in this project to develop such an examination.

Chapter Two

METHODOLOGY, SAMPLE AND DEMOGRAPHICS

This chapter offers an overview of action research, with a more detailed description of the chosen methods of interviewing and focus groups. It includes reflection on research concerns such as the politics and ethics of interviewing, the provision of support and referrals and the importance of maintaining confidentiality and anonymity. It outlines the way the sample was generated and provides a demographic overview of the women

who were generous and passionate enough to contribute to the study.

Action research methodology

Action research was chosen as the most appropriate methodology to explore the financial abuse of women in intimate partner relationships. As the name implies, this methodology is 'action driven' research, whereby an issue that has emerged from actual experiences directs the research. The method of investigation is used to gather information with the goal of generating positive change in regard to the issue.

Action research has theoretical roots in both management theory and organisational change (see Lewin 1946) and in awareness raising and centristation movements in South America (see Freire 1972a and 1972b; Lienert 2002: 4). The literature on action research is extensive and a review of it is not possible or necessary here (see for examples Branigan 2002; Lewin 1946; Lienert 2002; Park et al, 1993; Rapaport 1970; Reason and Bradbury, 2001; Sankaran, Dick, Passfield and Swepson 2001; Wadsworth 1997a, 1997b). In line with its complex genesis, action research is variously defined in the literature and the definitions range from the modest to the radical. Rapaport offers a modest definition of action research as:

A type of applied social research differing from other varieties in the immediacy of the researcher's involvement in the action process...(It) aims to contribute both to the practical concerns of people in an immediate problematic situation and to the goals of social science by joint collaboration with a mutually acceptable ethical framework (Rapaport 1970: 499).

Rapaport's definition stresses the grounding of action research in the practical issues confronting communities and groups. Wadsworth's guides to social research in communities (1997a and 1997b) are widely acknowledged in the community sector as

practical, yet simultaneously rigorous, expositions of action research.

Action research encourages a dynamic and flexible use of research methods, in accordance with what is most appropriate to the area of investigation (Branigan 2002). The rigor of this approach is gained through 'triangulation' (the use of multiple methods that confirm or disprove each other) and through the choice of methods that are most germane to the problem. Interviews, focus groups and demographic data were chosen as the most appropriate methods for this project, which sought to document the stories that Karen, the Community Development Worker, and Liz, the Financial Counselor were hearing from the women they encountered in their work.

It would have been ideal to frame this research as a 'participatory action research' project, where those women who had experienced the financial abuse would collaborate to develop the questions and areas of investigation, undertake interviews, analysis and writing. This kind of solid participatory process was achieved to some extent by involving some of these women in the Reference Group. This group was actively engaged in the collaborative development of interview and focus group questions, making contacts with women who had experienced financial abuse, providing opportunities and venues to conduct interviews and focus groups and determining the final recommendations of the report.

Unfortunately the constraints of very limited funding, a time frame of a mere four months, and the ongoing trauma being experienced by many of the women who had experienced financial abuse, did not allow for a more comprehensive 'bottom up' participatory process.

Research design and methodological issues

Interviews

The interviews and focus groups were conducted between March – May 2004. Individual interviews were held at the Coburg-Brunswick Legal Centre or a venue of choice nominated by the participant (one was held in the smoking lounge of a local pub, two at a café which catered specifically for female survivors of domestic violence). In many cases, the interviews were supplemented by written correspondence or relevant financial and legal documents. The duration of the interviews was approximately two hours.

Ethics and Politics of Interviewing

Personal interviews can take a range of forms: structured, semi-structured or open-ended. The approach adopted for in-depth personal interviews was semi-structured and reflexive (see Interview Schedule in Attachment One). Feminist, sociological, anthropological and action research disciplines have dedicated a great deal of time and consideration to the politics of interviewing. As a researcher with a background in social research with women and a field based anthropologist, I was mindful of not wanting to conduct 'one-way' interviews where information was mined or extracted from the women who participated. Fehlbeg expressed a similar concern with this issue in her work on sexually transmitted debt, citing feminist sociologist Anne Oakley's view that interviewing women in this way is actually immoral (Oakley 1981 cited in Fehlbeg 1997a: 98). Thus, the interviews were constructed as a generative, two-way exchange of information. Given my other role as the manager of a women's information and support agency, I was able to resource many of the women I spoke with relevant information and referrals, while sharing personal details of what brought me to this research in an empowering way.

Focus Groups

Focus groups also took approximately two hours, with some time allocated at the end for coffee, cake and reflection on the session and the broader project. The technique used for the focus groups was concentrated around key areas of critical inquiry and prompts for generative discussion. A semi structured interview schedule was used to explore the key areas of inquiry. Demographic questions were asked at the beginning of the sessions to generate a picture of the context of people's lives and experiences. This initial phase of the focus groups was also used to create a safe, non-threatening atmosphere.

Focus groups were held amongst pre-established support groups at local community organisations. There was concern from the outset of this project discussion of abuse had the potential to raise issues for women that may have had significant impacts on them beyond the period of the study. It was thus decided that focus groups would only be held amongst pre-existing support groups that had ongoing professional facilitation. This meant that professional workers could support participants beyond the extremely limited life of this project in any appropriate way. On the whole, however, these worries were allayed by the fact that most women appeared very positive about their involvements and excited about the fact that they could make a positive contribution to what they saw as this very necessary work being done.

Confidentiality

Ethics and confidentiality were a huge concern in this project given the sensitive nature of the circumstances of financial abuse and compounded by peoples' reluctance, mentioned in chapter one, to discuss financial matters. Furthermore, many of the participants were involved in ongoing court proceedings with their former partners, disputes with the Child Support Agency or Centrelink. Detailed consent protocols and forms were developed that assured women all information would be number coded and stored anonymously and securely (see Consent Form in Attachment Two). As a result, women's real names do not appear in the report, unless the woman herself specifically requested that they do so.

The Issue of Payment

Unwaged participants on the Reference Group were paid a reasonable honorarium. All the women involved contributed their stories with great enthusiasm, passion and a dedication to the project and it's goals of awareness raising. While the value of their contributions was enormous, we were, sadly, unable to reflect this in payments due to the limits of the project's funding.

Data Analysis

Each interview and focus group was recorded on audiotape and supported by detailed hand-written notes. After each session the tapes and the notes were cross-referenced for accuracy, and detailed notes were typed up from the audiotapes. The data generated was number coded for confidentiality. Themes were coded in the documents on the day of interview. Statistical data was analysed through Excel.

The Sample

The research aims to offer a range of women's experiences and perceptions of financial abuse. Demographic indicators such as age, marital status, number of children, educational level and country of origin were collected and analysed. No claim is made here for representativeness.

A total of 64 women participated in the study, ten through in-depth interviews and fifty-four in focus groups. There was a roughly equal amount of participants who were intact relationships (30) and those who had separated or divorced (34). Nine of the ten women who completed in depth interviews responded to an advertisement in 'Scarlet Letter', the newsletter of the Council of Single Mothers and their Children.

The tenth became involved through her financial counsellor.

As discussed in the previous chapter, it was extremely difficult to attract the participation of women who were experiencing financial abuse from their current partners. There was, in fact, only one woman who volunteered for an in-depth interview who was still in the relationship where she was experiencing the abuse. The participation of all the other married or partnered women was accessed through holding discussions on the issue of financial abuse at ongoing support groups being run in local community organisations (a 55+ group, a Lebanese cultural support group and a Somali social group). While many of these women recounted experiences of financial abuse as defined in this report, few identified them as such.

Demographic Overview of Interview and Focus Group Participants

All demographic data relates to women's circumstances at the time of interview or participation in a focus group. Tables one to three illustrate the participants' marital status, number of children and age. The amount of women in relationships (30) and post-relationship (34) was comparable.

The vast majority of the study, 61 women (95%), had children. One of the three women who did not have children was pregnant with her first child. Eight women (12 %) had a single child. The most common number of children was two, which 23 women (36%) had, while 12 (19%) had three children and 4 (6%) had four. The number of women with 5 or six children was particularly high at 10 (16%).

The majority 33 (52 %) of participants were in the 26-39 age range. There were statistically a high proportion of participants over 55, at 14 (22 %), yet this was due primarily to an extremely high attendance at the focus group discussion held at a weekly support group for 55+ women.

