

Consequences of financial abuse

All forms of family violence, including financial abuse, can result in serious consequences for victims' safety, security and well-being. The consequences of financial abuse can negatively impact on the lives of women and their children even after they have exited from relationships. The women we interviewed described several consequences of financial abuse including:

- lack of financial literacy and awareness of how to access their rights related to financial issues
- missed opportunities to learn English, engage in education and gain employment experience due to dependence, isolation and control
- loss of property, assets or access to funds in bank accounts when fleeing violence
- parents selling assets or accruing large debts because of financial demands from perpetrators
- high costs of legal proceedings and loss of earnings when missing work for appointments and hearings
- continuous financial abuse through perpetrators' refusal to pay child support and drag out family law court proceedings.

Due to the restricted services available to temporary visa holders, many women faced additional barriers to their financial security when seeking help for family violence. Some women reported that their visa restrictions meant they were unable to access government income assistance, public housing, healthcare and child care services. These services are often essential for the ongoing safety of victims of family violence.

Resolving visa issues involving family violence typically requires the services of costly migration agents. Free legal services that specialise in family violence and immigration are extremely limited.

Strategies and solutions

The results of the ASPIRE project strongly suggest the need for immediate changes to immigration policy to allow any victim of family violence regardless of visa status to access the full range of Centrelink support and Medicare funded services. Without these changes, immigrant women will continue to be doubly disadvantaged by financial abuse and restricted access to financial support when seeking help for family violence.

Some of the women interviewed who were permitted to work disclosed their experiences of family violence to employers, who subsequently took steps to support women's safety and well-being.

"[My boss was the] first person I ever bothered to tell that there were problems at home... She told one of her friends who was in a management position at one of the food places and she gave me three boxes of food that we lived off really. Honestly, that was just extraordinary."

Current developments for family violence leave arrangements in Australian workplaces are welcome and should be inclusive of the circumstances and vulnerabilities of immigrant and refugee employees.

The centrality of financial abuse in immigrant and refugee women's experiences of family violence is not always reflected in prevention programs. Future prevention efforts with immigrant and refugee communities need to challenge rigid gender norms in relation to financial matters and provide rights-based information about financial security. Such efforts should also be mindful of the differences between families' approaches to financial matters and the positive capacities of communities in regard to financial equality so as to not stereotype cultural groups.

Where can I get help for family violence?

000 – Police emergency

1 800 RESPECT - 1 800 737 732

24 hour phone line for family violence help.

Men's Referral Service - 1300 766 491

Help for men who want to stop using violence.

Translating and Interpreting Service - 131 450

Find an interpreter for help with contacting services.

Always call '000' for police in an emergency.

The researchers (University of Melbourne, University of Tasmania and the Multicultural Centre for Women's Health) gratefully acknowledge the financial and other support they have received from Australia's National Research Organisation for Women's Safety (ANROWS) towards this research and, through it, the Australian Government and Australian state and territory governments. The findings and views reported in this fact sheet are those of the authors and cannot be attributed to ANROWS or to the Australian Government, or any Australian state or territory government.

The authors of this fact sheet acknowledge the traditional owners of the land and pay our respects to Aboriginal and Torres Strait Islander elders past, present and future.