

Cost of Connection: A Phenomenological Study of Gay Financial Abuse Experiences

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ABSTRACT

This study explores financial abuse in gay relationships within Sinayawan and Laligan, Valencia City, Bukidnon, highlighting how financial control creates dependency and power imbalances. Financial abuse involves restricting access to money, monitoring expenditures, and sabotaging employment, often accompanied by psychological abuse, such as humiliation or isolation, making it harder for victims to escape. Using a phenomenological research approach, this study conducted semi-structured interviews with individuals who experienced financial abuse in same-sex relationships. Findings reveal that financial control is a common tactic, where partners limit access to funds or exploit their partner's income, leading to long-term dependency and emotional distress. Many victims struggle to recognize the abuse or seek help due to social stigma and lack of support systems. This study concludes that financial abuse in same-sex relationships is an underreported issue requiring stronger legal protections, financial literacy programs, and tailored support services. Raising awareness and developing community based interventions are crucial in addressing this issue and helping victims regain independence. The study also underscores the role of cultural and community factors in shaping victims' experiences, as limited financial resources and stigma often discourage reporting and seeking assistance. Insights highlight the urgent need for inclusive financial literacy programs, community based interventions. By amplifying the voices of those affected, this research provides a foundation for advocacy, education, and policy reforms that can empower victims to regain independence and rebuild financial security.

Keywords: Gay men, Financial abuse, Psychological abuse, Financial control, LGBTQ+ relationships.

INTRODUCTION

Gay financial abuse experiences are specific ways in which financial abuse impacts gay men in abusive relationships. Such experiences are uniquely shaped by the societal and relational dynamics of these individuals. This is a type of coercive control that might include limiting access to financial resources, controlling joint accounts, or even monitoring spending as a means of exerting dominance and limiting independence (PCADV 2023). Abusers can exert economic control over their partners by sabotaging work opportunities, interfering with a partner's work productivity, or exploiting the income of their partners.

This study highlights the often-overlooked issue of financial abuse among gay men, which is marked by financial reliance and money control tactics. Such abuse frequently affects victims' emotional health and sense of autonomy in ways that go far beyond money. Intimate Partner Violence (IPV) research frequently focuses on heterosexual relationships, however Bruwer (2023) points out that homosexual men's experiences are typically overlooked, leaving a critical support system gap. There is a knowledge gap on how financial control specifically impacts homophile people, especially regarding systemic obstacles and social stigma, because the majority of existing research on financial abuse focuses on heterosexual partnerships (Ikiba, 2024). Violence and economic dependence in LGBTQ+ relationships require further study.

This study is significant because it addresses a subject that is frequently disregarded: the experiences of gays who are subjected to financial abuse. Financial abuse has a profound impact on victims' lives and can take many forms, such as controlling money, fostering dependency, or removing financial independence. Knowing about

these experiences makes it easier to relate the problems of financial abuse to the particular difficulties gay men encounter, like social stigma and a lack of support networks. By drawing attention to these difficulties, the study hopes to increase understanding and advance improved laws and services for Gay people who are victims of financial abuse. Additionally, by ensuring that no group is ignored, this research promotes a more inclusive perspective on intimate partner violence.

One effective tactic used by abusers to exert control over their partners in same-sex relationships is financial abuse. Financial manipulation frequently intensifies emotions of helplessness and imprisonment, according to Behr's (2019) investigation into the lived experiences of gay men in violent relationships. Financial resources are frequently restricted by abusers, making it challenging for victims to end the relationship. In a similar vein, Sanders (2019) examines how societal and familial factors interact with financial abuse, pointing out that the stigma associated with homosexuality frequently makes people more vulnerable. In order to end these cycles of violence and give survivors more power, both studies call for more awareness and the creation of support networks tailored to the Gay community.

Objectives of the study

The special goal of this study is to comprehend the lived experiences of gays who have been victims of financial abuse. Specifically, this study aimed to examine the issues encountered by gay in a financial and abusive relation:

1. examine the issues encountered by gay in a financial and abusive relation.
2. identify strategies gay men use to cope with financial abuse.