Table 1. Marital Status

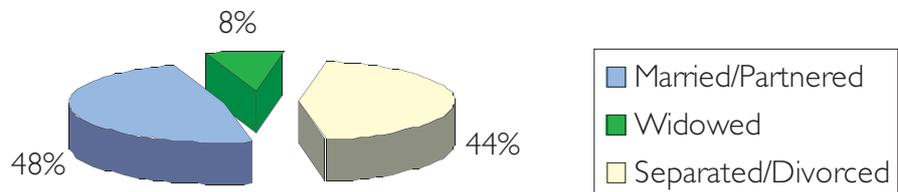


Table 2. Number of Children

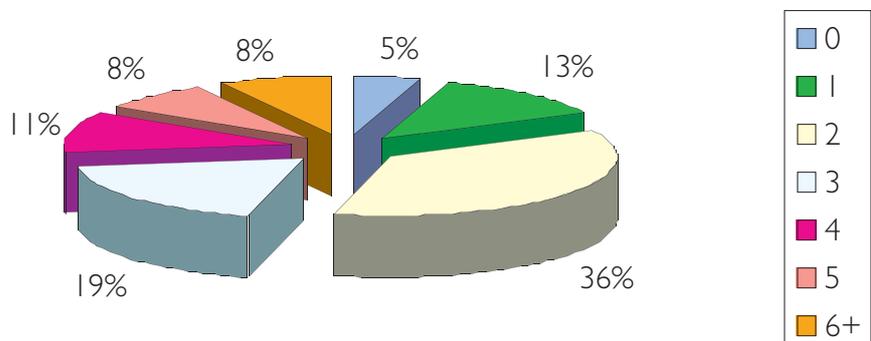
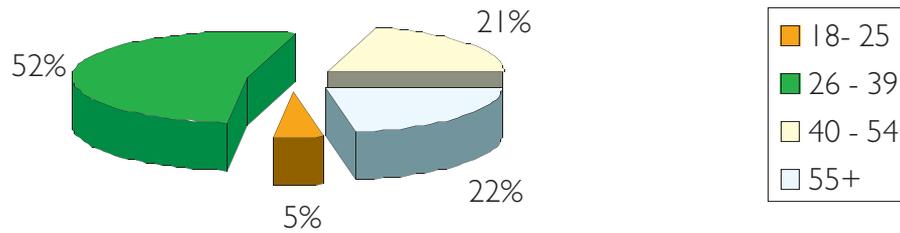


Table 3. Age of Participants



Socio-economic background and labour force participation

It was a concern at the outset of the research that if participation was encouraged amongst women who were supported by community or welfare organisations, that the project would attract participants from predominantly low-income backgrounds or those reliant on government income support. While these were indeed the circumstances of many women *post-separation*, many had entered their relationships from wealthy and/or high-income backgrounds, with

correspondingly high educational levels (see Table 5). The evidence presented in the chapters to come demonstrates that it was, in fact, experiences of financial abuse during and after their relationships that caused their poverty.

Tables four and five relate to workforce participation and education level, illustrating that educational levels were high, with 33% of women with VCE or equivalent and 40% holding tertiary qualifications. In spite of this, 76 % were in unpaid home labour or reliant on government income support payments.

Table 4. Workforce Participation

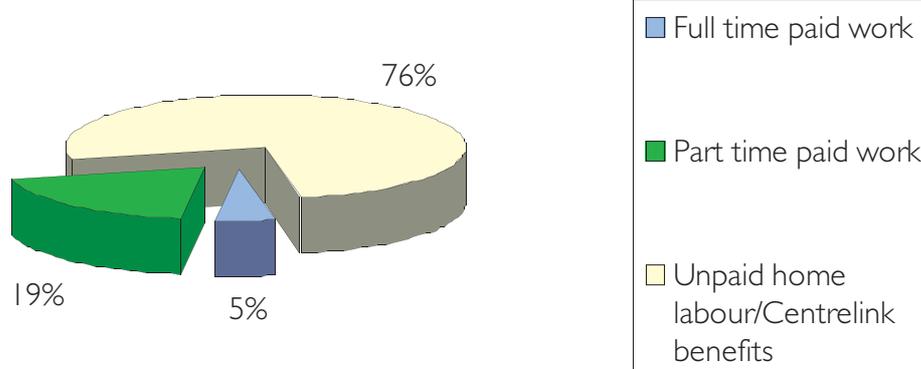
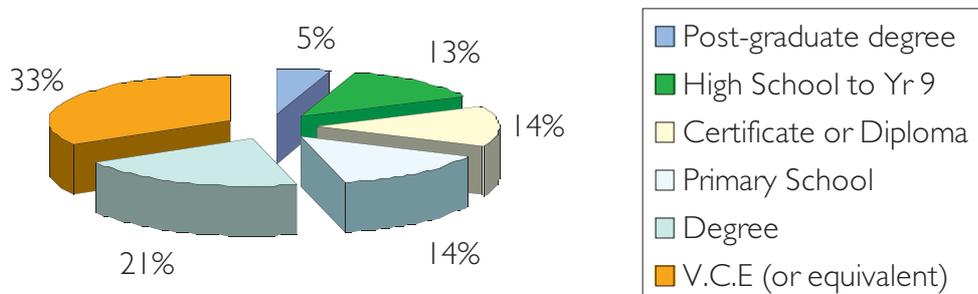


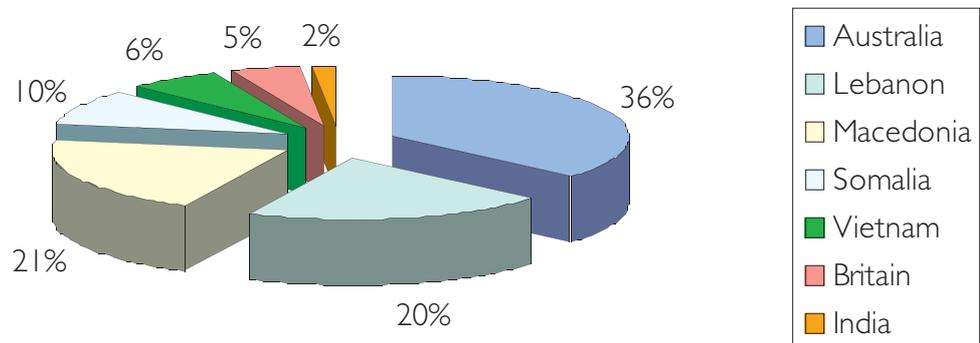
Table 5. Level of Education



Ethnicity and cultural background

In an attempt to reflect a range of women's experiences across a number of ethnic backgrounds, focus groups were conducted with interpreters in Arabic (16 participants), Macedonian (12 participants) and Somali (6 participants). Four English-speaking women from Vietnamese backgrounds also participated in one of the focus groups. This inclusion was designed to include the experiences of a diversity of women and to avoid homogenising and generalising the dominant ethnic cultural group's experiences as applicable to all women.

Table 6. Country of Birth



It also afforded the opportunity to gain a small amount of information about culturally specific experiences of financial abuse. The sample is far too small, however, to draw any broader conclusions about the experiences of women from these communities.

This diverse group of women gave generously of their time and their stories to provide the rich qualitative data that is presented in the following chapter.

Chapter Three

WOMEN'S EXPERIENCES OF FINANCIAL ABUSE IN INTIMATE PARTNER RELATIONSHIPS

In this chapter a number of women describe the financial abuse they experienced as a result of their partners' expectations that they would take primary responsibility for the financial maintenance of the household and children. This expectation was maintained irrespective of

the access women had to the financial resources to do so and regardless of the debt and deprivation that often resulted. These women's voices and experiences are used to detail the variety of forms financial abuse may take, such as:

- Men forcing women to take full responsibility for paying shared household utilities, housing costs, the family's food and other household expenses
- Men denying women and children enough money to fulfil basic needs such as food, clothing, transport, children's needs and educational expenses
- Men denying women money to send to family in their countries of origin
- Men using their incomes as discretionary expenditure for their own 'leisure and pleasure'
- Men supervising and curtailing women's spending while doing the household supermarket shopping, especially with regard to sanitary products

The stories begin with a detailed case study of one woman's experiences of financial abuse during her long-term partnership with the father of her two daughters.

LYDIA'S STORY

At the time of the interview Lydia was an award winning Honours year Social Work student and the single mother of two teenage girls. She worked part-time as well as volunteering. Lydia reflected on her ex-partner's stringent control of money, which began during her first pregnancy, consumed all her assets (including an insurance payout, income and superannuation) and was exacerbated during her second pregnancy. After their permanent separation, the financial abuse by her ex-partner continued and was exacerbated by damaging interactions with the conservative community and religious family she came from, the Child Support Agency, Centrelink and the Family Court.

Lydia became involved with her partner in the country town she grew up in when they were both 19. They soon re-located to Melbourne so he could take up a promotion and she travelled ahead to establish a home, spending several thousand dollars of her savings on bond, insurance, rent and furniture. Lydia had a job, her own income and their relationship was happy. They purchased a home three years later as equal proprietors, although he used part of his savings for a motorbike so she paid more than half the deposit. Soon, she became pregnant and the abuse began:

"When I became pregnant, which was planned, we had been together for three years but then things began to deteriorate rapidly. He treated me like I was a financial drain so I continued to work full-time despite severe morning sickness throughout the entire pregnancy, difficulties not gaining weight and suffering spinal injuries from a tram accident when I was three months pregnant. He would say that no one would be interested in me anymore as I was pregnant/had a child and he withdrew all affection. ... I was recovering from injuries and in severe pain, pregnant and suffering long-term nausea, was constantly tired, isolated and immobilised so it was very easy for him to take control while I was heavily dependent upon him and too physically unwell to stand my ground. He wore me down easily while I was in that state. I was in shock, and felt very trapped/tricked as his real self did not fully emerge until I had fully committed to the relationship (baby and house purchase) which complicated exiting the relationship easily".

Lydia described how her partner began to control her access to money, limit household spending and refuse to provide money for necessities like sanitary pads and the baby's needs:

"When I was in hospital after delivering the baby he would not give me any money for me to buy

the baby's 'Cradle Photo' or for sanitary products. I felt totally ashamed and humiliated when a nurse reprimanded me for 'poor hygiene' as I had run out of pads and had no money to buy more. I felt too ashamed to ask anyone to bring me in some or explain the situation to the nurses."

After their daughter's birth, Lydia initially continued to work part-time and used her income to buy necessities for the baby and fund household renovations. Her partner increased his control over money allocation, bill paying and her spending and complaining of her 'excessive' use of utilities like the telephone and the car:

"We set up a trust account with the family allowance money that I should have received for the baby. He also started taking over running the finances and paying the bills as I was often in pain, too sick or tired ... He started complaining heavily about me wasting money contacting family/friends via STD phone calls and using petrol driving the car. He began monitoring the phone bills and the mileage of the car".

