

'What's yours is mine'

**The different forms of economic abuse and its impact
on women and children experiencing domestic violence**

Nicola Sharp

RESEARCH REPORT

Acknowledgements

This report is based on the dissertation I wrote in completion of the MA in Woman and Child Abuse at London Metropolitan University. I wish to thank Joanna Lovett and Maria Garner at the Child and Woman Abuse Studies Unit (CWASU) for their support in producing it.

I am also grateful to the national domestic violence charity Refuge for allowing me to undertake this piece of research across their services and for publishing the findings. A particular thanks to Sue and Saiqa the 'floating supporters' for driving me from interview to interview.

Above all a big thank you to everyone who filled in the economic abuse questionnaire and to Refuge's service users who were willing to be interviewed – Nadine, Jas, Kelly, Zita, Rachel, Marie, Seon, Sally, Trixie, Izzie, Tina, Pamela, Sara, Mala, Ansar, Sobia, Irshad, Amber, Hana and Lea – you know who you are!



Published by: Refuge 2008

Author: Nicola Sharp

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He wanted to control my bank account and money. His exact words were that he was the man and the man was supposed to be the head of the house. I was supposed to go to work and bring my money to him and whenever I needed something I was supposed to ask. He would say you're getting paid tomorrow and I need this and I need that. If I put money down he would use it without asking. His exact words to me were 'what's yours is mine'

'Pamela' (2008)

Introduction

Domestic violence involves a pattern of behaviour through which one partner gains power over another. The research literature shows that this behaviour is most commonly perpetrated by men against women. Furthermore, it involves the use of a number of coercive control tactics which 'entrap' women in relationships with abusive men (Stark, 2007).

The 'Power and Control Wheel' provides a useful framework for classifying the various forms of coercive control used by domestic violence perpetrators (DVIP 1984). The framework also illustrates how the behaviours outlined in the wheel are not only reinforced by the actual use of physical and sexual violence but also by the continued threat of such violence (Adams et al., 2008).



Figure 1: Duluth Power and Control Wheel

However the literature on domestic violence has come under criticism for its tendency to emphasise physical violence to the exclusion of the other control tactics identified by the wheel (Barnish, 2004; Wilcox, 2006; Stark, 2007). In particular, economic abuse which involves controlling 'a woman's ability to acquire, use and maintain economic resources' (Adams et al., 2008:564) is only just beginning to attract the attention of researchers. As Wilcox (2006:11) notes 'literature on the economic aspects of domestic violence is at an early stage of development'.

This is surprising for a number of reasons. To begin with, economic abuse is recognised as a form of violence against women at all levels of Government. The United Nations (UN) General Assembly's (2002) Resolution on the Elimination of Domestic Violence against Women, for example, recognises that 'domestic violence can include economic deprivation' and the UN Secretary-General's (2006) in-depth study on violence against women goes on to state that economic abuse and exploitation are manifestations of violence 'that require greater visibility and attention' (United Nations, 2006:47). Similarly the Council of Europe (2002) acknowledges that violence can take many forms, including through denying women financial independence and controlling their economic decisions.

Economic abuse is also recognised by the UK Government in its own definition of domestic violence as set out by the Domestic Violence, Crime and Victims Act (2004):

Any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, *financial*¹ or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality

This is further affirmed by the devolved administrations. In *Tackling Violence at Home: A Strategy for Addressing Domestic Violence and Abuse* by the Northern Ireland Office (2005), domestic violence is defined as including financial abuse. *Tackling Domestic Abuse: The All Wales National Strategy* (Welsh Assembly, 2005:6) states that domestic abuse can include 'control over access to money' whilst the Scottish Executive's (2003) *National Strategy for Preventing Domestic Abuse* includes 'withholding money' as a form of controlling behaviour within its definition of domestic abuse.

In addition, research into domestic violence consistently demonstrates the high levels of economic abuse experienced by women. The 2001 British Crime Survey estimated that four per cent of women had been subject to domestic violence over the past year. Yet when the definition of domestic violence was extended to include financial abuse this figure increased to six per cent. The same survey further found that, although 21 per cent of women had experienced at least one incident of non-sexual domestic violence since they were sixteen, this figure rose to 26 per cent if financial and emotional abuse were included (Walby & Allen, 2004).

At the same time as acknowledging that the majority of domestic violence victims are subject to multiple control tactics, Stark (2007:272) observes that denial of money is among the 'most prominent', occurring in 'more than half of all abusive relationships'. Indeed a study by Robinson (2003:9) found that women reported economic abuse as being the type of abuse that occurred 'most constantly' when compared to other forms. Studies certainly seem to indicate that anywhere between 43 and 98 per cent of women experience economic abuse as part of domestic violence:

¹ Emphasis added

Table 1: Percentage of women experiencing economic abuse within a domestic violence context

Study	Percentage of women experiencing economic abuse
Grasley et al. (2000)	43 (n=242, residential services)
Jaffe et al. (2002)	55 (n=62, non residential services)
Robinson (2003)	60 (n=222, non residential services)
Rees et al. (2006)	79 (n=unknown, residential services)
Adams et al. (2008)	98 (n=103, residential and non-residential services)

Economic abuse can also be seen as particularly significant since the research literature observes how economic factors can profoundly impact a woman's ability to leave an abusive man (Brandwein, 1999; Lyon, 2002; Fender et al., 2002; WNC 2003; Bell & Kober, 2008). As Lyon (2002:12) notes, lack of access to income and other resources is one of the most 'commonly given reasons why women experiencing domestic violence stay with their partner' and may result in some women staying with a violent partner for longer and experiencing more injuries as a result (Earlywhite & Stohl, 2005). Moreover when physical and sexual domination is exerted alongside rigid control of a woman's movements, sociability, *money*,² food and working life then she is at increased risk of homicide (Websdale, 1999).

This report examines the ways in which women and children experience economic abuse and the impact that it has. It starts with a literature review exploring the 'economic aspects' of domestic violence. It then attempts to build on existing knowledge of economic abuse through presenting the findings of a piece of original research with survivors of domestic violence. Finally, the report considers implications for Government's domestic violence policy agenda and the response of domestic violence service providers.

