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Title: His Money or Our Money: Financial Abuse of Women in Intimate Partner Relationships

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Abstract:

In September 2004, the Coburg-Brunswick Community Legal and Financial Counselling Centre released a report on financial abuse of women. This report was based on information gathered from narrative, action research with 64 women who had experienced financial abuse. Previous research has shown that attitudes towards money are often highly gendered. While literature in the domestic violence field indicates that this can lead to abuse, there is little existing information on this linkage.

Financial abuse happens when men control and limit women's access to money. It is a profoundly under-recognized phenomenon that is hidden within societal expectations that couples will share their financial resources for the good of the whole family. Financial abuse can lead to a deeply concealed feminisation of poverty within relationships, regardless of the overall assets a family may hold. This may take the form of being: denied access to bank accounts, information and decision making rights regarding finances; being kept totally financially dependent; denied enough money to pay bills or buy food, clothes and sanitary products; coerced into servicing their partners' debts or subsidizing their entertainment.

This paper presents key findings from the report including detailed recommendations for change in the areas of law reform, community development, financial education and government policy.

In this paper we begin to map the issue of financial abuse of women; a complex interaction between money, gender and power that most commonly occurs within the family. In recent years, domestic abuse has increasingly been conceptualised more broadly than physical violence to include psychological, emotional and financial abuse. However, while financial abuse is gaining significant recognition as a form of abuse commonly experienced by women, there is little documented evidence of how it operates and the impact it has on the lives of those who experience it.

The material presented here forms part of a research project on financial abuse undertaken by the Coburg-Brunswick Community Legal and Financial Counselling Centre in 2004. The research was instigated in response to anecdotal evidence that financial abuse was a problem for a large number of women who accessed services provided by the centre. The volume and depth of responses from women wanting to tell their stories during the research period, however, was both unexpected and astounding. The resulting narratives will be used in this paper to demonstrate that financial abuse is a systematic and structural means by which many women are forced to take responsibility for the entire economic burden of family maintenance. Both qualitative and quantitative data will be utilised to 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 analysis will examine the factors that coalesce to create the conditions in which financial abuse of women occurs and persists, often undetected.

Theoretical and methodological framework

The theoretical framework for this study is based on feminist analysis of gender based violence and abuse. This is an exhaustive field of literature, which dates back three decades to the early 1970s. While there is little scope to précis this significant body of work here, the field offers some critical definitions within which we may situate financial abuse. This extensive body of Australian and international research has developed wide ranging critical

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; Fehlberg 1997; Scutt 1995; Women's Coalition Against Family Violence 1994). Key points informing this critical framework are:

- Understanding that while sex is biologically determined, social norms, beliefs and institutions construct the gendered categories of feminine and masculine.
- Critical analysis of patriarchal belief systems that posit heterosexual men as superior to women.
- Examination of the structures of power and dominance that operate in all forms of male violence perpetrated against women.
- Interrogation of the belief that that women and children are the property of men
- Analysis of the false dichotomy between the public and private realms
- And finally, an understanding that diverse experiences of religion, sexuality, class, race, language and disability and the different kinds of power that go along with them, means women's experiences are distinct, rather than homogenous.

The research into financial abuse focused centrally on women and their relationships to men, power, money and abuse. The analytical category of gender was employed, not to focus narrowly and separately on women, but rather to highlight that these women's experiences are also necessarily about men. The interpretive utility of the idea of separate spheres, common to some early feminist analysis, was rejected on the grounds that to study women in isolation perpetuates the fiction that one sphere and the experience of one sex has little or nothing to do with the other.

Action Research Methodology

Action research was chosen as the most appropriate research methodology. As the name implies, this 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.

The literature on action research is extensive and a review of it is not possible or necessary here (see for examples Branigan 2002; Lienert 2002; Rapaport 1970; Reason and Bradbury, 2001; Sankaran, Dick, Passfield and Swepson 2001; Wadsworth 1997). 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. 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 was achieved to some extent by involving some of these women in the Reference Group, alongside representative from community, welfare and domestic violence organisations such as Berry St Victoria and Kildonan Family and Child Services, Australian – Lebanese Welfare, WIRE (Women's Information), the Council of Single Mothers and their Children and WISHIN (Women's Information, Support and Housing in the North). A solid,

participatory process was achieved with this Reference Group, who were 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.

Interviews and focus groups were conducted between March and May 2004. 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 long. A total of 64 women participated in the study. There was a roughly equal amount of participants who were in intact relationships (30) and those who had separated or divorced (34).