Scope and delimitation

The financial abuse that gay people in Sinayawan and Laligan, Valencia City, Bukidnon, endure is examined in this study. The research attempts to comprehend the nature, causes, and consequences of financial abuse within the gay community by employing a phenomenological approach. It looks at how financial abuse happens, what causes it, and how it affects people's relationships, socioeconomic standing, and general well-being. To capture the participants' lived experiences, in-depth qualitative interviews will be used for data collection and analysis in 2025.

The study does, have certain drawbacks. It excludes people with other LGBTQ+ identities and those from other places, concentrating mainly on homosexual people from Sinayawan and Laligan, Valencia City, Bukidnon. Because the study only looks at money abuse, it ignores other types of maltreatment such emotional, physical, or sexual assault. Furthermore, although Tongantongan National High School is the home of the researchers, students from this institution are not the subject of the study. Additionally, the study used self-reported data, which could be skewed by individual bias or problems with memory recall. Notwithstanding these limitations, the goal of this study is to raise awareness and create support networks in institutions and communities by offering insightful information on the financial abuse LGBT people experience.

METHODOLOGY

Research Design

A qualitative phenomenological design was employed to explore the lived experiences of gay individuals who had experienced financial abuse. This design was appropriate for understanding personal narratives, emotional struggles, and patterns of control within relationships.

Participants and Sampling

A total of five (n=5) self-identified gay men participated in the study. Participants were selected using purposive sampling to ensure that each had firsthand experience of financial abuse in same-sex relationships. Inclusion criteria required that participants:

- Were at least 18 years old,

- Identified as gay,
- Had experienced financial abuse in a past or current intimate relationship, and
- Were willing to participate voluntarily and share their experiences confidentially.

Participant	Age	Occupation	Length Relationship	Type of Financial Abuse Experienced
P1	22	Waiter	2 years	Financial control, exploitation
P2	28	Callcenter agent	3 years	Economic coercion, forced dependency
P3	25	Student	1 year	Coerced debt, income exploitation
P4	30	Retail worker	4 years	Restricted access to funds
P5	21	Freelancer	1.5 years	Dependency, emotional manipulation

Data Collection

Data were collected through semi-structured interviews conducted between February and March 2025 in private and safe environments. Each interview lasted approximately 60–90 minutes and was audio-recorded with participants' consent. Prior to the interviews, participants were briefed on the study's objectives, confidentiality measures, and their right to withdraw at any time without consequences.

Interview questions were open-ended and focused on participants' personal experiences of financial abuse, emotional impact, coping strategies, and help-seeking behaviors. The researchers also took field notes and reflective journals to document observations and personal reflections throughout the research process.

Data Analysis

Data were analyzed using Braun and Clarke's (2006) six-phase Thematic Analysis to identify, interpret, and organize patterns of meaning within the data.

1. Familiarization: Interviews were transcribed verbatim and read repeatedly to gain immersion in the data.
2. Initial Coding: The first author coded all five transcripts, generating 127 initial codes representing experiences of financial abuse and emotional impact.
3. Theme Development: Codes were grouped into potential themes that captured shared meanings.
4. Reviewing Themes: Themes were reviewed and refined collaboratively by the research team to ensure coherence and consistency.
5. Defining and Naming Themes: Five final themes were clearly defined and named to reflect participants' experiences.
6. Producing the Report: Themes were contextualized and supported by direct quotations and linked to relevant literature.

Ethical Considerations

Ethical clearance was obtained from Tongantongan National High School's Research Ethics Committee. Participants provided informed consent prior to participation and were assured that all information would remain confidential. Pseudonyms were used in transcripts and reports to protect identities. The research followed trauma-informed interviewing techniques, allowing participants to skip questions or withdraw at any time.

Participants were also given information on LGBTQ+-friendly counseling and community support services in Valencia City in case of emotional distress. Data were stored securely and used solely for academic purposes.

RESULT AND DISCUSSION

The study found that financial abuse is a common but underreported issue in same-sex relationships in Sinayawan, Valencia City, Bukidnon. It often involves restricted access to money, exploitation of income, and interference with work, causing dependency and emotional distress. Many victims fail to recognize the abuse due to stigma and lack of awareness, highlighting the need for financial literacy, legal protections, and support systems for LGBTQ+ individuals.