A review of existing research literature on the economic aspects of domestic violence

A review of the literature on the economic aspects of domestic violence reveals that there are three distinct but overlapping factors which can have a negative impact on a victim's economic well-being. These include the perpetrator: using male privilege to exploit women's existing economic disadvantage; causing women to incur costs as a result of domestic violence; and using economic abuse to deliberately threaten women's economic security.

Women's economic disadvantage

Despite the many advances that women have and continue to make in the economic sphere, Wilcox (2006) observes how the labour market still reproduces differently gendered outcomes for men and women. As a result of ongoing inequalities such as the gender pay gap, men generally continue to have greater control over what Dobash and Dobash (1979) call the 'negotiation of daily life'. This means that women in lower paid jobs and non-working women with children are often forced to negotiate access to financial resources from a subordinate position.

Anderson's (2007) exploration of the differential financial positioning of men and women in heterosexual relationships concluded that women's ability to dissolve relationships in which they are abused is constrained by the gendering of breadwinning responsibilities. Consequently women who experience intimate partner violence have fewer economic resources on which to survive than men in the same situation. Furthermore, whilst studies consistently demonstrate that the vast majority of women and children will experience deterioration in their economic status in the year immediately following separation, men usually see an immediate improvement (Westaway & McKay, 2007).

As a result, abused women are often forced to balance the possible harm to themselves and any children they might have by living in far more basic conditions as a consequence of leaving their partner against the harm that they may face either directly or indirectly from staying with him (Davis, 1999; Correia, 2000; Fender et al., 2002). When Jaffe et al. (2002) asked survivors of domestic violence (who were also mothers) to talk about the reasons why they had not left their violent partner earlier, they found that a central theme of their decision making process had been concern about access to money and safe and affordable housing. This is consistent with the hypothesis that women find it harder to earn sufficient income to establish and maintain a new home if they have dependent children to support (Walby & Allen, 2004).

Since economic obstacles are a major factor in preventing women from leaving a violent man, it is, according to Brandwein (2006:47) 'logical to assume that some of these women might turn to the welfare system to provide an alternative source of financial support in order to escape economic dependence on their abusers'. Growing evidence suggests that 'the two issues are inextricably linked' (ibid, 2006:5) and studies on the prevalence of domestic violence among welfare recipients in the United States (US) repeatedly indicate that a sizable proportion has been or is victim of some type of abuse by an intimate partner (US General Accounting Office, 1998).

Patterns in the use of welfare benefits by victims of domestic violence have also been noted. Brandwein (2006) found that a sizable number of women in his study first received welfare after a report of domestic violence, leading him and commentators such as Scott et al. (2002) to speculate that these women may have left their abusers and needed temporary financial assistance as they made the transition to independent living arrangements. A second pattern involved women who had first received welfare in the year leading up to the report of domestic violence. In this scenario, Brandwein (2006) surmised that seeking welfare may have been a move towards independence for these women, thereby causing their partners to retaliate with violence.

Adequate financial assistance – whether from the state in the form of benefits or through borrowing money from family members and friends – is therefore widely regarded as being a necessary part of efforts to eliminate violence against women. Davis (1999) concludes that without the minimal safety net provided by recourse to public funds as a last resort, many abused women would be forced to remain in, or return to, dangerous or life threatening situations.

Nowhere is this more clearly illustrated than in the UK where a ‘no recourse to public funds’ rule operates for women who have not been granted indefinite leave to remain in the country. Because women in this position have no entitlement to state benefits they are especially vulnerable to violence since the ‘independent housing and income that would enable them to escape ongoing abuse are unobtainable options’ (Coy et al., 2008:43).

Other Government policies may have similarly negative impacts. Work by the National Organisation for Women Legal Defense and Education Fund (2002) shows that marriage promotion policies can have the effect of coercing women to stay in violent situations – particularly when they are linked to the receipt of benefits. At the same time such policies may stigmatise single parents and divorce making it more emotionally and socially difficult for women to leave (Stark, 2007). Thus, although victims of domestic violence will face a number of barriers to escaping abuse, the threat of poverty is often described as being ‘among the most formidable’ (NOWLDEF, 2002:1).

Given that a number of studies have suggested that women living in poverty are disproportionately affected by violence, it is unsurprising that limited access to economic resources is seen by some commentators as a ‘risk factor’ for domestic violence (WHO, 2002). The 1996 British Crime Survey found that women living in households whose main wage earner fell into the two least skilled categories reported the highest levels of assault. Similarly risk of domestic violence was above average in those households that were just ‘getting by’ financially, but had no money to save (Mirrlees-Black, 1999).

These findings were reinforced by the 2001 British Crime Survey which found that women in households with an income of less than £10,000 were three and a half times more likely to experience domestic violence than those living in households with an income of over £20,000. The survey also found that women were three and a half times more likely to be subject to domestic violence if they found it impossible to find £100 at short notice (Walby & Allen, 2004).

However other commentators, including Wilcox (2006:116), believe that it is ‘unwise to state categorically that there is a ‘real’ difference in terms of the experience of domestic abuse’ and maintain that such statistics need to be treated with caution. This is because the emphasis in the criminal justice system on criminal assaults tends to hide

the wide range of abusive behaviours used by perpetrators of domestic violence and which are less likely to be recorded. Wilcox (2006) further points out how women from middle class areas may be less likely to report domestic violence to the police.

It is certainly the case that the 2001 British Crime Survey found that abused women living in more affluent households are 'slightly less likely' to define an event as domestic violence and are 'significantly less likely' to inform the police than those in poorer households - perhaps because they may experience more stigma attached to their abuse (Walby & Allen, 2004). It may also be the case that the low household income reported by some women may have been a consequence of disrupted employment as a result of fleeing the violence and setting up a new household as a lone parent without their ex-partner's income. This makes it 'hard to disentangle the direction of the causality, as to whether low income is a cause or consequence of domestic violence' (ibid, 2004:75).