Many of the women who participated in the study responded to an advertisement in 'Scarlet Letter', the newsletter of the Council of Single Mothers and their Children (Vic). 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 (such as 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 of the women who were partnered at the time identified them as such.

How financial abuse was experienced

The women interviewed identified themselves as having experienced financial abuse in a multiplicity of forms. These included being denied access to bank accounts, information and decision making rights regarding family finances and having severely curtailed choice regarding purchases. Women were

sometimes kept totally financially dependent or not provided with access to enough money to buy food, nappies, formula and sanitary products or to pay essential bills. Some were forced to account for every penny with receipts and to pay off 'sexually transmitted debts' accrued by their partners.

Following relationship breakdown, financial abuse was most commonly experienced through the withholding or manipulation of child support entitlements. The state bureaucracies that mediate relationships between families and money, such as the Child Support Agency, Centrelink and the Family Court were commonly reported as perpetuating financial abuse.

Financial abuse occurred across all socio-economic groups, regardless of income and household assets. In common with other gendered forms of abuse, financial abuse was demonstrated when men sought to exert power and control over women. It was most prevalent as a repeated pattern of abuse, rather than being experienced in isolated incidents. The evidence demonstrates that such abuse served to entrench and perpetuate the economic domination of men within the family.

In order to demonstrate the nature and complexity of the phenomenon, I will now relate some of the womens' stories of financial abuse.

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 in the paid labour force 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 the relationship was happy. The couple 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, Lydia 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 this income to buy necessities for the baby and to fund home 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 paid work, had no independent income and was denied any information about her partner's income, assets or bank accounts. She subsequently left him, in spite of the fact that her conservative Catholic family discouraged her from doing so. 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 many of the women's narratives, including: 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.

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 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 teenage 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:

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 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.”

Qualitative Overview

As mentioned earlier, the amount of women in relationships (n: 30) and post-relationship (n: 34) was comparable. The vast majority of the study, 61 out of 64 women (95%), had children. One of the three women who did not have children was pregnant with her first child. Eight women 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 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 (%), yet this was due primarily to an extremely high attendance at the focus group discussion held at a weekly support group for 55+ women.

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. The research evidence demonstrated that it was, in fact, experiences of financial abuse during and after their relationships that caused their poverty. 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 at the time of the study.

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.

Conclusions

The womens' stories presented here today have shown that financial abuse was enacted through 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.

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.

Green and Pearce have interrogated expectations of 'financial community' within the family 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).

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. These incomes were commonly not supported by significant financial contributions from their partners. Acknowledgment of the responsibility of both parents to meet the costs of their children and household both during relationships and after separation is critical.

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. 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

(Keebaugh 2004: 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.

In her detailed work on 'sexually transmitted debt', 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 1997: 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 wellbeing. 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. Magistrates, court staff and mediators should be provided with gender-based training to recognise emotionally and financially abusive relationships.
5. Women who have experienced financial abuse should be given a, preferably female, advocate to support them during any negotiation process.
6. Women from non-English speaking backgrounds must be assured of culturally appropriate representation in the appropriate language.
7. This issue of a 'cooling off period' of five days before court orders are made final should be given detailed consideration.

COMMUNITY DEVELOPMENT AND FINANCIAL EDUCATION

10. 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.
11. Financial literacy education should be delivered by distinct learning units for men and women and should be culture and gender sensitive.
12. Relationship and post-separation mediation and counselling must train men to 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.
13. Training in how to recognise financial abuse and the ways to appropriately support women who are experiencing it should be

provided for: domestic abuse workers, maternal child health nurses, doctors, hospital staff, counsellors, mediators, family court employees, and workers in the finance and utilities industries.

14. 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.

15. 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.

GOVERNMENT POLICY

16. Government policy that links the incomes of families 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.

17. Government bodies such as Centrelink and the Child Support Agency should take a pro-active approach to counteracting the false assumption that women are economically advantaged by separation.

18. 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.

19. 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 very 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.

20. 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. Recent changes in bank lending practices have seen interviews for some home loan applications move from the bank to the home. This may make it more difficult for women who feel they are being coerced into signing contracts to resist such tactics. There should be opportunities for people to sign loans independently from their spouses.
21. Government policy has already recognised the negative impact gambling may have on families. The financial commitment to supporting this issue must be continued and expanded.
22. Any government research about family income and expenditure needs to include questions that can ascertain whether financial abuse is present.
23. The 'luxury' tax on sanitary products should be removed.

The stories so generously shared by the women who participated in this project overwhelmingly demonstrated the devastating impacts of financial abuse. These narratives simultaneously demonstrated 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.

I would like to conclude with a summation offered by Lydia, the woman who was the subject of the first case study presented today:

"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)

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