The Issues Encountered By Gay In A Financial And Abusive Relation

Emerging Theme1: Loss of Financial Autonomy and Control

Victims experience financial dependency, where their partners control all financial matters, making them powerless. This leads to economic exploitation and reinforces unequal power dynamics in relationships.

P1: "Sige pangayo ang usa ka lalaki sa ako ug kwarta unya wala siyay love, kwarta lang gi apas"
(A guy keeps asking me for money, but he has no love he's only after the money)

P4: "Walay control sa kwarta kay ang uyab maoy nagdala"
(No control over money because the partner handles everything)

P5: "Walay control sa kwarta kay ang uyab maoy nagdala"
(Forced to rely on the partner for financial needs)

Many participants expressed that financial control is a significant issue in abusive same-sex relationships. Responses highlight the loss of autonomy over their own earnings, being financially dependent on their partners, and being exploited for money. While P5 reported being forced to rely on their partner for financial needs. Additionally, P4 expressed that their partner managed all financial matters, leaving them powerless over their own resources. Such circumstances illustrate how financial abuse often manifests as economic dependence and manipulation, reinforcing an unequal power dynamic in relationships.

These findings imply the need to strengthen financial literacy, support systems, and legal protections for gay individuals experiencing abuse. By addressing economic dependence and manipulation, interventions can empower victims to regain autonomy and resist control. Moreover, the results highlight the importance of awareness campaigns within LGBTQ+ communities to help individuals recognize financial abuse and seek support before the problem escalates.

Research by Whitehead and Dawson (2021) underscores that financial abuse is a prevalent form of intimate partner violence in same-sex relationships, with many individuals being coerced into financial dependence as a form of control. Similarly, Johnson (2021) explains that economic abuse in same-sex partnerships is often overlooked due to the normalization of financial interdependence, making it harder for victims to identify abuse. These studies highlight the necessity of raising awareness about financial autonomy within LGBTQ+

Emerging Theme2: Emotional and Psychological Struggles

Financial abuse causes stress, anxiety, and emotional exhaustion, leaving victims feeling trapped. The loss of trust and financial stability further impacts their mental well-being.

P4: "Gibati nako ang kaguol ug kakapoy"
(I feel sad and stressed)

P5: "Kakuyaw ug tension tungod sa problema sa pinansyal"
(Stress and anxiety from financial insecurity)

P3: (It takes all my trust, efforts, and financial support)

P3: (I lost some of my trusted friends, which caused financial struggles)

The emotional toll of financial abuse is evident in the responses, with participants experiencing stress, anxiety, and a loss of trust. P4 reported feeling sadness and stress due to their financial insecurity, while P3 described how their abusive partner drained their financial, emotional, and psychological resources. P5 emphasized experiencing anxiety and distress, highlighting how financial instability can contribute to deteriorating mental health. These findings indicate that financial abuse is deeply interwoven with emotional abuse, exacerbating feelings of helplessness and emotional exhaustion.

The findings imply that financial abuse not only undermines economic stability but also has severe psychological consequences for gay individuals in abusive relationships. The connection between financial control and emotional distress highlights the need for integrated interventions that address both financial and mental health challenges. Support programs should include counseling services, stress management, and trauma-informed care specifically tailored for LGBTQ+ victims. Moreover, community organizations and policymakers must recognize the dual impact of financial and emotional abuse, ensuring that victims receive comprehensive support to rebuild both their financial independence and psychological well-being.

Gonzales and Gavulic (2022) discuss the profound psychological impact of financial abuse, explaining that economic dependency leads to heightened stress and mental health struggles among victims. Similarly, Hing et al. (2022) argue that financial abuse is often accompanied by emotional manipulation, making victims feel isolated and powerless. These studies emphasize the need for greater mental health support services tailored to LGBTQ+ individuals experiencing financial abuse.

Emerging Theme3: Limited Support Systems and Barriers to Seeking Help

Many victims struggle to seek help due to social stigma and the lack of LGBTQ+-friendly financial resources. Family and friends provide limited support, often leaving individuals to manage alone.