In fact there is a body of research which suggests that instead of low income being a risk marker for domestic violence it may be that a woman's higher income is associated with increased frequency of abuse (Turell, 2000). Evidence shows that perpetrators of domestic violence are significantly more likely to kill female partners in cities where women experience relatively high economic status compared to men (Stark, 2007) and in transient societies where women have begun to enter into the workforce (WHO, 2002). This leads Walby and Allen (2004:73) to suggest that a causal link for violence may be via the perpetrator who, unable to 'perform masculinity to his satisfaction' uses physical violence to 'obtain a source of power that is otherwise not obtainable' (ibid 2004:90).

Economic costs arising from domestic violence

Employment

Practitioners in the field of domestic violence are acutely aware that even high earning victims of domestic violence may be in need of financial assistance (Stuart, 1999). For example, women entering into refuge accommodation as a result of domestic violence often have no choice but to give up employment as a consequence of moving away from home (Walby & Allen, 2004). Furthermore, by continuing to work in a location known to the perpetrator, women in this situation may be at risk of the abuser following them back to the refuge. Because refuge space is paid for via housing benefit as part of the Government's Supporting People programme it can also be very expensive for working women to pay rent in a refuge (WNC, 2003).

Other barriers that victims of domestic violence may face in maintaining employment can include emotional or physical health problems incurred as a consequence of the abuse they have experienced. For instance, Davis (1999) describes how some women may develop very low self esteem or may experience fear, anxiety and even post traumatic stress disorder which can impede concentration, lead to diminished interest in activities and result in a sense of foreshortened future.

Similarly, the long-term physical effects of abuse such as damaged hearing, damaged eyesight or chronic pain may impede some women's ability to work (Brandwein, 1999). The research literature further notes how some women may develop drug or alcohol dependencies as a means of coping with domestic violence and this may act as another impediment to employment (US General Accounting Office, 1998; Lloyd & Taluc, 1999; Wilcox, 2006).

As Walby (2004) observes in her influential analysis of the 'Costs of Domestic Violence', victims of domestic violence may have to take time off from employment in order to seek help from doctors or lawyers. This can lead to loss of earnings, whilst reduced performance can impact negatively on promotion possibilities (Walby & Allen, 2004). In addition, some women will face difficulties in getting a job because they cannot risk giving old employers as references for fear that they might discover their new locations. In extreme cases some women may even change their name and be reluctant to give details of an old employer in case the potential employer learns of their new identity (Davis, 1999; Fender et al., 2002).

Therefore the overall impact for women experiencing domestic violence is that they are more likely to have experienced unemployment and to have had more job changes (Lloyd & Taluc, 1999). Ultimately, domestic violence may even remove some women from the work place altogether. The 2001 British Crime Survey found that among employed women who had experienced domestic violence in the last year, 21 per cent took time off work and 2 per cent lost their jobs (Walby & Allen, 2004).

Lack of economic resources

An additional reason why women of all incomes may struggle financially when they leave an abusive partner is because they often have to leave their home quickly and secretly with no time to pack (Davis, 1999; ADP, 2003). As a result, many women escape with very few economic resources and may be unable to use bank accounts or credit cards if there is the possibility that their new location might show up on financial statements going to their former address (Bell & Kober, 2008).

Setting up new bank accounts may also be problematic since, in their haste to leave, women often leave behind important documents necessary to prove identity (ADP, 2003). Indeed, obtaining copies of birth and marriage certificates is, in itself, an additional expense that women who have fled domestic violence often have to incur (Wilcox, 2006). For women in refuge accommodation these difficulties may be exacerbated by the use of a PO Box number as an address – something which many banks and building societies will not readily accept (ADP, 2003; Bell & Kober, 2008).

Housing

Another impact of leaving home is that women experiencing domestic violence are at risk of becoming homeless and may need to stay with family or friends or enter into emergency accommodation. Research undertaken for the Department of Communities and Local Government shows that 13 per cent of adults applying as homeless cite domestic violence as the direct reason for their application (Pleace et al., 2008).

In the longer term, women who are unable to go back to the home they shared with the abuser may end up facing the additional costs of setting up a new home. Family Action, which provides a grant service to individuals and families in need, estimates that domestic violence is a contributory factor in approximately 35 per cent of all applications for basic household items such as beds, cookers and fridges and to replace items left behind such as children's school uniforms (Bell & Kober, 2008).

For women staying in their own home following separation, one of the biggest challenges facing them can be keeping on top of mortgage repayments (Walby, 2004; Bell and Kober, 2008). They may also experience problems related to rent arrears that can lead to failed tenancies. For instance, Wilcox (2006:122) found that two-thirds of

the women she interviewed in her study were 'bearing the brunt of rent arrears' as a consequence of fleeing domestic violence.

Women in such circumstances may be left with no proof of income, a bad credit history and a lack of references from previous landlords making it almost impossible to meet the basic levels of criteria needed to secure future housing and set up utilities (Pearce 1999; Correia 2000).

Child maintenance

Despite often being in desperate financial need, research shows that women who have experienced domestic violence may choose not to pursue child maintenance because of the danger that this may pose to them or their children (Davis, 1999; Correia, 2000).

Jaffe et al. (2002) report that a number of the women in their research sample said that they had chosen not to go after child maintenance because they did not want contact with their ex-partner and knew that such action would enrage him, renewing the abuse they had experienced. It is certainly the case that the fear of further violence was considered a good enough cause for women not to seek child support payments under the former Child Support Agency (Baker & Cunningham, 2005; Wilcox, 2006).

At the same time Jaffe et al. (2002) found that demands for child maintenance could act as a catalyst for custody and contact disputes – another reason to explain why some women may choose to trade financial support and the distribution of assets for more protective custody or limited contact (Davis, 1999). Not only do court proceedings over custody and contact give domestic violence perpetrators access to mother and child and act as a vehicle for continued harassment, but protracted cases can go on until a woman's financial resources are exhausted, eventually leading some women to agree to a settlement that they are not happy with (Fender et al., 2002; Jaffe et al., 2002).

Reliance on the perpetrator due to financial need

On the other hand, Scott et al. (2002) observe how the need to resolve financial crises may, in some cases, be more immediate than the potential threat of violence. For example, research in the US has suggested that because of new welfare rules linking benefits to work, some women seem to be increasing their dependence on abusive ex-partners as they become employed or are unable to find work and lose their cash benefits (Fender et al., 2002).

