

FINANCIAL ABUSE



A QLIFE GUIDE
FOR HEALTH AND
SOCIAL CARE
PRACTITIONERS,
SERVICE PROVIDERS,
AND FOLKS WHO
CARE

Contact QLife

Health professionals wanting to know more can contact

ask@qlife.org.au

QLife is available 365 days a year, 3pm - midnight.

call 1800 184 527 | webchat

www.qlife.org.au

QLife acknowledges the Traditional Owners of country throughout this land now known as Australia, their diversity, histories and knowledge and their continuing connection to lands, waters and communities. Work for this QGuide was completed across Yuin, Gadigal, and Whadjuk Noongar Countries. QLife pays our respects to Elders and extend that respect to all Aboriginal and/or Torres Strait Islander peoples across this country we know as Australia. This QGuide was developed in collaboration with Kai Noonan, supported by the Commonwealth Bank.

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A note on language

The term 'survivor' is often used when referring to people who have experienced sexual violence as the term carries a measure of strength, perseverance, and empowerment, and is a reminder that they did survive the assault.

The term 'victim' is also used to emphasise that the person who has been assaulted is the victim of a serious crime and it was not their fault. This guide uses victim-survivor to acknowledge that someone can be either or both depending on the circumstance or their preference.

In this QGuide we are using the acronym LGBTIQ+SB. LGBTIQ+SB stands for Lesbian, Gay, Bisexual, Trans, Intersex, Queer, Sistergirls & Brotherboys. We use Sistergirls & Brotherboys to explicitly include LGBTIQ+ Aboriginal and Torres Strait Islander communities under the umbrella. The + aims to cover other sexualities and genders including Asexual, as an example, who are welcome at QLife. However, we acknowledge this is not ideal, and many community members have critiques of the acronym. We will continue to explore terminology over time.

What can you do if someone you're supporting is experiencing financial abuse?

- *There is no one-size-fits-all approach to responding to people who are victim-survivors of financial abuse.*
- *Listen to them, believe them and validate their experience.*
- *Make sure you don't buy into any harmful stereotypes about LGBTIQ+SB relationships.*
- *Set up a plan for how and when you can contact them safely and privately.*
- *Consider creating a safety plan with them, see our Safety Planning QGuide for more information.*
- *Refer them to additional resources and support services listed at the end of this guide.*



What is Financial Abuse?

Financial abuse is a form of intimate partner and family violence that occurs when someone uses money and assets to gain and maintain power and control over their partner or family member.

Financial abuse is a pattern of behaviours, not a single or rare incident. This means that one action might be reasonable, for example stopping a partner from making a particular purchase with joint funds.

However, when someone is regularly stopped from making reasonable purchases or they feel afraid for their safety to make purchases, or coerced into financial decisions, it is likely financial abuse.

Financial abuse can be used as a way to trap someone in a relationship, to restrict someone's freedom and ability to have their needs met and can cause lifelong distress even after the end of a relationship.

Some examples are:

- Controlling access to finances or unfairly restricting access to sufficient funds.
- Stealing money or assets.
- Controlling how someone uses their own finances and assets.
- Coercing or forcing someone into debt or creating debt in their name.
- Stopping someone from earning an income by forbidding it or sabotaging employment opportunities.
- Forcing someone into homelessness.
- Damaging assets.
- Making someone pay for all household and joint expenses while they use their money for personal goods.
- Making a person work for them without pay or legal employment conditions.

What is financial abuse? (cont.)

Financial abuse can also be an element of sexual harassment and exploitation when someone controls money or assets to coerce them into unwanted sexual activities.

Some examples are:

- Threatening to or restricting someone's access to money or assets unless they participate in sexual acts.
- Using finances or assets to punish someone for not engaging in sexual activities, such as stealing money.
- Not paying sex workers the agreed amount for their services.
- Forcing someone into sex work or "pimping".
- Sabotaging their employment through the sharing of intimate sexual content.
- Holding intimate content as ransom. This is also known as 'sextortion', which is threatening to share images or content unless they pay them.

