

## Do you know?

Money is common way for a partner to gain power and control in an intimate personal relationship.

When someone uses money and assets to gain power and control over a partner, this is called financial abuse. Some forms of financial abuse are obvious, whilst other behaviors are more subtle and can often seem quite normal or harmless.

The Queensland Domestic & Family Violence Prevention Act 2012 identifies financial (economic) abuse as a form of domestic violence. Like other forms of domestic violence, financial abuse is widespread and can happen to anyone. However, in the majority of cases men perpetrate financial abuse on female partners.

People who use abuse generally believe they have the right to control and restrict their partners lives, and consider that their own needs should be the priority in the relationship. Financial abuse is a tactic used to entrap and disempower a partner, and may be accompanied by belittling, anger, threats and sometimes physical violence. These behaviours may not be present at the beginning of a relationship, but as the relationship matures there can be an insidious change from 'caring' to 'controlling' behaviours.

## The warning signs of financial abuse



Financial abuse can be hard to recognise as it may be wrapped up in what appears to be a normal relationship. Behaviours to look out for include:

- \$ Demands money from you.
- \$ Monitors your spending. Makes you account for money spent, checks receipts etc.
- \$ Controls your bank cards. Makes you ask for money, even for basic necessities such as food, clothing, medical expenses, children's needs.
- \$ Refuses to contribute to the costs of the household and forces you to pay the bulk of expenses.
- \$ Undermines your attempts to work or study.
- \$ Misuses your credit. Runs up debts in your name or coerces you into paying his debts.
- \$ Expects you to share your money whilst keeping his separate. Makes you put your income into a joint bank account.
- \$ Prevents you from freely accessing transportation.

## Financial abuse prevents you from gaining, using or maintaining financial resources

- \$ Minimises or avoids payment of child support.
  - \$ Accuses you of poor spending habits or disregards your ability to handle finances.
  - \$ Destroys or takes your property, wages, savings or benefits.
  - \$ Hides, lies about or denies your access to information about your joint financial situation.
  - \$ Manipulates you into doing things you'd prefer not to, saying things like:
- \$ Forges your signature on applications, company returns etc.
  - \$ Makes major decisions about joint money/assets without consulting you.
  - \$ Forces you to file fraudulent claims, sign over assets or sign contracts.
  - \$ Uses humiliation, anger, threats or actual violence to ensure that he gets whatever he wants.

***"This will prove to me your commitment to our relationship..."***

***"I'll handle the money so you don't have to worry about it..."***

***"If you really love me you won't argue..."***

***"It's only money..."***

## What creates a healthy financial relationship?

Healthy financial relationships involve partners who decide together how they will take financial responsibility for the relationship.

In healthy financial relationships:

- **both partners negotiate financial priorities**
- **both partners have equal say in decision-making about money and assets**
- **each partner maintains a degree of financial independence**
- **respect, equality and safety are present in the relationship at all times, even when arguments occur.**

Sometimes a couple may agree that one partner will take a primary role in managing the family finances. This is not necessarily an unhealthy arrangement, as long as the other partner is able to access money and knows what is going on financially, and their contributions to other areas of family life are equally valued.

Financial security is important for family wellbeing; to secure stable housing, meet day-to-day costs and plan for the future. However, if one partner begins to show dominant attitudes towards money and seeks to have financial control over their partner (financial abuse), this can quickly place the family's financial security and independence at risk.

**Financial abuse can leave you with depleted assets, substantial debts and a feeling of being trapped**

## What can you do?

Because financial abuse can be difficult to recognise, any feeling or thought that it may be occurring is worthy of attention.

If you feel your partner or ex-partner is becoming financially abusive you may like to discuss this with a specialist domestic violence service, even if it's just to question whether a situation seems normal or otherwise.

Abuse in intimate personal relationships presents unique challenges and Cairns Regional Domestic Violence Service offers a range of free and confidential services proven to be valuable in supporting family members experiencing domestic violence. We can help you discuss your options, link you with other supports, or simply listen to your experiences.

And when you call us if you're low on phone credit, we can ring you back.

 Cairns Regional  
**Domestic Violence Service**

**Cairns**  
Room 19, 600 Bruce Hwy  
Woree  
07 4033 6100

**Tablelands**  
15, Beatrice Street  
Atherton  
1300 909 250

Business hours: Mon to Fri 9am - 5pm  
[www.dvcairns.org](http://www.dvcairns.org)

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## WHEN IT COMES TO LOVE AND MONEY...

### ALL THAT GLISTENS IS NOT GOLD Information about financial abuse