

Most women who face economic abuse do not see it as family violence. But the [Victorian Royal Commission on Family Violence](#) connected the two.

Economic abuse has only recently been recognised as part of family violence in Australian law.

The Royal Commission [report](#) places economic abuse within the wider framework of economic gender inequality. Following Good Shepherd's formulation it defines economic abuse as behaviours that "control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency".

The examples range from restricting women's access to funds, not allowing women to work or study, restricting mobility, having women take on debt that only benefits the perpetrator, or threatening to cut off services. Economic or financial abuse can also take place when the woman leaves her abuser. This involves not paying child support and using legal processes the woman cannot afford to gain an unfair advantage in property settlement.

The Royal Commission recommends improving the understanding of economic abuse and improving financial literacy. It asks for a greater emphasis on economic abuse in general education and training for Victoria Police, financial counsellors and other agencies dealing with family violence. It details a needed change of processes and legal definitions so that courts and tribunals, financial institutions, utilities and other service providers take account of economic abuse.

The Royal Commission outlines several stories of how the joint bank account and joint assets are abused. These are also documented by [WIRE](#) , [Stepping Stones](#) , [Good Shepherd](#) and [Wyndham Legal Service](#)

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The Commission tells of a woman with a joint bank account who was made to live frugally while her husband withdrew money daily from the account. He was also moving large amounts of money from their pension funds.

Money plays a role in family violence across cultures

Written by The Conversation USA

Another woman told of how her wages went to the joint account. Her husband deposited his earnings in his personal account. She saved a few thousand dollars over time only to find he had spent it all in one month.

While the Royal Commission has successfully placed economic abuse as part of family violence, there is no reference to the sociology of money which focuses on the social and cultural understandings of money. Academic literature on the sociology of money also does not refer to family violence.

The joint bank account often symbolises [togetherness and partnership](#) . But the joint account can also lead to abuse as the stories above show. Even in more everyday situations, the joint account can be used to avert questions of power and ownership while asserting control.

Women in my research used the joint account for the household and the children. But one of the joys of even poorly paid part-time work was that they could buy a dress, a book, have a pedicure, without feeling they had misused the money. The husband was often horrified to hear this. But this was an unspoken tension, for money earned was money owned.

Some women focused on strategies to avert control. One technique was to split the plastic, by putting an expensive item on two credit cards.

In India male control of money is the norm, particularly in joint families in small towns. Money is [owned by the family](#) rather than the couple. In India it is presented as protection and part of the patrilineal family, but in Australia it leads to an uneasy negotiation with Australian norms and the couple owning money in a marriage.

One woman I will call Ekta sobbed, talking of how her marriage had dissolved within three years. Ekta, 27, was the main earner. Her husband was on a spouse visa. But he used the money she earned for all the household expenses, sent his money and her money to his parents. By the time she left the marriage, her husband had moved all the money from their joint account to his separate account.

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Jasvinder Sidhu, co-founder of Jagriti, a community forum to address family violence in the Indian community in Victoria, talks of a woman he calls Pooja. She arrived in Melbourne a few months ago after marrying an Indian permanent resident. Her mother-in-law asked Pooja to tell her parents to send additional money and wanted control of Pooja's jewelry.

Jagjit (pseudonym) who married an Australian Indian said her husband threatened divorce if she did not ask her parents to transfer their property to her as she was the only child.

The social and cultural understandings of money in family and marriage are a necessary foundation for effective policy and practice relating to family violence. They are at the heart of the tussle between commitment, financial independence and togetherness in marriage and family.

My current research with [Dr Marg Liddell](#) of RMIT University and [Jasvinder Sidhu](#) of Federation University will compare women's past experience of financial violence in intimate partner relations and elder abuse in the Anglo-Celtic and Indian communities in Australia.

We hope to learn how mothers who have experienced family violence can fireproof their daughters against it. If we can translate our sociological insights to policy and practice, we will make a difference.

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