

There is another story

PEEL SAYS
NO 
VIOLENCE

STORIES OF HOPE FROM THE PEEL SAYS NO TO VIOLENCE PROJECT

We can all
make a
difference ...



Recognise

behaviour that's causing harm to you or an older person you know.



Listen

to their story, let them know you understand what they are saying and how they are feeling.



Level of urgency

Is it an emergency? What are the threats? Is there a possibility of them hurting themselves or others?



Plan

If at risk, tell them you are concerned and call the Police. If it is not immediately serious, talk to them about a safety plan and where they could go for help.



Refer

Let them know you are there for them and help them find services.



Document

Keep a note of what you have done.



FINANCIAL ABUSE - TORI'S STORY

"He expected that I would take care of all the bills and pay for everything ..."

When he did live with me, he – I wouldn't say he controlled the finances, but he used a lot of finances. This is a high maintenance person and he expected that I would take care of all of the bills and pay for everything that he required and he kept all his own money for his own interests.

So, personally, I now consider that to be financial abuse but at the time I didn't realise it. I just thought, you know, it's my job. I'm supposed to take care of the family and the house. So, I just didn't realise at the time that he was sucking me dry. I didn't have anything of my own. I paid the rent, I bought all the furniture and I paid the electricity bills and gas bills and the petrol and everything like that so I was very poor.

His behaviour changed over the years and had become purely psychological, it was financial control. He had me under his thumb because he knew that I'd do what I was told because I was scared of being hit. After being abused, put down and controlled for so many years you're not going to come out of that on top emotionally.

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"So I just didn't realise he was sucking me dry ..."

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FINANCIAL ABUSE - TORI'S STORY

"I knew I wasn't capable of fending him off so I just gave in..."

I think one of the major issues that I faced was that my partner made me depressed and anxious and accentuated any kind of mental health problems I had with whatever he could. I felt like this emotional state that I was in left me feeling like I was being blamed and that that was preventing me from doing what I needed to do.

I know that there are women out there that would fight back against that but there are also plenty like me who don't feel capable of it. I knew him, I knew I wasn't capable of fending him off if I had to fight against him. So I just gave in.

Tori, 34, Mandurah

After leaving her partner, the woman in this story received counselling through South Coastal Women's Health Services.

DISCUSSION TRIGGERS

Tellers working in a bank become concerned that a customer is being financially abused by her partner as she is taking out large sums of money and has applied for a number of credit cards. How can tellers use the bank's policies to help?

You have a friend who is going to help her son by acting as a guarantor on his loan for a new business. You are worried as you feel that this is risky and although she owns her own home, she doesn't have much else. How could you have a useful conversation about your concerns?

Where financial abuse occurs, the abused person may fear that telling someone about the abuse will lead to the loss of the relationship, possible retaliation, or further loss of independence. What 'red flags' might be visible to bank staff that financial abuse is occurring and how can staff respond?

WHAT IS FINANCIAL ABUSE?

Financial abuse is when someone takes control of a person's money, stops them from being financially independent or earning their own money.

Financially abusive behaviours include;

Controlling the person's money

- Taking control of their finances (e.g. being in charge of all the household income and paying them an allowance)
- Controlling how all of the household income is spent
- Forcing them to claim social security benefits like Centrelink
- Making them go guarantor on a loan or take a loan out in their name
- Making them take out a second credit card
- Forcing them to work in a family business without being paid
- Filing fraudulent insurance claims.

Stopping them from earning

- Stopping them from getting a job or going to work
- Stopping them from studying

Limiting access to money

- Not giving them access to bank accounts
- Denying them access to money so they can't afford basic expenses like food or medicine
- Destroying or damaging or stealing their property
- Racking up debt on shared accounts or joint credit cards
- Withholding financial support like child support payments
- Refusing to work or contribute anything to the household income
- Gambling away their, or shared, money

Who can help?

Emergency

For emergency & life threatening situations, contact emergency services;

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1800 RESPECT

Free, confidential family violence and sexual assault counselling service

1800 737 732

National Debt Helpline

1800 007 007

WIRE Women

Free Victorian support & referral service for women - conducts research into women & financial abuse

1300 134 130

Women Talk Money

www.womentalkmoney.org.au/financial-abuse/

Free toolbox resources

For free resources to share with your community, club or employees, go to;

www.peelsaysnotoviolence.org.au/resources/

All of the stories we share are local stories from local people, shared with the permission of each research participant. Names & images have been changed to protect the individual's identity.

To read the research report, go to;
www.peelsaysnotoviolence.org.au