Eventually, Lydia stopped working, had no independent income and was denied any information about his income, assets or bank account. She subsequently left her partner, in spite of the fact that her conservative Catholic family discouraged her. She moved back to the country where social prejudice meant she was poorly treated as a single mother. After he had demonstrated significant remorse and positive behavioural change, she reconciled with him two years later and conceived a second child. It was not far into her second pregnancy that his behaviour and attitudes began to replicate those he had displayed during her first pregnancy. She left him permanently when her second daughter was two years old. At this point the only remaining asset she had was her share of the family home.

Lydia's story contains several themes that flow through the stories to follow: women's deprivation to the point of ill health and injury, male control and lack of financial responsibility, women sacrificing their own needs to provide for their children and a recurrent cycle of financial abuse.

I. Men force women to take the majority of the financial responsibility for the household

Many women spoke of independently bearing the majority of household expenses, through income sources such as their own paid employment or Centrelink payments, with little or no assistance from their partners. This responsibility was

articulated through a range of different financial arrangements, which included women being solely financially responsible for (one or a combination of): rent or mortgage payments, bills for electricity, gas and water; household repairs, cars, insurance, food, clothing and children's school needs (uniforms, books, transport and excursion money).

Debbie's former husband (she was widowed following their separation) had made between \$900-\$1,000 net a week through his work driving trucks, while she was paid a far less lucrative full time wage of \$400. They had three sons. Debbie told of being financially responsible for maintaining everything in the household, with the exception of buying food:

"I worked full time and I paid for everything – rent, car, all the bills, you name it. He paid for the food, but that was all. He paid for the food because he needed it and he knew he wouldn't get it otherwise... It was hard, I only earned \$400 a week and the rent was \$150 a week and all the clothes and the medicine. I am asthmatic and that's expensive. I looked after petrol, car repayments, and car registration. Of course he wanted Foxtel on and I had to pay for that. He was just a little boy and threw tantrums when he didn't get what he wanted."

Debbie's story of being expected to pay the bulk of household expenses and of her husband's anger had resonances with Cara's experiences. Cara, however, had no independent income at the time of the abuse. Cara had been a tertiary educated professional in the finance sector. Her husband was earning in excess of \$80,000 a year in a sales position. She had chosen to stay at home as the primary caregiver when their two children were born, yet later returned to work to pay for necessities for the children. She questioned the logic of her husband's expectation that she would provide for their two small children on no independent income:

"Because I was not earning an income, the idea was that I would just look after the children without drawing on his income. How? Bugged if I know. It was always an irrational response for him. Every time I raised the issue of I needed a cot for the baby or something, he would get really angry."

Women repeatedly told of acquiescing to financial arrangements that were detrimental to them because their partners would otherwise 'throw tantrums', 'get really angry' or worse. Fiona reported her husband changing all the household bills over into her name while she was in hospital recovering from the severe beating he had inflicted on her:

"My husband used to put the bills in my name. When I was in hospital, he came in and got me to sign over the electricity and everything in my name. You're not questioning at the time, you are just doing what you're told."

These kinds of scenarios were often reported as ending in debt and deprivation. Janine told of having gone through five evictions and two bankruptcies by the time she was thirty-two, due to her husband's gambling and refusal to contribute any of his high income, professional wage to the upkeep of the household:

"He put everything in my name – gas, electricity, telephone, credit cards ... 99% of things are still in my name ... Five evictions, bankruptcy twice, this list goes on ... I came out of bankruptcy this year. It was the second time and went on for two years. The first time was a year and a half before this and lasted 6 months."

A huge majority (83%) of women whose relationships had subsequently broken down reported being expected to take the majority of the financial responsibility for running the household with little or no access to their partners' incomes.

The data for partnered women was significantly different, with more equitable household financial arrangements being reported. Nevertheless, there was still a significant gender imbalance, with 62% of partnered women still reporting bearing the majority of household costs, while only 38% believed costs were shared equally with their partners.

2. Men deny women the money to meet basic needs such as sanitary products, food, transport and clothing

Many women told of their partners denying them access to enough money to provide for their own and, frequently the children's, basic needs.

Food

Some men's frequent denial of women's right to spend money on food was extremely punitive. Lydia told of her partner's continual complaints about her 'excessive consumption':

"He continued to complain when I 'consumed' things. I started eating cereal for lunch as it was inexpensive (but he bought his) ... I had also been constantly tired from anaemia as I had tried to keep my expenses down and had stopped the supplements that I had been on during the pregnancy."

It was common for women tell stories of going without food, especially if they had to choose between feeding themselves and their children.

Janine told of her husband's expectation that she provide food for herself and their daughter, Emily, even though she had no independent income:

"A lot of the time I can't afford food so I get help from the Salvation Army or the Community Information Centre ... I don't care about food for myself, I just care about Emily. I often go days and days without food. It doesn't bother me at all. He loves her, don't get me wrong. He is the one that will buy a \$3000 computer for her but not \$10 for food. He says 'you're the mother, you have to look after that' ... He will go and eat at his mum's if there is no food here. She cooks for him and does everything for him. Sometimes he brings home food from his mother for Emily."

Clothing

Alongside the denial of the money to provide food, men frequently denied women enough money to buy clothing for themselves and the children.

Maddie was extremely embarrassed when she admitted to having resorted to stealing to keep her baby warm:

"I actually shoplifted a few things to make sure she had some warm clothes."

Sharon cared for her three sons and received Family Tax Benefit from Centrelink, while her partner, who did not live with her and was the father of her third son, was in full-time paid employment. Sharon told of the difficulties she encountered when approaching her partner for money for clothes for their baby son:

"I went and spent \$50 on clothes for the baby, things he really needed, then I went to his father and he gave me \$10. What a scum bucket, he makes \$750 a week! I don't like to ask 'cause he gets so shitty. I was once again expected to pay it all when I have three boys to raise. I've given up discussing it with him because he gets so shitty, so niggly. It's frustrating because I think – it's your responsibility as well as mine."

Women overwhelmingly told of being more concerned about deprivation for their children than themselves. Clothing themselves adequately was something many women had learnt not to even think about. Sharon laughed when she told of garbing her tiny frame in her large ex-husband's clothing when she was pregnant:

"For maternity clothes I wore his things when I got bigger. I never thought of asking for something like this, you just get too scared."

Janine told of having only one presentable outfit, the one she wore to our interview:

"I can't even think about clothes but I will have to soon. This is the only good shirt I have; I have been wearing it for four years now. I am down to the last two buttons and then I don't know what I will do when they go."

Transport

The denial of access to transport was another constraint that came up for repeated comment. Margaret, who was subjected to financial abuse from the time she went on maternity leave for the birth of her son, told of her husband's refusal to pick her up from work when she was pregnant, on the grounds that it cost too much in petrol. They lived in Carlton and she worked in the city (approximately 1 kilometre):

"When I was pregnant, he couldn't drive me because it cost too much in petrol but if he went to his mum's then he had to use the car. I worked until six weeks before I was due. I would call him and ask him to pick me up and he wouldn't tell me whether he would come or not. I would stand there hoping and hoping he would come and being so grateful if he did."

Janine told how reliant she had become on the telephone after her use of the car was severely curtailed:

"... I need the phone on because he locks me in at home. I know if I go out he checks the kilometres on the car to see how far I have gone".

3. Women denied money to send to their families in their countries of origin

Another significant area of denial was that of financial support to women's family members. A large proportion (63%) of participants in the study had originally come from countries other than Australia.

The women from Vietnam, Macedonia, Somalia and Lebanon agreed on the important family responsibility to send money and gifts back to family members who had remained in their countries of origin. Fern, whose family was largely still in Vietnam, articulated how this commitment could be constrained by men's control over money:

"In our community, a lot of the women try to get some presents and send some money home. The man gives \$20 pocket money a week to pay for them to go to work, and says what is left you can buy cosmetics and send some home. She can't even buy a can of drink with this."

In circumstances like those outlined in this section, the financial maintenance of the household is predicated on women's self sacrifice and deprivation. The next section offers a stark contrast between this deprivation and the unrestrained spending allocations many men allowed themselves.

4. Men's discretionary expenditure on their own 'leisure and pleasure'

There was a significant disparity between what was established as acceptable expenditure for couples on 'personal' needs and interests. While the previous section demonstrated that women's discretionary spending was often severely curtailed, their partners' often appeared unrestrained.

Lydia drew an insightful comparison between the financial inequalities in her relationship with the father of her two daughters:

"After a while he started making demands on the income I earned even though I rarely spent it on myself. In the end I found it easier to give him half the money I earned. He came with me to buy the groceries, and any money I had left in my purse he took. In the end I didn't buy any clothes, makeup, get my haircut, or attend any activities/groups involving money. I even made our daughter's clothes ... I wanted to join a volleyball team but he couldn't justify the expense, especially for a babysitter. I felt bad about my appearance, especially my unstyled hair. In contrast, he bought his lunch, beer, bike magazines, clothes and spent excess money attending bike rallies and so on."

Debbie told of her husband's maintenance of an exciting social life and an extensive drug habit with his wages, while she was left to manage the home on her much smaller income. Her story included the details of being severely beaten when they lost the mortgage on the family home:

"I worked all my life from when I was 18 and I was responsible for everything – home, car, clothes. He felt he was responsible for our food, but then all the rest went on booze or drugs. We had our own house and everything and we lost the home and I copped the biggest beating of my life when we lost the house. Then he dumped me and the kids with my mum for 12 months while he stayed here in Melbourne, supposedly working with the trucks, but really he was screwing around on me ... When he was driving he was making between \$900- \$1,000 a week. I don't know where it went. I suspect up his nose. He had a life. His mates thought he was the best person in the world. He had a lot of affairs but he also really wanted the simple life with a wife and kids to come home to."

