

Your money. Your choice.

Financial control in relationships



Financial control is a serious form of abuse that leaves someone without enough money for their basic needs.

Who makes the major financial decisions in your family?

Is someone using power and control over you when making decisions about money in your relationship?

Financial control occurs when you have no say or control over decisions about money and uses fear and intimidation. It can affect all families including: married or de facto partners, parents and children or extended family.

Examples of Financial Control

- Being totally financially dependent on someone with little or no access to any money.
- Being denied information and decision making rights regarding family finances
- Denying you access to a joint bank account
- Taking your ATM cards
- Denying you the right to have your own bank account
- Demanding that your wages be handed over against your wishes
- Using violence or control against you which impacts on your ability to earn money or improve your career
- Using household income for personal spending without considering everyday household expenses



- Making you pay debts such as loans or Centrelink debts that are not yours
- Splitting income for tax purposes without your consent
- Pressuring you or other family members to go guarantor on a loan
- Consuming your household items and services without your permission
- Withdrawing financial support so incorrect claims for Centrelink payments are made

Financial Control can still exist after a relationship breakdown such as the paying parent not paying child support

Women from other cultures may be prevented from sending money to family overseas.



If you feel safe discussing these issues then some of your options include:

- Having your own bank account
- Being involved in the financial decisions of the household if possible
- Doing a budget that meets the true costs of the family and each person is given some spending money.



FINANCIAL COUNSELLORS' ASSOCIATION
OF WESTERN AUSTRALIA

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You can get more information about your financial situation by:

- Visiting a financial counsellor
- In certain circumstances you may be able to obtain copies of financial documents from lenders, banks, Australian Tax Office or Centrelink
- Seeking legal advice when borrowing money, lending money to family members or separating

It is important that you know your rights and responsibilities. If you need more information or a referral, the agencies listed below may be able to help:

Financial

○ Financial Counselling Helpline 1800 007 007

Legal:

- o Aboriginal Legal Service of WA (08) 9255 6666 or 1800 019 900
- o Consumer Credit legal Service (08) 9221 7066
- o Women's Law Centre (08) 9272 8800 or 1800 625 122
- o Legal Aid - Domestic Violence Legal Unit (08) 9261 6254
- o Legal Aid - Intoline 1300 650 579
- o Legal Aid - Child Support Unit 1300 650 579

Crisis:

- o Crisis Care (24 hour) (08) 9223 1111 or 1800 199 008
- o Local Police (Non Urgent) 13 14 44
- o Sexual Assault Resource Centre (24 hour) (08) 9340 1828 or 1800 199 588

Counselling:

- o Advocate (Elder Abuse) (08) 9479 7566 or 1800 655 566
- o CentreCare (08) 9325 6644
- o Men's Domestic Violence Helpline (24 hour) (08) 9223 1199 or 1800 000 599
- o Multicultural Women's Advocacy Service (08) 9328 1200 (appointments)
- o Relationships Australia 1300 364 277
- o Womens Domestic Violence Helpline (24 hour) (08) 9223 1185 or 1800 007 339
- o Yorgum Aboriginal Counselling Service (08) 9218 9477

Government Departments:

- o Child Support Agency 131 272
- o Department of Human Services 132 468
- o Department for Child Protection and Family Support (08) 9222 2555