In extreme situations, economic factors may even be associated with some women's decision to go back to their former partners (Aguirre, 1985; Davis, 1999; Lyon, 2002; Wilcox, 2006). Aguirre (1985) presents research findings in which 84 per cent of women in refuge whose sole source of income had been from their husband said that they intended to return to him; yet 82 per cent of women whose husband had not been their sole source of income said that they intended to separate from him.

This leads Pearce (1999) to suggest that some women may be ill prepared, not only in terms of skills and experience but also psychologically, with having to move into the role of main economic provider. Brandwein (1999) stresses that achieving financial independence will not be as clear cut as just obtaining the necessary education or training.

Economic abuse

Given the literature's focus on women's economic inequality and the negative financial impact of experiencing domestic violence, surprisingly little has been written specifically on economic abuse.

The 2001 British Crime Survey defines economic abuse as 'being prevented from having a fair share of the household money' (Walby & Allen, 2004:2). However a mapping of the economically abusive strategies used to perpetrate economic abuse (see table 2) suggests that the definition used by Adams et al. (2008) better reflects the range of examples identified by the research in this area. This states that 'economic abuse involves behaviours that control a woman's ability to acquire, use and maintain economic resources' (ibid, 2008:564).

Preventing education and employment

In understanding how abusive men may keep their partners from education and employment the most regularly cited study is that undertaken by Raphael (1999). Broadly covering threats of violence, violence itself and sabotage, specific examples of the strategies he identified abusive men as using included: preventing her from sleeping; turning off the alarm clock; cutting off her hair; inflicting visible injuries; destroying books and tearing up completed homework assignments; saying negative things about her ability to succeed; hiding or destroying clothing; sabotaging her transportation; and harassing her at her place of employment. Comparable tactics have also been documented by other researchers including Fender et al. (2002) and Brewster (2003).

Controlling access to economic resources

Whilst not all abusive men will forbid or actively prevent their partner from working, some may allow, encourage or even force their partner to work but prevent her from acquiring an independent income by demanding that she hand over her earnings (Hofeller, 1982; Davies, 1999; Lloyd & Taluc, 1999). The United Nations definition of domestic violence usefully categorises this behaviour as a form of 'economic exploitation' – something that practitioners in the field of international development have long been aware of. Indeed initiatives to increase women's access to financial resources and job training through microfinance projects in developing countries have been concluded as being futile 'when women are unable to exercise control over their expenditure' and when family members 'take their assets to sell or assume that the money earned is theirs to spend' (Urdang, 2006:28).

The Duluth Intervention Project (1984) notes how some abused women may be given an allowance to spend as the abuser sees fit. This can mean being given a specific amount of money to spend on household necessities and then having to ask for additional money for other purposes. As commentators such as Lewis (1984) and Westaway and McKay (2007) observe, it is therefore dangerous to assume that all household members have an equal share of the financial resources within it.

Women may also be prevented from using the economic resources they already have. Anderson et al. (2007) found that 38 per cent of women in their study reported having money stolen from them by their partner and Adams et al. (2008) cite anecdotal evidence of a variety of means used by abusive men to achieve this. These include taking money from his partner's purse, stealing her cheque book or bank card and gambling with her money.

Furthermore, Brewster (2003) describes how some abusive men prevent their partners from acquiring economic assets by refusing to put their names on deeds to houses or on the titles of cars. A study by Grasley et al. (2000) noted how perpetrators of domestic violence routinely withhold information about their own finances, hide money and lie about joint assets. In their survey of abused women in refuge accommodation, only 50 per cent who had previously shared a residence with the abuser were able to report total household income.

Generating economic costs

Adams et al. (2008:567) identify another form of economic abuse as 'engaging in behaviours that generate costs'. For instance, an abuser may damage or destroy their partner's belongings and household possessions; or arrange to have certain utilities disconnected. This results in women facing the dual cost of losing property and then having to replace it as well as having to spend money on repairing damage or having utilities reinstated.

In addition, an abusive partner may generate debt for his partner by putting all financial liabilities in her name (Lyon, 2002; Brewster, 2003). In its report on women's assets and debts, the Fawcett Society came across several cases in which domestic violence was the direct cause of a woman's debt problems indicating that 'the issue merited further attention' (Westaway & McKay, 2007:35).

Wilcox (2006) demonstrated in her study how a lack of control over the family finances can also culminate in some women having to accumulate debt in order to survive. The women in her sample said that because their partner took away the money they had budgeted they had 'no choice but to frequently borrow small amounts of money in order to pay essential bills such as gas and electricity, to buy food for the children and other necessities' (ibid, 2006:118). Similarly Robinson (2003) notes how some women reported that their partners refused to work leaving them in debt as a consequence.

Using 'financial warfare'

Stark (2007) observes how economic abuse can be seen as a form of 'structural control' which allows a perpetrator of domestic violence to maintain dominance over his partner without physical proximity. Not only does this mean that economic abuse can go on within an intimate relationship but it can also be used as a mechanism through which a perpetrator may continue to exert control after his victim has left.

Findings do indicate that abusive men may react to a partner leaving by emptying the joint bank account (Robinson, 2003, Wilcox, 2006) or initiating and prolonging child contact, divorce and other court proceedings to increase the victim's legal costs (Davis, 1999). Jaffe et al. (2002) further note how some men simply refuse to pay child support and may even quit their job to avoid having to make support payments. Because failure to collect child support rewards perpetrators of violence by relieving them of financial responsibility for their children, many of the women interviewed in Jaffe et al.'s (ibid) study viewed such refusals as a continuation of the intimidation that they had experienced.

Significance of economic abuse

When Adams et al. (2008) developed a scale to measure economic abuse they found that higher levels of economic abuse and exploitation were related to higher levels of physical and psychological abuse. The 2001 British Crime Survey reported similar

findings with nearly half of women who had been subject to serious physical violence also subject to emotional or financial abuse (Walby & Allen, 2004).