P1: "lisud mangitag tabang, may lang kong sa imung friends, kaylangan gud maningkamot ka ang usa sad na maka tabang sa imo kay pamilya"

(It's hard to find help, so just depend on your friends. But you still need to work hard because family is the one who can truly help you)

P5: "Gitabangan ko nila sa pamamaagi sa pag hatag og payo"

(They help me by giving advice)

P3: *(They lend something that can help me raise funds again)*

Many participants shared that seeking help was challenging due to a lack of accessible support systems. P1 stated that assistance was difficult to find, leading individuals to rely on friends or family. P3 mentioned borrowing money as a way to regain financial stability, while P5 noted that advice from others was the most common form of support received. These responses suggest that societal stigma and limited resources make it harder for individuals in financially abusive same-sex relationships to access meaningful support.

The findings suggest that addressing financial abuse among gay individuals requires strengthening accessible and inclusive support systems. Since many victims struggle to seek help due to stigma, discrimination, and limited resources, there is a clear need for LGBTQ+-friendly financial, legal, and counseling services. Community organizations and policymakers should prioritize building safe, nonjudgmental spaces where victims can access assistance without fear of bias. Expanding awareness campaigns and creating specialized programs for gay individuals can encourage victims to seek help earlier, reducing the long-term effects of financial abuse and promoting recovery.

According to Rollè et al. (2021), many LGBTQ+ individuals hesitate to seek help due to fear of discrimination or lack of LGBTQ+-friendly financial resources. Townsend and Bailey (2021) further emphasize that financial abuse in same-sex relationships is underreported due to societal norms that downplay economic abuse within LGBTQ+ partnerships. These findings highlight the urgent need for more inclusive support systems tailored to LGBTQ+ financial abuse victims.

Emerging Theme 4: The Role of Community in Addressing Financial Abuse

Community support is inconsistent, often prioritizing those with financial resources. Many victims rely on advice rather than direct financial assistance due to systemic neglect.

P1: "Mo tabang ang komunidad kong daghan kag kwarta, pero kong wala nakay kwarta pabayaang lang ka nila"

(The community will help you if you have a lot of money, but if you have none, they will just ignore you)

P4: "Mutabang sila nako pinaagi sa payo"
(*They help me with advice*)

Community support plays a crucial role in addressing financial abuse, but participants expressed mixed experiences. P1 stated that financial assistance from the community was only available to those who already had money, while P4 noted that advice was the primary form of help received. These responses suggest that community support is often conditional and that financial assistance is not always readily available to those in need.

The findings highlight that while community support can mitigate financial abuse, it is often conditional and inconsistent, leaving many LGBTQ+ individuals without adequate help. Participants' experiences reflect a gap between the availability of community resources and the actual needs of those most vulnerable. This suggests that financial assistance programs should be restructured to ensure accessibility regardless of socioeconomic status. In line with Bailey (2021), limited community resources intensify the economic hardships faced by LGBTQ+ individuals, and as Fitzgerald et al. (2022) note, economic abuse remains underrecognized compared to other forms of violence. Therefore, inclusive financial support systems must be developed within community organizations and advocacy networks, ensuring that financial abuse is prioritized alongside physical and emotional violence. This would not only address immediate needs but also contribute to long-term economic resilience and empowerment within LGBTQ+ communities.

Bailey (2021) asserts that economic hardship among LGBTQ+ individuals is exacerbated by limited community resources and financial assistance programs. Fitzgerald et al. (2022) further argue that economic abuse is often ignored in LGBTQ+ advocacy due to a focus on more visible forms of abuse, such as physical violence. These studies reinforce the need for inclusive financial assistance programs that cater specifically to LGBTQ+ individuals facing economic abuse.

Emerging Theme 5: Difficulty in Recognizing Financial Abuse

Emotional attachment and normalized financial control make it hard for victims to recognize they are being exploited. Many believe financial dependence is normal in relationships, delaying intervention.

P2: "Dili na nimo makita nga gina abuso ka kay nahigugma manka"
(*You can't see that you're being abused because you're in love*)

P5: "Wala makamatikod nga naa nay abuso sa pinansyal"
(*Not realizing that financial abuse is happening*)

P4: "Naghunahuna nga normal lang ang pagkontrol sa kwarta"
(*They think financial control is normal*)

P5: "Tungod kay nahigugma gud kaayu ko sa laki"
(*Because I am really in love with the guy*)

A key barrier to addressing financial abuse is the victim's inability to recognize it. P2 and P5 both stated that individuals often fail to see financial abuse because they are in love. P4 highlighted that financial control is often perceived as normal, leading individuals to dismiss signs of economic abuse. These responses illustrate how emotional attachment and societal norms contribute to the normalization of financial exploitation in same-sex relationships.

