

What constitutes a healthy relationship?

- Seeking mutually satisfying resolutions to conflict.
- Discussing problems and accepting change.
- Being willing to compromise.
- Being emotionally affirming, valuing opinions.
- Respecting each other's rights to feelings, friends, activities, and opinions.
- Shared responsibility - mutual agreement of fair distribution of work.
- Making decisions together.
- Mutual respect.
- Honesty and accountability.
- Trust and support.
- Non threatening behaviour.
- Responsible parenting - being a positive role model for children.
- Economic partnership, making financial decisions together where both benefit.

Helpful Phone Numbers?

24 Hour Helplines

Womens Domestic Violence Helpline	9223 1188	1800 007 330
Men's Domestic Violence Help Line	9223 1199	1800 000 599
Parenting Line	9223 1466	1800 654 432
Family Helpline	9223 1100	1800 643 000

Office Hours

Koolkuna Domestic Violence Advocacy Service	9274 7545
Koolkuna Refuge	9255 2202
Midland Womens Health Care Place	9250 2221
Midlands Family Relationship Centre	9436 0600
Relationships Australia	9250 1242

In an Emergency

Crisis Care

9223 1111

1800 199 008

Police

000 / 131 444

Financial Abuse

Does your partner control the finances?

Does your partner monitor your spending?

Whats is financial abuse?

How does it affect you?

What creates a healthy relationship?

This brochure contains information on all of the above.

Did you know?

Domestic Violence happens within all communities regardless of family circumstances... You're not alone!

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**You are not to blame.
It is not your fault.**

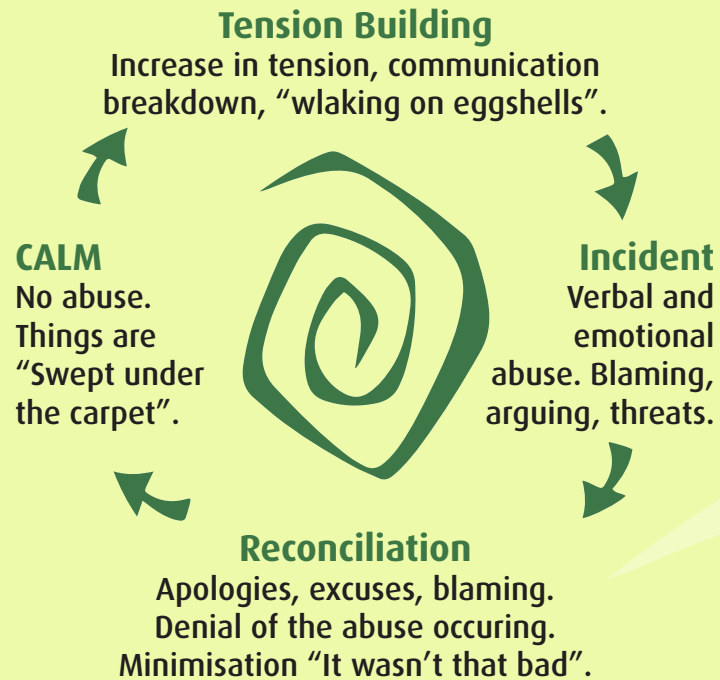
Recognition of Financial Abuse

Financial abuse is sometimes difficult to recognise.

Financial abuse is about being controlled, isolated and intimidated through financial means. Ways that you can identify financial abuse are by recognising that:

- You have limited access to, or are 'kept in the dark' concerning the family income.
- You are kept poor, having to ask for money.
- You need to be accountable about money you have spent, even supplying receipts and dockets.
- You are afraid of telling your partner about money that you have spent or money you have to spend on food or bills.
- You are denied making important financial decisions with your partner.
- You are prevented from gaining employment or keeping your job.
- You are given an allowance.
- You have to totally depend on your partner for food and shelter.

Cycle of Abuse



What Constitutes Financial Abuse

Financial abuse is controlling financial means in order to limit a person's ability to function independently.

Examples are: Being denied access to your bank account. Having your pay cheque taken. Being denied money for personal use, to buy clothes etc.

You may have no credit history so you may find it very difficult to set yourself up independently with housing, credit cards etc.

Some Facts on Financial Abuse

Your partner may maintain partial or total control over the finances limiting your access to money.

You may be accused of financial incompetence, wasting money or have unreasonable expectations placed on you for budgeting.

You may be criticised and threatened for the way you handle money and consequently you may feel incompetent and guilty about handling money.

You may experience from your partner:

- Spending inappropriately money that has been kept aside for living expenses.
- Taking your money or making you responsible for payment of the bills.
- Selling or hocking your possessions or family possessions.
- Spending the family income on alcohol and/or other drugs.
- Accumulating debt.
- Forcing you to surrender your bank account details or cards to gain control of the income or social security payments.
- Being reluctant to pay debts/accounts.