Grasley et al. (2000) reached a similar conclusion in their study and went on to suggest that women seeking shelter in refuges may be more economically disadvantaged compared to other abused women. Not only did their research sample find that women in refuge had experienced more severe and chronic physical abuse, but they were found to have experienced higher levels of economic abuse than abused women not in refuge. Certainly when Shepard and Pence (1988) measured the economic status of survivors entering refuge they found that: 27 per cent of survivors had no access to cash; 34 per cent of survivors had no access to a checking account; and 51 per cent of survivors had no access to a charge account/credit (cited by Dawson 2007).

Impact of economic abuse

Not only does economic abuse inflict economic dependency (Fender et al., 2002; Adams et al., 2008) but research concludes that it can threaten a woman's short and long term financial health - leaving victims homeless, unemployed and debt-ridden. Consequently there is also the possibility that women's physical and psychological health will suffer as they endure the 'stress associated with chronic economic deprivation' (Adams et al. 2008:568). Wilcox (2006:120) notes how, in addition to coping with the trauma they had experienced, all the women in her study spoke about 'the enormous amount of energy and effort it took to budget every penny, to try and pay off previous debts and to cope with extra expenses incurred through leaving'.

It is based on this understanding that work to eliminate economic dependency and foster economic empowerment is gaining momentum in the domestic violence sector. Stark (2007) suggests that there is some urgency to this work because, as institutional support for male domination in the public sphere is challenged, so abusive men are increasingly using 'patriarchal-like controls in personal life' in an attempt to 'fill the void' (ibid, 2007:172). Since economic abuse represents a distinct form of coercive control, Adams et al. (2008:580) conclude that:

'Additional research is warranted to examine the ways in which women experience economic abuse and the consequences that this form of abuse has on women's lives'³

Table 2: Mapping the different forms of economic abuse

DVIP (1984)

- preventing her from getting or keeping a job
- making her ask for money
- giving her an allowance
- taking/stealing her money
- not letting her know about or have access to family income

Davis (1999)

- denying her access to cash or bank accounts, cheque books and credit cards
- forcing her to relinquish her earnings
- prolonging divorce and other court proceedings to increase her costs

Ptacek (1999)

- destroying her property

³ Emphasis added

Raphael (1999)

- preventing her from seeking education and training

Stuart (1999)

- taking all her financial assets

Lyon (2002)

- controlling all family financial resources including investments and assets
- putting all financial liabilities in her name

Jaffe, P et al. (2002)

- refusing to pay child support
- spending money in the joint bank account

Women's National Commission (2002)

- setting the PIN number on her bank account
- gambling away her income support
- continuing to claim the benefits belonging to women and children from previous relationships

Robinson (2003)

- refusing to work

Baker & Cunningham (2005)

- spending his money frivolously while children do without necessities
- making all major purchases

Dawson (2006)

- stealing her financial identity i.e. forging her signature on credit applications
- committing tax fraud

UN Secretary General (2006)

- denying her basic necessities

Wilcox (2006)

- spending money budgeted to pay rent and other bills

Sure Start (2007)

- accruing debts in her name

Stark (2007)

- requiring her to account for all expenditures (i.e. demanding receipts)
- conducting daily or weekly interrogations focused on expenses
- insisting that all expenses be pre-approved
- making her put assets in his name or pay off his debts as a condition for being able to leave

Adams et al. (2008)

- engaging in behaviours that generate costs
- having her ask family and friends for money but not letting her pay them back
- convincing her to lend him money and not paying her back
- threatening or beating her up for paying bills or buying things that were needed
- pawning her property or shared property

Research design

Rationale for research

The literature review summarised existing research into the economic aspects of domestic violence. It pointed to the need for increased recognition of economic abuse as a significant component of coercive control and highlighted how researchers in the field believe that more research is warranted in order to understand how women experience economic abuse and its consequences (for example, Wilcox, 2006; Adams et al., 2008). Furthermore Jaffe et al. (2002) note how abusive men may continue to intimidate their partner after she has left through refusing to pay child maintenance. This indicates that there may be an additional need for research to consider how children are implicated in and/or impacted by economic abuse.

Aims of the research

Based on this rationale, the aims of the research were to:

- Further explore the concept of economic abuse and, in particular, the 'lived experience' of economic abuse by women and children
- Attempt to measure the impact that economic abuse has on women and children experiencing domestic violence by looking at their level of financial stability before experiencing domestic violence, whilst experiencing domestic violence and after escaping domestic violence
- Consider the implications of the findings in relation to Government's policy response to domestic violence, financial exclusion and the child poverty agenda

Research methods

Questionnaire

The literature review facilitated a 'mapping' of the different ways in which women and children may experience economic abuse which have been identified by previous studies. In order to identify what other forms of economic abuse might exist but are yet to be captured within the research literature, a postal questionnaire was developed and sent to women accessing refuge, floating support and independent domestic violence advocacy services provided by the national domestic violence charity Refuge. The questionnaire asked whether service users had experienced economic abuse and, if so, to describe what forms the economic abuse had taken.

Because the research aimed to explore the impact of economic abuse on women and children it was also necessary to measure the level of financial stability they had enjoyed before, during and after leaving the relationship. Within the questionnaire, service users were therefore asked both for a qualitative description of the impact that the economic abuse had had on them and their children (whilst in the relationship and after separation) and to respond to questions related to specific financial indicators across time. So, for example, respondents were asked whether they had a bank account before meeting the abuser, whilst with the abuser and after separating from the abuser. This data was then analysed by SPSS using frequencies and cross-tabulation to see whether any patterns would emerge.

Qualitative interviews

Since the aim of exploring service users 'experience' of economic abuse derives from an emotionalist model (Silverman, 2005) a semi-structured interview template was prepared

to guide the interviews but allow enough flexibility for open-ended responses. This allowed the researcher to gain a richer, more detailed understanding than would have been possible from a quantitative approach alone.

The interview process allowed respondents to reflect on the impacts of economic abuse in more detail and also allowed the researcher to ask specific questions about possible coping strategies. Anecdotal evidence from caseworkers at Refuge suggested that women they had supported in the past had been forced to beg for money, shoplift, steal money, pawn or sell their possessions and, in some cases, sell sex in order to survive financially so the interviews provided an opportunity to explore these areas. The findings underwent qualitative analysis using the framework approach developed by the National Centre for Social Research (Ritchie et al., 2003).

