

It's not my responsibility: Rent & loans in partnerships

Topics: family violence, financial abuse, gas-lighting, financial responsibility

This video shows family violence. Sharing stories can initiate personal and social change, but certain details in stories can also cause distress. For a supportive conversation you can call WIRE on 1300 134 130.

Summary

Ben wants Sofia to take out a loan for a car in her name because of his poor credit rating. Sofia wants to talk to Ben about unpaid rent.



Commentary

Ben uses a variety of abusive tactics in an attempt to get his own way:

- ▶ **Financial abuse** - Ben has not paid his share of the rent for a couple of months. He is using power and control to pressure Sofia to take out a loan for him in her name, with no indication that he will ever pay the loan back

- ▶ **Gas-lighting** - This is a form of manipulation and control where the abuser turns the attention away from their own behaviour by focusing on something that the victim-survivor has supposedly done. In this situation when Sofia asks about the rent, Ben accuses Sofia of making mess and leaving food scraps and dirty dishes everywhere. He further derails the conversation by accusing Sofia of not wanting him to work; apparently, he can't get to work without a car. He also accuses Sofia of prioritising her friends over him.
- ▶ **Verbal aggression** - Ben's tone gets progressively angrier and louder.
- ▶ **Playing the victim** - when Ben sees that none of these tactics are working, he changes his tone and body language to one of begging - 'I need your help'.
- ▶ **Coercive control** - Ben uses all the behaviour above with the aim of controlling Sofia and trying to make her do something that she does not want to do.

REFLECTION:

1. How does this situation reflect and challenge assumptions about gender roles?
2. What types of abuse are occurring in this situation?
3. What assumptions is Ben making about money and decision making?
4. How does Sofia handle the situation?

Financial Abuse and Family Violence

Financial abuse is a type of family violence. Although it can happen to anyone, like other forms of family violence the vast majority of financial abuse is committed by men against women. In Australia, almost 16% of all women and 7% of all men will experience financial abuse in their lifetime.

In a partnership, family violence involves one partner using power and control and limit the opportunities, dignity and freedom of the other partner. It includes a range of intimidating, controlling and abusive behaviours that may never involve actual physical violence, but which have a negative emotional and psychological impact.

Agency and Staying Safe

Being a victim-survivor encompasses a huge range of complex experiences. To stay safe, victim-survivors often placate their violent partners, apologising for things they are not responsible for.

Sofia does not do this. She is assertive about not wanting to take out the loan, asking Ben to stay on topic and to take responsibility with the Real Estate. Sofia demonstrates resistance and agency through her tone, what she says and her body language.

This video does not offer the only correct way to manage financial abuse it provides an insight into one possible scenario. Every person who experiences violence will be the best judge at knowing when, how and if they can challenge the perpetrator.

FREE SUPPORT AND INFORMATION

- [WIRE](#) - 1300 134 130
- [Safe Steps](#) - 1800 015 188
- [1800 Respect](#) - 1800 737 732

FURTHER RESOURCES & READING

- [Domestic Economic Abuse: The Violence of Money. Supriya Singh, 2021, Routledge. This book tells the stories of 12 Anglo-Celtic and Indian women in Australia who survived economic abuse and family violence.](#)
- [When's the Right Time to Talk About Money? Financial 'Teachable Moments' for women affected by family violence, Nilmini Fernando, 2018, WIRE.](#)