Laura told of similar experiences, speaking of the feelings of guilt she continued to experience years after the relationship had ended:

"During the abuse, I spent little on myself and felt guilty about every cent. I mainly bought clothing, some cosmetics (such as shower gel) and some hobby items (scrap booking mainly). I still rarely spend on me, only recently allowing myself \$20 a fortnight for a massage. My ex-husband spent every cent of his money on himself."

It appeared common for men to live a carefree 'bachelor' life, where they directed the bulk of their financial resources into satisfying their personal needs and desires. Women reported this as variously including: social life, affairs, cars, motorbikes, boats, drugs and alcohol, internet gambling and Foxtel. Many men also wanted their wives and children at home, they just didn't feel they should have to direct any resources towards their support. As one woman said "His money was his money, but my money was his money too". The next section deals with a place where such inequalities were often manifested; the supermarket.

5. Shopping Under Surveillance

The term 'surveillance' is used as it is strong enough to indicate the extreme level of scrutiny and control that women reported being enforced during these interactions. No questions were initially included about this behaviour. Rather, it emerged throughout the interview period as a theme that permeated enough women's stories to distinguish it as a category.

A number of women said that their partners demanded they visit the supermarket together to do the weekly shopping, so the men could ensure the money was being 'well spent'. During these shopping trips, women commonly reported: men's 'penny-pinching', denying women purchases for their

own personal use and preferences that women buy home brand products for themselves and the children, while high recognition name brand products were purchased for the men.

This behaviour appeared to occur regardless of income level and available money for spending.

Margaret went from a \$50,000 per annum personal income, from which she contributed an equal half share to all household costs, to no personal income while she was on maternity leave. Margaret's husband continued to draw a \$50,000 income from his own job and was enormously controlling about how this money was spent:

"I wasn't allowed to go to the supermarket by myself. This was actually really inconvenient for him as he worked eight hours a day and I was home with the baby during this time and could have easily gone. We had to wait until he came home from work and we could go together so that he could check that he was getting the best buy or what he wanted. He thought that if I went by myself I would skim money off the top of it, say I had \$100 he would think I would spend \$80 and keep the rest for myself. He would say buy home brand, it is cheaper, even for the child, but for him it had to be a good brand, good quality."

As mentioned earlier, this regulation and control of spending was not necessarily linked to scarcity of money. Sharon's partner's income was in excess of \$750 net per week. She, nevertheless, told of the guilt she experienced when wanting to buy anything from the supermarket for the children:

"I never shopped on my own, we always went to the supermarket together. I would want a packet of biscuits or something for the kids and he would make me feel guilty. I just don't think you should have to beg for things."

Lydia told of circumventing her husband's stringent control of shopping money so she could buy herself a \$3 milkshake when she was pregnant by asking for it in public where she knew he would not start a fight in front of other people:

"We would always have to go to the supermarket together. I was really craving milk when I was pregnant, so I wanted to go and get a milkshake for \$3 at the shop next to the supermarket. I know he didn't like it and would complain that it was a waste but I knew he wouldn't have a go at me in public. It would come later, but at least by then I would have actually had the milkshake."

One of the most shocking and frequently mentioned forms of abuse was the denial of money for sanitary products, financial abuse emerging as particularly punitive in relation to women's bodily needs. Debbie commented:

"I can't tell you the number of times I have made pads out of toilet paper, that was totally usual, I didn't have money for anything like that."

Lydia told of a horrific infection that developed as the result of her partner denying her the money to buy sanitary products:

"He started complaining bitterly about the cost of sanitary products and suggested I make my own recyclable ones! He would only allow me to buy home brand items even though the tampons were of poor quality. Once I started to develop toxemia after using cheap tampons as part of it had come away and was left inside me – the doctor and I were left gagging when it was removed".

As could be expected, the women who told these stories reported feelings of shame, mortification and denial of dignity.

The stories presented in this chapter show little evidence of the sense of common purpose and mutual interest that are conventionally thought to characterise a marriage or marriage-like relationship, described by Fehlberg and Smyth as:

A sense of financial community resulting from trust and confidence and complex emotional and long-term commitment (Fehlberg and Smyth 2000: 96).

This expectation that financial resources will be pooled for the common good of the household has acted, paradoxically, to conceal the many arrangements recounted in these women's stories that run counter to the ideal of 'financial community'.

The stories presented here have shown financial abuse as causing women serious deprivation. The fact that this deprivation was commonly enforced by men's anger, or the expectation of such, clearly locates these practices within the fear-based category of domestic abuse. This abuse was played out through mediums such as threat, coercion, harassment, 'tantrums', 'penny-pinching' and 'niggling'. It sometimes involved physical abuse, but just as often did not.

The denial of food, medicines, vitamin supplements and sanitary products either had the potential to cause, or was directly responsible for, detrimental health outcomes for women, linking financial abuse with an injury-based definition of domestic abuse (Sheehan and Smyth 2000:109; DHS & Vic Health 2004).

In common with other gender based forms of abuse, financial abuse occurs because men seek to exert power and control over women. The interactions detailed in this chapter provide ample evidence of power imbalances and controlling behaviour. Like other forms of abuse, power and control, a continuum of control and coercion is evident in these stories, rather than a simple dichotomy of 'good' and 'bad' behaviour. The recurrence of the same women's voices at numerous points in this chapter demonstrates the prevalence of financial abuse as a repeated pattern of abuse, rather than as isolated incidents.

The experiences of financial abuse shared by the women in this chapter reveal vastly gendered conceptualisations of financial responsibility. While the majority of men in these narratives perceived themselves as financially responsible for themselves alone, they expected their partners to take responsibility for the household, care of the children and the majority of the attendant costs. A failure to recognise the behaviours detailed in this chapter as abusive will both further embed them as acceptable models of behaviour within couples, and reinforce their usage as a means via which men can deny their financial responsibility for the costs of their children's upbringing.

Green and Pearce argue that the current lack of recognition of the complex, controlling, iniquitous and damaging gender dynamics around money as a form of abuse leads to a failure to explore the variety of means via which such abuse is enacted:

Whilst it may be argued that the varying methods of abuse can be as diverse as the men who perpetrate them, by constrictive definitions we fail to validate the multi-faceted scope and never ending creativity of means to financially oppress women and children' (Green and Pearce 2002: 4).

The next chapter will provide further evidence of the creative ways financial abuse may be perpetrated within intimate-partner relationships.

Chapter Four

DECISION-MAKING, ASSETS AND DEBT

This chapter gives consideration to the dynamics of financial abuse in intimate partner relationships, which encompass interactions with people, organisations, assets and debts that extend beyond the realm of the home. It details a number of women's experiences of:

- Being denied information about financial arrangements
- Legally dissolving the assets they brought into their relationships while men maintained assets in their own names
- Sexually or 'emotionally' transmitted debt and theft

As with the previous chapter, the narratives begin with a detailed story of one woman's experiences of financial abuse. Janine was the only woman who participated in a full-length interview for the project while she was still in a relationship with the man who was perpetrating the financial abuse.

JANINE'S STORY

Janine was thirty-two and married to the man she had been with since she was sixteen. Janine and her husband shared strong Catholic beliefs, which included a spiritual opposition to divorce, and their lives were deeply involved in the local Catholic community. Janine's husband was a high income-earning white-collar professional. Janine was engaged in home duties. They had a twelve-year old daughter, Emily.

Janine's husband did not financially support his wife and daughter beyond providing a roof over their heads. He believed that the upkeep of the home was the "woman's responsibility", regardless of the fact Janine did not have the independent financial resources to enable her to do so. Janine had resorted to a variety of means to keep her daughter fed and clothed, including seeking charity from the Salvation Army and the local Community Information Centre, asking for support from her mother and, at the worst moments, theft. At the time of interview, she was supporting herself and Emily by obtaining Centrelink family payments under the category 'separated under one roof', without her husband's knowledge.

Janine's husband maintained a total domination over all financial matters. He purchased a house in his

name without her knowledge, and then required her to take full responsibility for all the related costs. Janine told how he forced her to pawn her jewellery if there was no other money available to pay the rates on the house:

"If there is no money available for the rates he will take me down to the pawnbrokers with my jewellery. I've got four loans at the moment. The monthly repayments on the interest are \$100, \$90, \$50, and \$45. Some charge 45% interest. I have been paying these charges every month for four years"

Janine's husband had a significant electronic gambling problem that he forced her to subsidise, both in the expectation that she would keep the household going, as well as through direct payment of his debts:

"He spends his money on telephone betting and the TAB. I'll show you the latest 3 month phone bill (\$1,700). But that was a low one, they are usually between \$2000-\$3000 a month. When the TAB closes the races have to be available on Foxtel. He always leaves me only with the front page of the bill to pay and takes the pages that let you track where all the calls go. They all go to the phone betting number. You can ban this number with the telephone company but the consequences would be too many for me, so I just pay it."

All the household bills were in Janine's name. The debt that resulted from this had led to five evictions when they had been renting their previous homes and two bankruptcies in her name. The only things that were officially in her husband's name were the significant assets of the house and the car.

Janine had systematically been isolated from her friends and family, a process that began when she was in her late teens and pregnant with her daughter. She spoke of the lack of support she had during pregnancy and the years of early motherhood:

"Hospitals do all these ante-natal classes but there is nothing after that because everyone puts all the attention on the child and there is nothing for you. There is all this emphasis on being the perfect mother. If there was someone then to talk to, that would have been great. It was at this time that he took me away from my family. He would always make sure that we were out if mum and dad were coming over. I didn't realise what was going on."