Research process

As Fink (2006) notes, self-administered questionnaires require a great deal of preparation and monitoring in order to get a reasonable response rate. This is because once the questionnaire has been distributed the researcher has very little control over who chooses to fill it in. In addition, the questionnaire is given directly to the respondent meaning that there is limited assistance available in filling it in.

Questionnaires were sent to users of refuge, floating support and independent domestic violence advocacy services across the geographical areas in which Refuge operates. Approximately 370 questionnaires were distributed and a total of 55 were returned, representing a response rate of nearly 15 per cent. Since Bourque & Fielder (1995) suggest that the researcher can expect about a 20 per cent return as a result of using this method, this was slightly below average.

However it is important to bear in mind that women receiving domestic violence services are often in crisis, emotionally and physically exhausted and are usually in the position of having to fill in multiple forms in order to access benefits and housing. Furthermore, because the questionnaires were delivered to service users via their support worker this method relied on staff to prioritise the distribution of the questionnaires within their already busy work loads.

A number of actions were taken in order to maximise responses. An information sheet was developed in order to accompany the questionnaire outlining the aims of the research and providing the researcher's details if the respondents required clarification about any of the questions. The information sheet also emphasised that their decision to participate (or not) would have no impact on the level of service that they received from Refuge. Furthermore, it assured respondents that their caseworkers would be available to support them if providing details of their experience left them feeling worried or upset.

For ease of response and recognising the financial constraints experienced by many service users, a stamped addressed envelope was distributed in which to return the questionnaire and an incentive to do so was provided through the returned consent forms being entered into a prize draw to win some gift vouchers. Finally, respondents were given the option of requesting a summary of the completed research report.

Of the 55 women who completed an anonymous questionnaire, 26 expressed an interest in being interviewed about their experience of economic abuse. In the time frame available the interviewer was able to interview the first 20 women to express their interest, travelling to the geographical area in which they lived and interviewing them at locations of their

preference. These included women's own houses, community centres, refuges, coffee shops and parks. On average, interviews were 30 minutes to an hour long and consent was sought to record them in order to ensure accuracy. Each participant received a handwritten note of thanks for taking part and was assured that they would receive a copy of the completed research. Respondents were also offered the opportunity to choose their own pseudonym so that they would recognise themselves within the research findings.

Research period

Given that the researcher works for Refuge, permission to access the research sample was obtained quickly and easily and this minimised any difficulty in gaining access to what is a highly safeguarded population. Despite this, the research period lasted longer than a month as had originally been scheduled. This was consistent with Bourque & Fielder's (1995) observation that it generally takes a minimum of two weeks after receiving a questionnaire for the respondent to return it to the researcher, with the data collection period typically taking around two or three months. Since service users were receiving the questionnaires from their case workers at different times, the research period was extended over a three month period and took place between May and July 2008.

Research sample

The research sample was made up entirely of women. This is not to suggest that there are not male victims of economic abuse, but in this case the domestic violence services being accessed were for women only. Whilst a convenience sample of this type has been criticised by researchers such as Fink (2006) for being biased, Bourque & Fielder (1995) indicate that the nature of the postal questionnaire is such that it should be used only when the researcher is confident that the desired sample population is accessible at a designated location.

Domestic violence itself is, of course, relatively common with 1 in 4 women believed to experience domestic violence in her lifetime (Walby & Allen, 2004). However the aim of the research was to investigate the specific experience of economic abuse within the context of domestic violence – a less researched aspect of this social issue. Therefore this methodology represented the most efficient way of obtaining data from a specialised population.

Admittedly the service users who were willing to fill in the questionnaire may have been more concerned about the economic abuse that they had experienced than those who did not fill it in. The fact that 47 per cent ($n=26$) of respondents expressed an interest in being interviewed may indicate that this was the case. However both women who had experienced economic abuse and women who had not experienced economic abuse returned the questionnaire.

In addition, when the profile of participants was compared to the profile of all Refuge's floating support and refuge service users⁴ they were found to be broadly similar in terms of ethnicity, although women in the 25-54 age group were slightly over-represented in the research sample, particularly the 25-44 year old age group. Given that the British Crime Survey suggests that women under the age of 25 are most likely to be at risk of domestic violence (Walby & Allen, 2004) the findings in the next chapter should be considered in light of these limitations.

⁴ Independent advocacy was not included given that the sample contained only 2 women

Research findings

This chapter considers the overall profile of questionnaire respondents before concentrating only on those women who experienced economic abuse. By combining the findings of the questionnaire responses and interviews, it explores the four different 'types' of economic abuse identified by the research: interfering with education and employment; controlling access to economic resources; refusing to contribute; and generating economic costs.

Research sample

A total of 55 women responded to the economic abuse questionnaire. Of these respondents, 49 per cent (n=27) described themselves as white and 45 per cent (n=25) stated that they were from a black or minority ethnic (BME) background. Two women (4%) chose not to disclose their ethnicity and one respondent (2%) left this field blank. In relation to age: 20 per cent (n=11) of the sample was between 18-24 years old; 38 per cent (n=21) was between 25-34 years old; 33 per cent (n=18) was between 35-44 years old; and 5 per cent (n=3) was between 45-54 years old. The ages of 2 respondents (4%) were unknown.

Just over three quarters of the sample had children (76%, n=42) and 82 per cent of the sample (n=45) had been abused by a current or former husband/partner. A further 16 per cent (n=9) of respondents stated that they had also been abused by their husband or partner's family and in 2 per cent (n=1) of cases the abuser was unknown. A total of 62 per cent of respondents (n=34) were accessing refuge accommodation at the time of filling out the questionnaire; 34 per cent of respondents (n=19) were using floating support services; and 4 per cent of women (n=2) were being supported by an independent domestic violence advocate.