The inability of victims to recognize financial abuse demonstrates the urgent need for targeted education and awareness campaigns within LGBTQ+ communities. Emotional attachment and societal norms can obscure signs of exploitation, allowing financial control to be perceived as normal rather than abusive. As Li and Zheng (2021) highlight, traditional power dynamics are often replicated in same-sex relationships, reinforcing patterns of financial dependency and control. Meanwhile, Estes and Webber (2021) show how media narratives minimize financial abuse, which contributes to its invisibility in public discourse. Together, these findings suggest that interventions must go beyond providing financial aid there is a pressing need for community organizations,

policymakers, and advocacy groups to create educational programs that challenge harmful norms, increase recognition of financial abuse, and empower victims to identify and resist exploitative dynamics.

Research by Li and Zheng (2021) demonstrates that financial abuse in same-sex relationships is often overlooked due to deeply ingrained power dynamics that mimic traditional gender roles. Estes and Webber (2021) argue that media representation of same-sex relationships tends to downplay financial abuse, further normalizing exploitative financial behaviors. These studies emphasize the importance of education and awareness campaigns to help individuals recognize and address financial abuse.

Financial abuse is often a marriage between the two the victim utilizes economic dependence, the stamping out of the will, emotional distress, and the inability to see through the fog of the abuse to render the relationship a financial exploitation. Trapped in a vicious cycle, many victims do not report the crimes and lose control over their finances, leading to anxiety and stress, and they lack the support systems necessary to seek help due to societal stigma. Support from the community is lacking, while the normalization of financial control means many people remain unaware that they are being exploited. A solution to this problem involves raising awareness about these dynamics, financial education, and strengthening support networks in order to enable LGBTQ+ people to achieve economic independence and escape abusive relationships.

Strategies Gay Men Use To Cope With Financial Abuse

Emerging Theme1: Recognizing Financial Control and Dependency

LGBTQ+ victims often fail to see financial abuse due to gradual entrapment by their partners. Economic restrictions make it challenging to break free and regain independence.

P1: *"Ang akong partner maoy nagkontrol sa tanang kwarta."*
(Partner controls all the money.)

P2: *"Pirme siyang mangayo og daghan kaayo."*
(He's been asking for way too much.)

P3: *"Forced to pay every expense."*

P4: *"Lisod putlon ang koneksyon sa kwarta sa abusadong partner."*
(Cutting financial ties with the abusive partner is difficult.)

P5: *"Daghan ang nagtuo nga normal lang ang pagkontrol sa kwarta sa usa ka relasyon."*
(Many think financial control is normal in relationships.)

Many LGBTQ+ individuals in abusive relationships experience financial control and dependency, where their partner dictates all financial decisions. Victims struggle to recognize financial abuse due to its gradual and normalized nature, leading to economic entrapment. Some are forced to cover all expenses, while others experience coerced debt, making it difficult to break free.

The persistence of financial control and dependency in LGBTQ+ relationships underscores the importance of establishing stronger financial protections and independent resources for victims. As Wilson et al. (2020) note, restricted financial access prevents individuals from leaving abusive situations, leading to prolonged economic entrapment. The added vulnerability of housing insecurity, emphasized by Pettas et al. (2022), reveals how systemic discrimination and legal barriers compound the risks of financial exploitation. These findings imply that policymakers and community organizations must prioritize financial independence programs such as access to emergency housing funds, debt relief initiatives, and inclusive banking services that specifically address the unique challenges LGBTQ+ individuals face. Strengthening these supports would reduce barriers to escaping abuse and foster long-term economic resilience.

Financial control and dependency are key aspects of economic abuse in LGBTQ+ relationships. Abusers often restrict financial access, making it difficult for victims to leave (Wilson et al., 2020). LGBTQ+ individuals facing

housing insecurity are especially vulnerable to financial exploitation due to systemic discrimination and legal barriers (Pettas et al., 2022). This highlights the need for stronger financial protections and independent financial resources for LGBTQ+ individuals.