At the time of the interview, Janine had come to the realisation that she wanted to leave her husband but was bewildered as to how she could accumulate the necessary emotional and financial resources to do so. She reflected on the extent to which the abuse she was experiencing is deeply

hidden from the world, saying that everyone saw them as the perfect couple. She noted ironically that:

“If you saw us together you would think it was all fine. It’s funny, because he claims me as a dependent on his tax return.”

1. Men denying women information about financial arrangements

To ascertain the level of women’s understanding about the financial affairs of their households, detailed questions were asked regarding whose name household assets and debts were registered in and who had access to, and responsibility for, bank accounts and credit cards (see Interview Schedule in Attachment One).

Many of the women who were divorced or separated reported being denied access to financial information as critical reasons for the breakdown in their relationships.

Cara told of her shock in discovering that the mortgage on the family home was \$70,000 larger than she had thought it was:

“I thought the mortgage was about \$110,000 but it turned out to be \$180,000. When I asked him how this happened, he said ‘don’t you remember? I consolidated the loans.’ When I sought clarification, he questioned my trust. He brought all the paperwork home for me to sign from the bank. He also brought a legal worker to sign and say I knew what I was signing.”

Janine listed all the household bills as being in her name, while substantial assets such as the house and the car were registered in her husband’s name:

“He went and bought a house and didn’t tell me about it. This is in his name. I don’t open his mail; I didn’t know anything about this. I pay everything, even the rates on his house. The emphasis is on his house. That’s my one little perk. I am the mother of his daughter and so I get to live in his house.”

The responses to this area of questioning were significantly different from those women who were currently partnered. Many of the partnered women said that their husbands considered them lucky not to have the burden of managing the finances:

“The man said to me – my wife is lucky, she doesn’t have to manage the money. I give her the shopping money, she is lucky she doesn’t have to do the rest.”

During one focus group discussion, which involved predominantly partnered women who had not identified themselves as experiencing financial abuse, the majority of participants reported happy and equitable financial arrangements with their husbands. When probed for detail, however, it became evident that many of them had little understanding of the financial workings of their households, extremely limited access to bank access and credit cards and did not view any financial statements from the bank. Several commented that when their husbands were overseas, they ran the household finances from there.

A number of Somali women who participated in another focus group were keen to point out, however, that such an unquestioning acceptance of male control of financial affairs was considered a woman’s duty in their community, and would not be conceptualised as abuse.

2. Women legally dissolving assets they brought to their relationships into the household unit while men maintained assets in their own names

A number of women recounted dissolving all or the majority of their assets accrued prior to the relationship into the household unit. These variously included income, homes, investments, shares, Centrelink family tax benefit payments, insurance payouts and superannuation.

Lydia reflected on contributing all the assets she had brought to the relationship while she had no real idea what her partner was doing with his:

“All my assets had gone into the family home – including my life insurance, investments and superannuation. Even the compensation money (hers) ... went into renovating the family home so therefore I had no access to money for further treatment (for the back injury she had received the compensation payment for).”

It is clear that although many women came from high socio-economic circumstances before their relationships, it was the relationships themselves that created the poverty.

3. ‘Sexually’ or ‘emotionally’ transmitted debt and theft

In some instances, women reacted negatively to the term ‘sexually transmitted debt’, sometimes confusing the reference to that of a sexually transmitted disease. For this reason, the terms ‘emotionally’ or ‘relationship’ transmitted debt were used interchangeably.

Laura's story includes many of the elements common to financial abuse; harassment, credit card debt and her husband's discretionary spending regardless of the scarcity of money:

"I had always been the main breadwinner in the household and paid the bills, household expenses from a joint account with my husband's salary also going in. Several years ago, he quit his job and took six months to find another. Whilst working in this job, he had run up about \$5000 in credit card debt and started an account of his own. At this point, I supported him and our six year old on my salary. However, he then lost another job while I was on maternity leave with our second. Again all the household expenses were paid for from my pension, his Newstart payment being used entirely by him, mostly for his cigarettes, alcohol, Internet and mobile phone. I would be verbally abused (and sometimes physically) if I queried him or asked for any money."

Debbie spoke of barely being able to pay out her ex-husband's myriad debts with the insurance payout she received upon his death:

"We had lots of credit cards; one in his name, two in mine. Just before he died he got me to sign for a \$35,000 four-wheel drive. I still lived with him, even though we had separated. I didn't really understand what I was signing. I signed for it because he had a good way of talking you into things. When he died I got a \$90,000 payout and most of that went on the credit card debt. I had to pay for the funeral, pay out his drug debt, I owed my family. I was left with about \$600. The debt from the car, there were the credit cards, Internet porn, a drug debt ... It was always the same. Once I sold a \$15,000 bed so he could buy drugs. You are scared of what would happen if you don't do it."

Many of the elements that women identified as common causes of debt such as alcohol and drugs, excessive credit card and Internet usage are evident here. The factor that distinguishes financial abuse is the power relationship; women are denied knowledge about household financial affairs or actively coerced into arrangements that go against their better judgement.

Such debts also commonly endured beyond the life of intimate partner relationships. Given the limits to many women's access to information about financial matters during their relationships it was often, in fact, only upon the demise of the relationship that many women realised the extent of the debts that they were liable for:

Theft

While the issue of debt was an extremely common one, only a very small proportion (9 %) reported direct theft by their partners. A similar number of women reported that they had stolen from their partners.

Joanna bore the sole financial responsibility for her husband and infant daughter. She was professionally employed in the finance field and had owned a fully paid out flat before she married. After her daughter was born, she continued to work and faced the additional costs of child-care and employing a cleaner. Her husband was unemployed and refused to contribute any household labour or to care for their daughter. He began to steal money from her at every opportunity:

"I had to hide money from him in the baby's change table, under the mattress, or he would steal it. If the cleaner didn't come one day and I had to keep the money for her the next day, he would steal it. No amount of money was too small. I ended up having to keep a little money at work. It wasn't really safe, but it was safer than it was at home."

Two women told of stealing from their partners due to extreme need. Sharon told how:

"There was one stage I actually stole money from my husband's wallet. He was so hopeless with money, I could just say 'who knows what you did with it?'"

Lack of access to accurate information about their financial affairs, loss of control over assets and responsibility for debts they did not accumulate are all hallmarks of financial abuse. The outcome of such abuse for women was overwhelmingly that of poverty.

Financial abuse results in feminised poverty within relationships

Debbie spoke of her experiences of poverty and the resultant changes in her world-view following her experiences of abuse:

"I used to be totally disgusted when I would see an old man going through a rubbish bin, but now I understand. Other people have no idea how it is to live like this, believe me, I used to be one of them. Now I just go to the supermarket with my only \$20 to try and feed three teenage boys and watch other people loading up their trolleys with everything they could ever want, just like I used to be."

Lydia pondered on the difficulty of leaving a relationship when money was so scarce that poverty had become ingrained in her life:

"I planned to leave one day so began making arrangements. I started collecting the change from the grocery money and became adept at 'running out' of items that needed replacing between grocery shops. I would put supplies on lay-by to pay them off \$5 a week without him noticing and would hide them in a cavity above the linen closet. I felt like a fugitive and lived in constant anxiety."

Fiona described such practices as a pervasive, hidden and damaging part of a cycle of gender based abuse that she felt could be even more damaging than physical acts of violence.

"A lot of times there is hardly any marks on you. The physical marks are not really as bad as the emotional. The physical you get used to it, emotionally it takes away yourself. Financial is tied to the emotional. The physical part stops at a certain point – they won't hit you for a week or so – emotional and financial goes on, it doesn't let up."

The next chapter explores some of the many ways in which financial abuse 'doesn't let up' beyond the life of the relationship it was experienced in.

Chapter Five

CHILD SUPPORT, DEBT AND HOUSING: THE PERPETUATION OF FINANCIAL ABUSE BEYOND THE RELATIONSHIP

This chapter presents a number of women's stories that detail the ways their former partners continued to abuse them financially beyond the life of their partnered relationships. It critically explores these men's use of state institutional procedures to support this abuse. The major means via which this ongoing financial abuse was perpetrated are:

- Minimisation and non-payment of child support
- Limiting women's access to appropriate housing
- Misuse of state's institution's practices and procedures

The stories begin with the narrative of Alanna's experiences of financial abuse by her former husband, which began subsequent to the end of her relationship.

ALANNA'S STORY

Alanna met her husband at university where she was completing the third year of a Bachelor of Business degree and he was a mature-age student. They were married for 17 years, had two children and ran a successful business together; he looked after sales and she did the accounting. Upon the breakdown of their marriage they mutually agreed he would take complete control of the business and any future earnings and she would keep the family home and residence of the children. Even though the business went on to make significantly more money over the next couple of years, Alanna was happy to have a secure home and to have averted any drawn out battle over assets, for the sake of the kids. Her ex-husband also appeared content with a new yacht, BMW, Harley Davidson and girlfriend.

Approximately two years after the end of their marriage, Alanna's ex-husband liquidated his business under unclear circumstances and she was subsequently sued by the liquidator for an alleged \$1.8 million loan the business had made to her. She is currently fighting actions in the Supreme Court, the Family Court and the Victorian Civil Administration Tribunal to overturn this debt and retain her rapidly dwindling assets:

"I do own my home outright. I had investment properties, they never were part of the company's assets, but the liquidator said they were. I spent thousands of dollars defending that and succeeded. I did have to sell the properties though, in order to defend them. I lost my job because I couldn't keep up with it due to all the work that was needed to go to court. I had to sell the properties to keep my children in school."