Some impacts of financial abuse within LGBTIQ+SB communities

There are some unique ways that financial abuse can play out in LGBTIQ+SB people's relationships. These include:

- Blackmailing someone for money by threatening to 'out' them or share intimate images of them that reveal their sexuality, gender, or intersex status.
- Threatening to 'out' someone at their place of work to jeopardise their employment.
- Impersonating their same-gender partner to accrue debts in their name or access their financial accounts.
- Threatening to evict someone into homelessness, damaging property and stealing or withholding finances as punishment for their identity.
- Restricting someone's access to finances for gender affirmation medications and surgeries.
- Family members can dispute the inheritance bequeathed to the partner of a deceased person, due to homophobia or transphobia and a denial of their relationship.

There are many systemic and personal barriers to accessing domestic violence services for LGBTIQ+SB people.

Unemployment rates and rates of mistreatment in the workplace are higher for trans and gender diverse people, and so they are particularly vulnerable to workplace sabotage by a partner or family member.

Many LGBTIQ+SB people don't believe that abuse happens in our relationships, therefore financial abuse can go unrecognised or can be dismissed.



How can you recognise financial abuse?

Financial abuse is an abuse of power, and can be hard to recognise. Finances are often seen to be a private matter that is not discussed outside of a relationship or family, which makes it hard to detect. In some relationships it is considered 'normal' for one person to control finances.

Abusive relationships usually involve co-occurring types of abuse, so looking for other signs of abuse can help identify patterns of power, control and coercion. Other forms of abuse include physical, sexual, verbal, humiliation, and isolation.

In LGBTQ+SB relationships, financial control is rarely based on stereotypical gender roles and so professionals need to take time to understand a client's ability to access finances and assets.

Some things to look out for:

- If they struggle to meet basic expenses despite having a stable income.
- If they don't have access to bank cards, cash or bank accounts or have to ask for permission to spend reasonable amounts of money.
- Fear or anxiety around spending money, especially if they don't want their partner or family member to know they have money or have spent money.
- They are unwilling to make financial decisions.
- Unexplained loss of employment, fear of employment stability or stating that their partner makes unplanned visits to their workplace or has contact with their employer.
- Other signs of abuse, such as: constant calls and texts, bruises or other marks on their body, unusual levels of stress or anxiety, low levels of confidence and self-esteem, having to explain where they are to their partner or family member.

Some stories from victim-survivors

"He'd go away for work for weeks and be using technology and finances to control me when he wasn't there."

"In total, he left me with about \$110,000 worth of debt and I had no idea it existed until after I had left him. And then he was having nothing to do with it."

She would spend money and then blame me and say that it was because I was inadequate in some way. Because I had not done something she wanted or done it in the way she wanted."

Source: Anonymous participants in community consultations conducted by LGBTQ+ Health Australia, June 2024. Quoted with permission.

Resources and further reading

Commonwealth Bank's Next Chapter Team can provide free and confidential support and referrals by connecting you with a range of specialist services. Call 1800 222 387. Monday to Friday, 8am-6pm (Sydney/Melbourne time), excluding public holidays. An interpreter can be arranged to assist you. If it's difficult for you to chat over the phone, CommBank customers can contact the Next Chapter Team through online chat ([Ceba](#)) in the CommBank app.

QLife is a phone and webchat service that offers support to LGBTQ+SB people in Australia, call 1800 184 527 between 3-12pm every day.

Rainbow Sexual Domestic and Family Violence Helpline is a 24/7 phone service for anyone in Australia who is from the LGBTQIA+ community who has recently or in the past experienced sexual domestic or family violence. Call 1800 497 212

[Say it Out Loud](#) provides information relating to sexual, family and intimate partner violence in the Australian LGBTQ+ communities. Sayitoutloud.org.au

See our financial safety planning QGuide for more financial abuse specific services.