Emerging Theme2: Psychological and Emotional Coping Strategies

Victims develop resilience by setting boundaries, learning from past experiences, and focusing on self-growth. However, many still struggle with anxiety and trust issues.

P1: *"Pirme lang mangayo og load, mangayo og allowance. Pero wala jud gugma para nimo."*
(Always asking for load, always asking for allowance. But there's no love for you at all.)

P2: *"Kontrola ang imong kahimtang, unya kontrola ang gugma."*
(Control your status, then control your love.)

P3: *"No matter what, they should never just be after your money."*

P4: *"Pagpili og partner nga maayo."*
(Be wise to choose a partner.)

P5: *"Magtinaron ug makat-on gikan sa imong mga kasinatian sa kagahapon."*
(Be wise enough and learn from your past experiences)

Victims of financial abuse often develop psychological and emotional resilience to cope with their situation. Many experience emotional distress, loss of self-worth, and anxiety, yet they also learn to set boundaries and become more selective in choosing partners. Some focus on self-reflection and personal growth, using their past experiences to navigate future relationships more wisely.

The psychological and emotional impact of financial abuse demonstrates the necessity of integrating trauma-informed approaches into financial education for LGBTQ+ survivors. While many victims, as noted by Juhari et al. (2022), develop resilience through self-reflection and selective partner choices, this personal growth is often hindered by the absence of supportive systems. Without access to safe spaces for healing and guidance, survivors may continue to struggle with financial insecurity and diminished self-worth. These findings imply that advocacy groups, policymakers, and mental health professionals must collaborate to design holistic programs that combine financial literacy, emotional healing, and empowerment strategies. Such initiatives would not only aid survivors in rebuilding confidence but also reduce vulnerability to future financial exploitation.

Victims of financial abuse often face severe emotional distress, anxiety, and a loss of self-worth (Juhari et al., 2022). Many survivors develop psychological resilience through self-reflection and cautious partner selection to avoid future financial abuse (Juhari et al., 2022). Without proper support systems, victims struggle to regain confidence in financial matters. This suggests the importance of trauma-informed financial education for LGBTQ+ survivors.

Emerging Theme3: Barriers to Seeking Help

Fear of judgment and financial dependence prevent victims from seeking assistance. Many do not recognize financial control as abuse due to societal norms.

P1: *"Depende ra gyud ni sa atong kaugalingon. Pwede ta mangayo og tambag sa uban, pero kung dili nato ipatuman sa atong kaugalingon, walay pulos."*
(It all depends on ourselves. We can ask for advice from others, but if we don't apply it to ourselves, it will be useless.)

P2: *"Pagpangita og kalinaw sa kaugalingon."*
(Self-comfort.)

P3: *"Fear of judgment or not being believed."*

P4: *"Lisod ang pagputol sa koneksyon sa kwarta sa abusadong partner."*
(Cutting financial ties with the abusive partner is difficult.)

P5: *"Daghan ang nagtuo nga normal lang ang pagkontrol sa kwarta sa usa ka relasyon."*
(Many think financial control is normal in relationships.)

Seeking help for financial abuse is difficult due to stigma, fear, and economic dependence. Many LGBTQ+ individuals fear judgment or disbelief from authorities or lack financial independence to leave their abusive partner. Additionally, some do not recognize their situation as abuse due to societal norms that normalize financial control in relationships.

The difficulty LGBTQ+ individuals face in seeking help for financial abuse highlights the urgent need for more inclusive support systems and awareness initiatives. As Sutton et al. (2021) emphasize, fear of stigma, judgment, and economic dependence discourages victims from reporting abuse, while Woulfe and Goodman (2021) show how societal norms that normalize financial control further delay recognition and intervention. These findings imply that policymakers, advocacy groups, and service providers must create safe, affirming, and culturally competent channels for disclosure. Awareness campaigns should focus on redefining financial control as abuse, while expanding access to LGBTQ+-specific financial resources and legal protections. Strengthening these systems would not only encourage earlier help-seeking but also reduce the long-term economic entrapment of victims.

