

Financial abuse and immigrant women

The ASPIRE Project conducted research in Tasmania and Victoria in 2015-2016 with immigrant and refugee women, men, community groups and different service providers. The project explored issues related to family violence against immigrant and refugee women and their children. For more information visit: www.anrows.org.au

This fact sheet summarises the ASPIRE Project findings about the impact of financial abuse on immigrant and refugee women. The information includes some quotes from women and service providers who participated in the project. There are contact details on the next page about where to get help for family violence.

Experiences of financial abuse

Many of the immigrant and refugee women we interviewed reported experiencing some form of financial abuse. Some women were socially isolated by their partners and families with no access to money at all and were completely dependent on abusers to cover personal and household costs.

“I didn’t have any money, he would throw money at me. And I wasn’t eligible obviously for Centrelink or anything at that time because I was only new here and on a tourist visa...basically I just lived there by myself and just relied on whatever he gave me. And as I said, he would throw ten dollars and told me to work on my back.”

Some women were forced to cover all expenses or hand all their earnings over to their partner and other family members. In some circumstances, women’s partners also had an income but would not share household costs including expenses for supporting children. A few women reported that their partners would empty bank accounts or use savings to gamble or purchase expensive items for themselves. Financial abuse was often combined with other controlling behaviours and physical violence.

“When I didn’t give him my money he was angry with me. One day I spent \$60 so he got angry and he beat me very badly for not letting him know...The second [time] was when I wanted a new iron and he didn’t let me buy a new iron. I got upset and then I went to my bedroom and he came and then sat on my stomach and slapped my face.”

Family obligations and gender roles

For some women, the financial abuse took place in the context of financial arrangements between families, where there were expectations to pay dowry, send remittances overseas, or cover the expenses of immigration. In these circumstances, the abuse was often perpetrated by the women’s partner and his extended family. Sometimes the woman’s family members were also abused by the partner and his family if expectations around financial obligations were not met.

“Before the marriage, I had only met him for two hours. My family found him and said he looked genuine. He was staying with his sister in Australia. After the marriage, they were asking for dowry and money. I came to know that they’re money-minded people...My husband was continuously telling me I should have brought more wedding gifts and that my parents’ gifts weren’t good enough. When I said they had given enough, he choked me.”

Our research also identified how changes in gender roles around employment and finances after immigration contributed to escalation in violence. Many women associated family violence with the resentment men felt about their loss of financial status, lack of recognition of overseas qualifications and employment experience, and women’s increased access to financial independence in Australia.

“My husband doesn’t want people to know that I’m bringing money in. It was a big problem because he’s the boss”

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.

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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.