The likelihood of experiencing economic abuse

Eighty-nine per cent of women (n=49) reported experiencing economic abuse as part of domestic violence. As already outlined, a high percentage was expected since women who had experienced economic abuse may have been more likely to fill in and return the questionnaire than women who did not. Further analysis of the total sample (n=55) found that:

- A higher percentage of women accessing independent advocacy (100%, n=2) and floating support services (95%, n=18) reported experiencing economic abuse than women in refuge accommodation (85%, n=29)
- Women of all ages reported experiencing economic abuse although the likelihood of doing so appeared to increase with age
- Childless women were slightly more likely to report economic abuse (92%, n=11) than women with children (88%, n=37)
- White women were slightly more likely to experience economic abuse (93%, n=25) than women from BME backgrounds (88%, n=22)
- There appeared to be no difference between women experiencing economic abuse and the profile of the abuser although white women reported experiencing economic abuse only from a current/former partner and not family members which was the case for some of the BME respondents

The quantitative findings presented above and throughout this chapter should, however, be treated with caution since some of the sample sizes were smaller than others (for example, women using independent advocacy services). This means that they may not be fully representative which would explain some of the variations noted.

Living with economic abuse

Questionnaire respondents were most likely to report experiencing one (41%, n=20) or two forms of economic abuse (45%, n=22) and these were most likely to be the abuser interfering with their education and/or employment and controlling their access to economic resources. Only 4 per cent (n=2) of respondents reported experiencing three forms of economic abuse and just 2% (n=1) experienced all four forms of economic abuse (8%; n=4 of respondents did not provide details of the economic abuse they had experienced). However it should also be noted that when women were interviewed, they tended to disclose experiencing more forms of economic abuse than they had described within the questionnaire. This underlined the importance of using multiple research methods.

Furthermore, although women's experiences of other forms of abuse were not asked about within the questionnaire, it became clear from the interviews that economic abuse was just one form of control used by perpetrators of domestic violence to gain power in their relationships. In many cases economic abuse existed alongside verbal, emotional, sexual and physical abuse; including threats and actual attempts to kill.

Over half of the interviewees had not been aware that they were experiencing economic abuse before coming into contact with Refuge's services, yet Kelly explained the impact economic abuse had on her at the time:

'It was constant abuse the economic abuse – but you don't feel it, you don't hurt from it – it was ongoing which most probably kept me down more than a smack'

Interfering with education and employment

When the profiles of the 49 respondents experiencing economic abuse were analysed, almost half of the sample reported that their abuser had interfered with their education and employment (49%, n=24):

- Women accessing floating support services (56%, n=10) were slightly more likely to report experiencing this form of economic abuse than women accessing independent advocacy (50%, n=1) and refuge (45%, n=13) services
- The likelihood of experiencing interference with education and employment was higher among younger women; 78% (n=7) of 18-24 year olds reported this form of abuse compared to 44% (n=7) of 35-44 year olds
- Childless women were more likely to report experiencing interference with their ability to work and undertake education (55%, n=6) than women with children (46%, n=17)
- Women from BME backgrounds (55%, n=12) were more likely to report experiencing interference with their education and employment

Analysis of the questionnaires also found that:

- Of those questionnaire respondents who stated that they had been participating in education before meeting the abuser, only 33 per cent (n=6) were still doing so during the relationship
- Of those questionnaire respondents who had been economically active before meeting the abuser, only 52 per cent (n=12) were still in paid employment during the relationship
- Of those questionnaire respondents who indicated that they had been undertaking voluntary work before meeting the abuser, only 25 per cent (n=2) were still doing so during the relationship

Women gave a variety of reasons for why this was the case. Some respondents from BME backgrounds said they were not allowed to learn English and so were unable to go out to work. Other women reported that their partner did not like them studying at home. Sobia explained how her husband spent her student loan and Lea explained how she was forced to give up her college course as a result of the abuse she experienced:

'We started arguing in the morning when I was getting ready to go to college. He started to do things like ripping up my clothes and one time he ripped them off my body...He started locking the door – he would stand in front of the door and tell me I weren't going anywhere. He used to make me late for the morning; late for my lectures...I was always tired. He used to try and keep me up late at night. One morning I packed my bag and snuck out and he followed me, took my bag off me in front of all the neighbours and ran away with my satchel with all my books in it and said 'you're not going anywhere''

Some respondents said that their partner did not allow them to work. Amber explained how:

'If I financially asked him for anything it was like why don't you get a job? But if I said I was going to go and get an application form and you look after the baby at the weekend it was no – the baby needs a mum'

A number of women reported how they were made to leave their jobs. One questionnaire respondent told how her in-laws made her resign over the phone. Similarly Jas reported how her family stopped her from working when she became engaged to a man they did not approve of:

'Straight away they said I should not go to work at all – they stopped me. I didn't know what to do. They kept me locked up and kept watchful eyes on me'

Rachel explained that the abuse she experienced left her feeling so depressed she could not go to work. Other respondents explained how the abuser did not like to see them doing well at work. When Pamela was promoted and had a party with her friends to celebrate, her husband attempted to murder her after they had all gone home.

Working women also explained how their partner would do things like keep them up all night, cause arguments and make them miss the bus in order to prevent them from going to work. Kelly told the interviewer how:

'He'd come into work with a bunch of flowers for you but he'd locked you in a room that morning - ripped your top off you'

Although some interviewees described work as an 'escape' from the abuse, many reported continued harassment such as unexpected visits and numerous telephone calls at the workplace. In some cases this led to them giving up work or being dismissed. Marie explained that:

'I had to quit my job because he was stalking me and harassing me at work – he'd follow me – pretending he wanted to buy things and then asking for refunds'

Mala told how her partner arranged for her to work at his place of employment so he could monitor her movements. One questionnaire respondent even explained how her partner encouraged her to leave her well paid job and work for him, but then refused to pay her properly – effectively meaning that she was working for him for nothing.