Her ex-husband has declared himself bankrupt, withdrawn all his superannuation funds and moved to Tasmania, where he lives on a property purchased in his parents' names. He is not appearing in court.

Alanna ruefully described the alleged debt as a feat of 'accounting gymnastics':

"The accountant has added up all that has been taken out of the company since 1995 and reported it as a loan to me instead ... It is against accounting principles. He has listed it both as income earned that tax has been paid on and simultaneously as a loan made out to me before tax. It can't possibly be both. We have reported him to the accounting body but they won't make a decision until the court does. There is a VCAT action against the accountant too, but we don't know if that will be heard there or in the Supreme Court. Another VCAT action is in place against the bank. It is very complex. Bank guarantees were given by (the company) to all the company's clients. Yet these were apparently paid to clients outside the guarantee term and the money was going to the liquidator. A bank employee was involved who was providing assistance to the liquidator in closed-door meetings. The guarantees were taken out against my home but I sold another property instead to pay off this debt. The bank guy is a weasel, I have met him. It seems like he just found his bit he could cream off too."

Alanna used the powerful metaphor of gang rape to describe the involvement of her ex-husband, his lawyer, accountant, the liquidator and the banks:

"It's a bit like gang rape. My ex has said 'have a go yourselves boys to the accountant, the lawyer, the liquidator ... There is no difference, it is just being done on a financial level, rather than a physical one, and it is covert, so you can't name it. They are egging each other on, it's like watching porn together, it's the mentality of 'let's all have a go at screwing Alanna' ... It happens in broad daylight too, maybe that's what excites them ..."

She believes lawyers see financial abuse all the time and become immune to it, rather than playing an active role in combating it:

"It is their exposure bit by bit, day by day that

allows them to say 'yeah, its an STD (Sexually Transmitted Debt), you're a goner, it's terminal, there's nothing you can do.' One judge, who was actually really just, said he found what was happening to me 'regrettable'. It's not just regrettable though – it's stoppable."

Issues experienced by Alanna post separation such as the concern to provide a stable home and continuity of schooling for her children and difficulties encountered in attempts to utilise state institutions to ensure her rights, are all commonly reported across the stories to follow.

I. Minimisation and non-payment of child support

As detailed in chapter one, just under half the women who participated in this study were separated or divorced. All these women had children who resided with them and all were legally entitled to receive child support payments for these children.¹

The central objective of the Child Support Scheme in Australia is to ensure that children receive a 'proper' level of financial support from their parents, who have a primary duty to maintain their children (Child Support Assessment Act 1989 (Commonwealth) SS 3 & 4). The Scheme is administered by the Child Support Agency.

Two women in the study acknowledged they were receiving the full entitlement of child support payments, as determined by the Child Support Agency. The remaining twenty-eight women reported their ex-partners were either avoiding or minimising their child support responsibilities by strategies such as: minimising their taxable incomes; converting their assets into non-assessable items such as property; salary sacrifice; voluntarily becoming unemployed and purchasing assets such as property in other people's names.

Lydia recounted her ex-partner's successful manipulation of the Child Support Agency's assessment of his liability for his two daughters by minimising his taxable income, upon which child support responsibilities are calculated:

"After the property settlement my ex became adept at minimising his taxable income by investing in a winery, making documentaries to fund his holidays, and eventually bought investment properties while taking salary sacrifices. Our

youngest child had special needs and ended up on a disability allowance so there was a lot of added expenses relating to her. He moved to Western Australia so I had no idea of what income or assets he had. I had to go through CSA review hearings every 12-15 months."

Laura told how the residual fear caused by sustained financial abuse persisted beyond the end of the relationship. She was left reliant on Centrelink payments, while her ex-husband paid little child support:

"After five months at work, following maternity leave and sustained financial abuse, I suffered a breakdown and was diagnosed as suffering depression. Six months later he left me, although he continued to live in the house and contributed very little, if anything, for another two months and I was then made redundant shortly after. His constant harassments and abuse over my failure to just hand him his share when he left, rather than do it legally, had me taking out an AVO (Apprehended Violence Order) against him. Even after 14 months, I still find myself doing without, or hiding purchases, as I am scared of his reaction. Although I am on a parenting pension, he only pays a fraction of the maintenance he has been assessed for."

Mariana told how the father to her five-year-old son and seven year old daughter, reduced his calculable income to less than half of what it previously was by changing his owner operated business into his father's name:

"I had a change of assessment. He put the business in his father's name, that's what I am telling you, they are very smart. When the children need something for school he says, 'you choose it, that's not my business'. Centrelink changed the payment status for my child when he became five. His father then changed his income from \$50,000 to \$21,000, I don't know how."

Almost a fifth (17%) of the separated women reported receiving no child support whatsoever. Fern, the mother of a three year old boy, commented:

"I have had no child support for four years. I said to him 'what? Your son just eats the air?'"

Phong said the father of her two children was working full time yet she still received no child support on their behalf. She was reluctant to fight for a share of the previous family home:

1. In stark contrast to this, Green and Pearce found in their work in the Bankstown area of Sydney that children were increasingly residing with their fathers following separations that involved domestic abuse. The abused mothers were thus liable to pay child support. (Green and Pearce 2002:4)

"I am getting no child support but he is still working full time. I have called the Child Support Agency and they have asked me to fill out another form. I have two children; they are seven and five. I want to give them piano and swimming lessons, even just school excursions. It is hard because I broke up the relationship. It went for nine years, on and off. He was working interstate a lot, in Perth, moving was so hard with the two children ... He has his house and it belongs to him, I don't want to fight him for it because he thinks I am always on the money side. We live on the pension and Family Assistance from Centrelink."

Those men who did pay child support were often paying the minimum amount the Child Support Agency could assess them as liable for; that is, \$5 per week. Stopping work, the threat of doing so, finding cash in hand methods of generating non-taxable income and hiding assets were all reported. Fiona commented that the father of her three children seemed to be readily able to access cash in hand work:

"Men seem to have no problems with finding work and getting the cash in hand work, men are actually backing each other up. They say 'oh, I have to pay all this maintenance' and they give them cash in hand work to help each other out, you know in places like the taxi industry."

Margaret, who in chapter three enumerated her ex-husband's wage as more than \$50,000 a year, spoke of how adept he had become at slowing the pace of the Agency's reviews of their son's child support entitlements:

"He knows how to slow down the system with the Child Support Agency. They can't garnish his wages because he knows how to work the system. He told me he would leave his job to avoid child support."

These stories show that when financial relationships between ex-partners are complicated with issues to do with the support of children, financial abuse may continue or worsen. So too with the issue of housing, which will be presented in the next section.

2. Limiting women's access to appropriate housing

The women in this study overwhelmingly agreed on the importance of maintaining residence in the family home following the relationship breakdown in order to ensure a level of stability and familiarity for their children. The potential for this was often constrained, however, by men's legal ownership of property or by sale of the family home to realise an asset.

When Cara's marriage broke down, she wanted to stay on in the family home with her two children. Her husband, however, wanted to sell the house as it had become a lucrative asset due to the fact that they had purchased it before the property boom:

"He said we should just move somewhere cheaper, out of my community. This what he kept doing to me, moving me around, taking me out of my community. He took me down to Mt Martha where I knew no-one, then he wanted me to move back to Clayton or somewhere later."

Jasmine spoke of the complexities involved when a house is not perceived simply as an asset but is a home for women and their children:

"If it is just a fight between two people that is one thing but once the children are involved, all bets are off. There should be protection on your home. If you can manage to keep the home, Legal Aid slaps a caveat on this. The home should be protected ... the break up, the kids, the housing is the nexus. Housing is the most important thing. Houses should not be able to be ripped apart so someone can 'go and get on with their life' when it is the children's home."

The women interviewed repeatedly spoke of their homes as the source of their locations in the community, the focus of their children's relationships with the social worlds of the schools and school friends and the sites of their family stability. There was much emotional content in these reflections, rather than viewing the homes simply as assets.

3. Misuse of state institutions' practices and procedures

Women often spoke of the state bureaucracies such as the Family Court, Centrelink and the Child Support Agency, which mediate relationships between families and money as having contributed to financial abuse.

The Courts

A number of the participants in this study were involved in actions in courts of law following the breakdown of their relationships. The Family Court was the most frequently mentioned and many women expressed their dissatisfaction with their involvements with it.

Shanti spoke of the power imbalance inherent in her experience of undertaking court appointed mediation for property settlement and child residence arrangements with a husband who had both physically and financially abused her:

"Mediation is very problematic. I felt he was getting along very well with the mediator and they were

very buddyish ... In terms of working out money issues, a woman needs to feel empowered to be in the discussion. You need two mediators; one female and one male. If you need to leave the room for a while you should be able to go into another room. There is a lot of pressure from lawyers to settle. They play off the children with the money. The decision has to be made there and then because it costs you more to come back again ... You should have a cooling off period to process the decision, put it all together and reflect on it ... It is so off-putting when your lawyers are only talking to the man because they are very good at looking reasonable and rational. When there are a group of people talking, the first person who gets listened to is always the man."

Mariana, a native of Macedonia, questioned why more time could not be given during Family Court negotiations, especially in circumstances such as hers where abuse was present and English was not her native language:

"Why can't there be more time and an extra person when there is a domestic abuse situation? It doesn't take that much more time to have breaks at certain points when you are separated. Family Court matters should all be separated out, talk to him for a while, then her for a while, then the children. His English is better than mine because he is Australian."