LGBTQ+ victims of financial abuse often hesitate to seek help due to fear of judgment, social stigma, and financial dependence (Sutton et al., 2021). Societal bias and a lack of tailored LGBTQ+ support services make it harder for victims to report financial abuse (Sutton et al., 2021). Many LGBTQ+ individuals do not recognize financial control as a form of abuse, leading to delayed intervention and prolonged economic entrapment (Woulfe & Goodman, 2021). This underscores the need for awareness campaigns and accessible financial resources.

Emerging Theme4: Social and Community Support in Overcoming Financial Abuse

Trusted friends, family, and LGBTQ+ organizations provide emotional and financial support. However, financial literacy programs and legal protections remain crucial in helping victims escape abuse.

P1: *"Ang pamilya maoy pinakaunang kasaligan kung asa ka makapangayo og tabang."*
(Family is always the first place you can turn to.)

P2: *"Istoryahi ang kasaligan nga mga higala."*
(Talk to trusted friends.)

P3: *"Start saving money and seek financial advice."*

P4: *"Ang kasaligan nga pamilya ug higala makatabang og emosyonal ug pinansyal nga suporta."*
(Trusted family and friends can provide emotional and financial support.)

P5: *"Pangita og partner nga magpabilin nimo nga walay pangayo og bisan unsa."*
(Look for a partner that stays with you without asking anything from you.)

Having a strong social support system is crucial for LGBTQ+ individuals escaping financial abuse. Trusted friends, family, and LGBTQ+ community organizations play an important role in providing financial assistance, emotional support, and guidance. Access to financial literacy programs and legal assistance can help survivors regain control over their finances.

The central role of social support and financial education in recovery from financial abuse underscores the need to strengthen community-based interventions for LGBTQ+ individuals. As Klein et al. (2022) note, financial literacy programs and strong social networks are critical in helping survivors rebuild economic independence and self-confidence. Craig et al. (2020) further emphasize that chosen families and LGBTQ+ organizations

provide not only financial assistance but also emotional support that improves recovery outcomes. These findings imply that policymakers, educators, and advocacy groups should invest in accessible financial literacy initiatives and expand outreach programs within LGBTQ+ communities. By doing so, survivors can gain the skills, confidence, and support systems necessary to escape cycles of economic abuse and achieve long-term resilience.

Community support and financial literacy programs play a crucial role in helping LGBTQ+ victims escape financial abuse (Klein et al., 2022). Strong social networks and financial education programs help survivors rebuild financial independence and confidence (Klein et al., 2022). LGBTQ+ individuals who receive economic and emotional support from chosen families and LGBTQ+ organizations have better recovery outcomes (Craig et al., 2020). These findings suggest that strengthening financial education and community outreach programs can be a key solution to preventing financial abuse in LGBTQ+ relationships.

This study found that financial abuse in LGBTQ+ relationships often manifests as financial control, dependency, and coerced debt, leaving victims economically trapped. Many victims struggle to recognize financial abuse, as it is often normalized. Emotional resilience plays a key role in coping, but barriers such as fear of judgment and financial constraints prevent many from seeking help. Social support and financial education are essential for survivors to regain control over their finances and escape abuse. These findings emphasize the need for policy reforms, financial literacy programs, and LGBTQ+ community interventions to address financial abuse effectively.

CONCLUSIONS

Financial abuse in same-sex relationships often manifests as financial control, forced dependency, and economic exploitation, leaving victims trapped in unhealthy power dynamics. Many victims struggle to recognize the abuse due to emotional attachment and societal norms that normalize financial control, further exacerbating their emotional and psychological distress.

Victims of financial abuse employ various coping strategies, such as relying on social support, setting personal boundaries, and seeking alternative financial resources. However, fear of judgment, economic dependence, and the normalization of financial control hinder many from escaping abusive situations.

RECOMMENDATIONS

For gay individuals, raising awareness through education and advocacy campaigns is essential in helping them recognize and address financial abuse. Programs such as financial literacy training, mental health counseling, and strong community support systems can empower victims to rebuild independence and resilience. Legal protections and accessible services are also vital in ensuring that gay individuals feel safe and supported when seeking help.

Future researchers are encouraged to further explore financial abuse in gay relationships to develop more inclusive interventions and policies. By focusing on the unique challenges faced by gay individuals, future studies can strengthen awareness campaigns, enhance support networks, and provide valuable insights that will help break the cycle of financial abuse in the LGBTQ+ community.

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