‘Financial Literacy, Banking and Identity’ Conference

Abstract

‘Please can I have some money, honey?’ The use of finances as a medium of control in intimate partner relationships

This paper explores the use of money as an influential medium of power and control in intimate partner relationships. Based on the findings of a community-based research project undertaken by the Coburg-Brunswick Community Legal and Financial Counseling Centre, it offers an overview of the issue of financial abuse of women; a complex interaction between money, gender and power that most commonly occurs within the family. It argues for the importance of financial literacy and community education programs to combat the often invisible, but highly damaging, effects of such relations on women and children.

The research project that this paper derives from is a largely qualitative study, based on interviews with 64 women who 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 severely curtailed choice regarding purchases. Women were sometimes kept totally financially dependent or not provided with access to enough money to buy essentials such as food, nappies and baby formula or to pay utility bills. Some were forced to account for every penny with receipts and to pay off ‘sexually transmitted debt’. Post-relationship, financial abuse was commonly experienced through the withholding or manipulation of child support entitlements. Financial abuse was found to occur across all socio-economic groups, regardless of income and household assets.

This project was initiated in response to anecdotal evidence that financial abuse was a problem for many women who used the Coburg Legal Centre’s services. The volume and depth of responses from women wanting to tell their stories was both unexpected and astounding. Some of the resultant narratives will be used in this paper to demonstrate that financial abuse is a systematic and structurally inbuilt 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 may serve to entrench poverty and dependence of women and children and can 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. The findings of the study clearly demonstrate the need for financial literacy and community education programs that resource and empower women to gain and maintain control over their financial affairs.
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