Margaret suggested that the Family Court should recognise the frequency of gender-based violence and abuse in relationships and train their staff to be able to detect it:

"Interviewers need to be able to recognise an abusive person. My ex-husband used to cry and go on about how he had lost his family and everyone would feel so sorry for him. I would come off looking like a cold, hard bitch but I was just trying so hard to keep it together."

Financial abuse needs to be recognised in courts as a factor that can have a negative impact on women's capacity to negotiate reasonable property settlement and child residence outcomes for themselves and their children.

Centrelink

As the end of financially abusive relationships, women and their children were often left in poverty

and came to rely on Centrelink benefits for financial support. Centrelink was the source of some complaints as having contributed to women's financial difficulties.

Jasmine was critical of Centrelink's payment of rent assistance, which she saw as contributing to the wealth of landlords, while as a mother barely holding on to a mortgage, she received no relief:

"It is the systems that abuse you too. If your relationship breaks down and you own a home you can't get any rent assistance because you have a mortgage instead. All the government institutions assist in the abuse of women. Housing is the most important issue, keeping a roof over your children's head. The government is happy to give rent assistance to line some landlord's pocket who is negative gearing, so the children lose their stability of place, their neighbourhood groupings."

Mariana was critical of payments she received for her son decreasing when he turned five:

"Centrelink changed the rate of pay when he (her son) reached five years old. It should be more, not less. I have to pay everything. He (her ex-husband) lives with his parents and has a car and everything."

Several women spoke of the difficulties they had encountered when their Centrelink payments changed from Parenting Payment (Single) to Youth Allowance upon their children turning sixteen, which the resident parent can elect to have paid directly to the child.²

Fiona saw the Centrelink provision for family payments to be paid directly to the child once they turn sixteen as encouraging financial abuse of women by their children:

"The government signing the money over to the children when they are over 16 sets the mother and child against each other. It drives a wedge between women and their children. Extreme stress can break up the family. It is a 'divide and conquer' sort of system ... My son financially abuses me in this way. It teaches males early on the way to financially abuse women."

Many women present in the focus group when this issue as discussed at length were critical of Centrelink for not ensuring they were aware they did not have to sign this money over to the child.

2. Single mothers whose children are aged over 16 are particularly financially disadvantaged as they are ineligible for Parenting Payment (Single), which has more liberal income tests than the Newstart payment. Prior to this change in 1989, Parenting Payment (Single) was paid until the youngest child was 18. Teenagers are estimated to cost between 2 – 4 times more than children under 5, yet single parents who are dependent on Centrelink and caring for young adults find their income dropping by up to \$73.00 a week (CSMC 2003, NATSEM in Davidson 2003). There are also lower rates of Youth Allowance for young people who live at home. Young people do not receive an adult rate of Austudy or Newstart benefit until they are 24 years old. (Keebaugh 2004a: 2)

Jasmine commented that:

"The mother shouldn't have to seek out this information, she should be told up front that this is the case. Then there is the issue of peer pressure from the child. All their friends will be getting theirs so they will pressure their mother too."

Some women were also concerned that the Commonwealth Government's \$3000 baby payment, introduced in July 2004, would encourage men to financial abuse women by coercing them into having another baby to gain the payment:

"There is no discretionary income in a relationship with a male. Not in a relationship with the government either. The government speaks so glowingly of women having more babies. What women are they thinking of? I see the \$3000 as being the most horrendous avenue towards financial abuse. It is just an attractive amount of money for the bloke to be saying 'come on love, have another baby.'"

Child Support Agency

One woman described having to deal with the Child Support Agency following her separation as simply another form of abuse: *"It's just exchanging one abuser for a whole system ... At least with your husband you know who the enemy is."*

A number of the women from non-English speaking backgrounds experienced particular difficulties in achieving positive outcomes from the Child Support Agency. Mariana expressed her outrage at her perceived bias of the Agency:

"They know the law here in Australia and they use it over women. He is here 20 years and he knows how to use the law. I know this, I have a law degree in Macedonia, so I can see what he is doing. He has withdrawn the money from Visa card because he makes himself in debt and the Child Support Agency accepts this, but I am in debt too and the Child Support Agency doesn't care about that. I receive a letter from them saying your child support is changed to \$21/month. What is that? Macdonalds 3-4 times a month. It used to be \$20, now it's \$21 and some cents per month. It cost them more than that to send the letter."

Phong spoke of the lack of assistance she received in pursuing a disputed claim:

"They asked me to chase him. Centrelink and the Child Support Agency. Last time he stopped paying for six months and the costs of chasing him were more than \$5000, what's the point for \$5 a week? The first three years he didn't pay at all, so there is so much due."

Banks

Banks were also the subject of complaint in their lack of flexibility and understanding of the kinds of financial difficulty commonly experienced by women following relationship breakdown. Fiona noted that:

"Even if you can afford to keep the mortgage going, when it comes the time to re-finance it under your name and you have been keeping the payments going, they won't put it in your name if you don't have a high enough income."

Jasmine commented on the bias in bank's insurance policies:

"The Commonwealth Bank won't give you contents insurance for Ministry of Housing properties. This is abuse by the system. It is also making assumptions about people who are in Ministry of Housing."

Shanti pondered on the impact of financial abuse on a woman and her children well beyond the life of the woman's relationship with the children's father:

"Women in this area may have quite a bit of assets and women won't fight for them because they just want to leave it all behind. Women also want to make up for the loss of the traditional family relationship, so they give up work and will lose money in relation to this ... It is such a huge thing for women to leave domestic violence and then you just want it to be over and the financial abuse kicks in on an even deeper level and this keeps women locked in an ongoing way."

Lydia summed up her experiences of financial abuse post-separation as a denial of rights by both her partner and state bureaucracies:

"While I was in the relationship I was just fighting for my rights against my partner ... Afterwards, I was fighting for my rights against the courts, Legal Aid, Centrelink, the Child Support Agency, the banks, schools and church as well as my ex-partner."

This chapter has demonstrated that women are often inextricably financially entwined with their ex-partners well beyond the term of their intimate partner relationships. It has offered an initial understanding of the complex ways bureaucratic and corporate systems may, albeit often unwillingly, support the perpetuation of such abuse. It has shown that the ongoing nature of this abuse often leads to women and children living in inadequate housing with few assets and resources and barely enough money to survive.

Green and Pearce (2002) argue that a failure to acknowledge the impacts of financial abuse beyond the initial relationship within which it was experienced is detrimental to the psychological wellbeing of women who have been subjected to it.

This systematic lack of recognition of this form of abuse points to the need for complex policy and practice responses to identifying and dealing with it. The final chapter of this report will give detailed consideration to recommendations as to how to identify, respond to and act to counter the impact of financial abuse on women and their children.

Conclusions and Recommendations

“There are varying degrees and forms of abuse – whether physical, emotional or financial. No one form of abuse can be fully viewed in isolation from the wider context or separate from the institutions and existing social arrangements reflecting our patriarchal society. However, being able to label all elements of the abuse, both before and after the relationship breakdown, is vital. One form of abuse is no less harmful than the other – they all diminish the worth of the targeted person.” (Lydia)

The stories so generously shared by Lydia and the sixty-three other women who participated in this project have overwhelmingly demonstrated the devastating impacts of financial abuse. These narratives have shown how easily financial abuse may be concealed within society's expectations that money will be fairly shared between couples for the good of the whole family.

Green and Pearce have interrogated such expectations of ‘financial community’ as stereotypical and unrepresentative, most critically in the assumption that financial resources will be pooled for the collective use of the household. They argue that such expectations fail to recognise the power imbalances and fractures that occur in a relationship when abuse is present (Green and Pearce 2002:2).

These women's stories have shown that financial abuse was enacted through their partner's threats and coercion, ‘throwing tantrums’, ‘talking you into things’, ‘penny-pinching’, secrecy, and ‘leaving out’ critical elements of financial involvements that concerned women. It sometimes occurred alongside physical violence, but just as often did not. These ongoing psychological and emotional forms of abuse disempowered women and functioned to perpetuate the abuse.

As a result of this abuse, women commonly experienced poverty and deprivation within family relationships that were often, in fact, the root cause of this poverty. The children in these families were also deprived of necessities but would have suffered far more, if their mothers had not overwhelmingly put their children's needs ahead of their own. Acknowledgment of the responsibility of both parents to meet the costs of their children and household during relationships and after separation is critical.

Most of the women who participated in this study had no paid work or managed on part-time wages and were frequently surviving on incomes under the poverty line (see Table 4. in chapter two for labour force participation rates). These incomes were commonly not supported by significant financial contributions from their partners.

If poverty was commonly experienced within relationships, it was only exacerbated as the financial abuse was perpetuated beyond the end of the relationship it was initially experienced in. Following relationship breakdown there are rarely enough available financial resources to meet the needs of both parents and their children (Sheehan and Hughes 2001). Henman has assessed the costs related to parenting across two families as having the potential to be 39-56% higher after separation. Most of these additional costs for separated parents relate to housing (Family and Community Services Committee 2003: 144:6.1; Keebaugh 2004: 3). In 1999-2000 single parent families, 83% of whom are women, earned an average income of \$295.00 a week. NATSEM recently estimated the weekly cost of two children on an average income to be \$310 a week (Family and Community Service Committee 2003:132, cited in Keebaugh 2004a: 1).

Financial entitlement post-separation is immeasurably more complex when the support of children is at stake. This issue is situated within a domain that has been the site of contentious recent political debate on the rights and responsibilities of parents following separation, child support, and the child-contact and child support nexus (Family and Community Services Committee 2003, Fehlberg and Smyth 2002b). Fehlberg and Smyth have acknowledged that a number of studies have documented high levels of differential reporting by mothers and fathers on issues such as compliance with child support responsibilities and the frequency and costs of child contact (Fehlberg and Smyth 2002b: 22). These issues, in fact, have become so contested that they led to the Commonwealth Government's 2003 Parliamentary Inquiry Into Child Custody Arrangements in the Event of Family Separation.

What needs to be acknowledged here and more widely is that it is usually women who are significantly financially disadvantaged post separation. Research by the Australian Institute of Family Studies has proven that women in Australia on the whole tend to be financially disadvantaged in relation to men upon the breakdown of their relationships (Weston and Smyth 2000: 10-15, cited in Sheehan and Smyth 2000:113). When relationships break down, the poverty of mothers, which may have been hidden within the relationship, is revealed.

Child support is of minimal assistance to most families. According to the Child Support Agency, mothers constitute 91% of parents who are entitled to child support and 41% of single parents receive no child support. Related information on child support payers, who are overwhelmingly men, demonstrates that:

- 40% pay \$5.00 or less a week
- 16.2% pay between \$5-40 a week
- 22.3% pay between \$40-\$100 a week
- 21.4% pay over \$100 a week child support

(Family and Community Services Committee 2003:14, 127,128. cited in Keebaugh 2004a: 1).

This statistical data reflects the experiences of the participants in this study, few of whom were receiving reasonable entitlements of child support for their children. The number of men manipulating and minimising their child support responsibilities contributed to a corresponding number of women and children living in poverty. These facts need to be made widely known to counter prevailing societal beliefs that most separated mothers receive lucrative child support entitlements, to the financial detriment of their ex-partners.

Fehlberg found that the life focus of the women and men she interviewed were very gendered, women concentrating their energies and child-care and domestic responsibilities and men on breadwinning (Fehlberg 1997a: 134). Both make critical contributions to the life of a family. The true value of the unpaid and under recognised work of childrearing must be acknowledged. Societal beliefs, however, commonly fail to value women's contributions to relationships and, in turn, women may fail to fight for their financial rights as they themselves lack experience of this recognition.

The fact that women frequently perceived financial arrangements determined by the Family Court, Centrelink or the Child Support Agency to be perpetuating the economic control of men, points to the critical need for financial abuse to be recognised so that genuinely effective policies and practical systems of support may be developed for women who experience it. Mediation, bureaucratic and legal negotiation processes that perpetuate the ongoing involvements of women with men whom they fear and are intimidated by, are not appropriate methods of resolving financial settlements when there is a history of financial abuse.

It is in the interests of the whole community that financial abuse of women by their partners is recognised as a cause of poverty and ill health for women and children. The burden of disease model has demonstrated the onerous physical impact that

intimate-partner abuse may have on women's health. Community recognition of these insights could make critical interventions into women's well being. The recommendations to follow offer some initial suggestions as to how the issue of financial abuse may be addressed in the realms of law reform, community development and education and government policy.

RECOMMENDATIONS: LEGAL

1. A legal definition of financial abuse must be developed.
2. Laws and mechanisms within the court system need to be put into place to guarantee the economic well being of all family members.
3. A history of financial abuse should be recognised as evidence in the determination of property settlements and child support arrangements.
4. Mediation, bureaucratic and legal negotiation processes that perpetuate the ongoing involvements of women with men whom they fear and are intimidated by are not appropriate methods of resolving financial settlements when there is a history of financial abuse.
5. Magistrates, court staff and mediators should be provided with gender-based training to recognise emotionally and financially abusive relationships.
6. Women who have experienced financial abuse should be given a preferably female advocate to support them during any negotiation process.
7. Women from non-English speaking backgrounds must be assured of culturally appropriate representation in the appropriate language.
8. This issue of a 'cooling off period' of five days before court orders are made final should be given detailed consideration.

RECOMMENDATIONS: COMMUNITY DEVELOPMENT AND FINANCIAL EDUCATION

9. High school and TAFE financial literacy classes, pre-marriage and relationship counselling and migrant education classes all need to include education on relationships and money management. This should include discussion and strategies around issues of power, control and coercion in money and relationships.
10. Financial literacy education should be delivered by distinct learning units for men and women and should be culture and gender sensitive.

11. Relationship and post-separation mediation and counselling must recognise the detrimental nature of emotional and financial abuse. Men need to be informed of the costs related to households and children so that they are aware of appropriate levels of housekeeping allocation, both during relationships and following separation.
12. Training in how to recognise financial abuse and the ways to appropriately support women who are experiencing it should be provided for: domestic violence workers, maternal child health nurses, doctors, hospital staff, counsellors, mediators, lawyers and judiciary and workers in the finance and utilities industries.
13. All training and education materials need to be made available in a range of community languages. Additional learning barriers for women from culturally and linguistically diverse communities need to be addressed.
14. Initial entry point education for newly arrived migrants should include a component on financial literacy that educates women on banking issues such as how to use automatic teller machines, establish separate accounts with pin numbers and protect their interests when applying for home loans and credit cards. It should also explain concessions they are entitled to and provide information about family and support services and how to access them.

RECOMMENDATIONS: GOVERNMENT POLICY

15. Government policy that links the incomes of women with men following separation, so that women are forced to rely on the generosity, or lack thereof, of their former partners for the support of their children, needs to be examined critically.
16. The Child Support Agency is already making significant advances through its intensive debt collection program. This commitment should be maintained and expanded, with funding dedicated to critically examining potential instances of income minimisation and the enforcement of rigorous strategies to redress this.
17. The initial two-month waiting period for assessment by the Child Support Agency needs to be re-examined. The period immediately following separation is a critical time financially for women, who have children, mortgages, rent or bills to consider. Women may not feel they have adequate time to negotiate the most positive outcomes for themselves.

18. The guidelines and practices of some financial institutions need to be examined in the light of financial abuse to ensure that women are given the opportunity to independently assess financial contracts.
19. Government policy has already recognised the negative impact gambling has on families. The financial commitment to supporting this issue must be broadened to effectively support women and children.
20. All government research about family income and expenditure needs to include questions that can ascertain whether financial abuse is present.
21. 'Sanitary products should be classified as 'essential' and made exempt from GST.

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Attachment 1

INTERVIEW SCHEDULE

These questions are a guide for the areas of investigation to be covered during the interviews and focus groups. They will not necessarily be asked sequentially, but will be covered according to the flow of the discussions.

1. You have read the information sheet and we have discussed the project. Would you like to start by telling me why you are interested in participating?
2. Have you had any personal experiences of financial difficulties that you would like to share?
3. When did this happen (was it in the past or past or the present)?
4. What are the sources of income in your household?
5. Who earns this money?
6. Where/whose income does the money come from to pay the following household expenses?
 - Food
 - Bills for electricity/gas/water (utilities)
 - Rent/ mortgage
 - Household repairs and insurance
 - Education costs for children
 - Clothing
 - Children's needs
 - Entertainment
 - Car purchase/loan
 - Car expenses such as petrol/service/repairs/RACV
 - Medicine/medical expenses
 - Telephone
7. How do you make decisions about who has financial responsibility for each of these expenses in your household? What happens if you disagree?
8. Does this arrangement work well for you? What is it that works for you? OR How could this arrangement work more effectively for you?
9. Do you have any money that you can just spend on yourself? What do you spend it on? How about the other people in the household, do they have money they can just spend on themselves? What do they spend it on? How are

decisions made about who gets what to spend on themselves?

10. Is there anyone else who helps support you and your family financially? Is there anyone else you are helping to support financially?
11. Do you have one/a number of bank accounts/credit cards?
12. Whose names are these accounts in? Are there additional cardholders? Does anyone else have access to the pin numbers and cards attached to these accounts? Do you see the statements for these accounts?
13. Whose name are household assets registered in (including car ownership and registration)?
14. Are there other liabilities that you or any other members of your family are responsible for (e.g. mobile phone bills)?
15. Do you think it would be useful to be able to find out more about managing your finances?
16. If yes, what kind of information would be easiest to access and the most useful to you?
 - Brochure
 - Website
 - Training session
 - Telephone advice
 - Other
17. Check to see if referral is required

Demographic Data

1. Age range 18-25 26-39 40-54 55+
2. Locality
2. Marital Status
3. Length of time married/partnered
OR length of time separated
4. Number of children
5. Disability
6. Workforce participation
7. Country of birth
8. Education level

Attachment 2

CONSENT FORM

CONSENT TO USE PERSONAL INFORMATION, PHOTOS OR VIDEOS FORM

(One copy is to be kept by the person signing, one copy by the organisation)

I,

hereby give my permission to the Coburg-Brunswick Community Legal and Financial Counselling Centre Inc. to use the following

- personal information,
- photographs
- video footage in publications and public relations activities. I am aware that this may be printed in publications and/or promoted by electronic media, including the Internet.

They may appear in: newsletters, bulletins, journals and books, Intranet and Internet sites, external publications such as newspapers and magazines, promotional publications, such as posters, brochures, booklets and displays, television segments, conference papers and presentations. For the purposes of the Privacy Act 1988, these are classified as generally available publications. The photographs and/or videos may also form part of reports to the funding body, the Precision Foundation.

I understand that I may withdraw my consent to publish the above information at any time and as a result the Coburg-Brunswick Community Legal and Financial Counselling Centre Inc. will arrange for this information to be removed from all future printed publications and withdrawn from the electronic media, including the Internet.

Signature

Date

Thank you!