Respondents also reported experiencing other forms of economic exploitation: some were made to work because their partner refused to get a job himself; whilst others reported that they were made to hand over their wages. Indeed of those questionnaire respondents who had a paid job whilst in a relationship with the abuser, only 56 per cent (n=10) reported having access to their wages. Tina described how:

'He always looked at my wage slips to see how much I got. As soon as I got paid he'd be down the bank at 6am in the morning...when it came to my pay day he'd have the day off work and go out with his mates'

Controlling access to economic resources

Just under three-quarters of women experiencing economic abuse reported that the abuser had controlled their access to economic resources (74%, n=36):

- Women using floating support services (83%, n=15) were more likely to report this form of economic abuse than women using independent advocacy (50%, n=1) and refuge (69%, n=20) services
- A higher percentage of women aged 25-34 (84%, n=16) reported experiencing this type of economic abuse than any other age group
- Women with children were more likely to report this type of economic abuse (76%, n=28) than women without children (64%, n=7)

One of the tactics identified by respondents was that the abuser controlled their access to money. Some women stated that they were not allowed to have money. This meant that they were not given any money by the perpetrator and if they had any money it was taken away from them. Nadine explained how:

'He'd say put the money in my wallet and if you need anything you can ask me for it...my money was his money as well as his own money was his money'

Respondents also spoke about not being allowed to have access to benefit income. Indeed of those women who reported claiming benefits whilst in a relationship with the perpetrator, only 48 per cent (n=12) reported having access to this source of income. A number of women reported that their partners also routinely took away the child

benefit money as well as child maintenance money, child tax credit and Sure Start grants, leaving them with nothing. Ansar described how she had struggled just to buy her son milk and nappies and how she had to borrow milk tokens from a friend.

One abuser forced his partner into recording the father as 'unknown' on their daughter's birth certificate and then coerced her into claiming income support by pretending that she was a single parent. As Seon described:

'Claiming income support whilst living with a partner who earned a wage was not what I wanted, but felt I had no option. Knowing how I felt about this my partner would then blackmail me by threatening to report me to the DWP for fraudulently claiming when rows occurred or when I wanted him to leave'

Another way of controlling access to money was the abuser refusing to let his partner have a bank account and, in some cases, making her close down her bank account. Furthermore, of those respondents who did report having a bank account whilst in a relationship with the perpetrator, only 63 per cent (n=20) said that they had access to it. For example, Irshad explained how her husband opened a bank account for her when she came to the UK but that she had no idea what went in and out of it.

One questionnaire respondent also explained how her husband would take her debit card and regularly change her PIN number without telling her. This meant that she was made to feel embarrassed in shops when she went to pay for something and was unable to do so. In fact of those women who claimed to have a debit card/cheque book whilst in a relationship with the abuser, only 60 per cent (n= 12) reported having access to their debit card/cheque book.

In addition to having their wages and/or benefit money openly stolen from them, respondents disclosed how abusers also took money without their knowing. This included stealing money from their bank accounts, money from purses, money left out on the side and any money that had been sent to them in birthday cards. Marie concluded:

'He kind of saw me as a bank machine'

Abusers also stole from children. Rachel spoke about how her husband had stolen the lap top that she bought her daughter for Christmas with the intention of taking it back to the shop to sell it. Sally said her partner had found the receipt she kept for their daughter's bottle warmer and took it back for a refund; whilst Mala described how her husband fraudulently stole money out of their daughter's savings account:

'My husband go with another woman and he said that she was his wife. He showed his driving license because she had the same surname so he showed her license and he took £400'

It was also the case that, of those women who reported having savings whilst in a relationship with the abuser, only 50 per cent (n=5) reported having access to them. In some cases the abuser would justify this by saying that he was 'looking after' the money for her implying that she was incapable of doing so. In Jas's case she was made by 'force and abusive language' to transfer her life savings of over £30,000 into her parent's bank account.

Other tactics used by abusers included asking to borrow money but not paying it back, pestering women to borrow money from family and friends, gambling away money and, in some cases, pawning jewellery. Respondents also reported being intimidated into giving their money to the abuser. Sally told how:

'If I said no, I've only got £2 and I need to get milk and bread, he would go mental - no matter where we were'

A number of women said that they were made to ask for money when they needed it but the abuser would often either refuse or give them very little. Amber described how:

'Every time I needed to buy something I had to ask him for money. And then it got to the stage when he started saying things like – 'you don't need really need that do you?''

The perpetrator in one questionnaire respondent's case would give her money when she asked for it but usually required her to perform a 'favour' for it first. Sexual exploitation was also the experience of two further respondents; one who explained that because she had no other income she felt she 'had to give into his sexual abuse' and the other who said that her partner's ability to withhold money made her feel like she could not 'say no to sex'.

In the 'best case' scenarios some women were given an allowance. For instance, one questionnaire respondent told how she was allowed to work but had to give her wage slips to her husband's family. She went on to explain how she was then required to set a figure to cover her expenditure which was given to her. However if she needed her money for anything else she had to explain why it was important.

Similarly some women were given an amount of money but were told how to spend it rather than being allowed to use their own judgement. In some cases this meant only being allowed to buy items that were pre-approved. Rachel explained how:

'He'd write a shopping list out and you'd have to stick to it - you weren't allowed to get anything different'

Those women who did have access to money found that the abuser monitored how they used it. For instance, a number of women were unable to go shopping on their own and would be accompanied either by their partner or his family. Others had to show receipts for any items that they bought. One woman described how her partner made her account for every pound by checking the change and the goods bought and would not let her keep 'even a penny'. Ansar explained how her mother-in-law had a key to the house and would let herself in to go through her financial documents.

This monitoring of money extended to other economic resources. Amber's husband would question her about the itemised phone bill as well as the gas and the electricity bills. In her view this behaviour was her husband's way of telling her:

'You're dependent on me - I've got control. I'm seeing everything you buy, you get, and you do. I pay the bills so have some respect for that' – to put me in my place really'

A number of women responding to the questionnaire also stated that the abuser did not talk to them about important financial matters or share financial information such

as their level of earnings. Again Amber explained that:

'I'm not allowed to know his wage slips or anything – I don't see any of it. But when he's spent it or if he's overspent or a bit short then I bear the 'I've done this and spent this, and paid this many bills – you do realise we've got no money?''

Some respondents were unsure whether their partners even had a bank account. It was certainly the case that 18 per cent (n=9) of questionnaire respondents were unable to estimate total household income whilst they were in a relationship with the abuser and entered a question mark in this field. A further 53 per cent (n=26) left this field blank.

Refusing to contribute

An additional pattern described by 12 per cent (n=6) of questionnaire respondents was that the abuser refused to contribute towards economic costs such as household bills and bringing up the children:

- Women over the age of 25 were more likely to experience this form of abuse
- Women with children were far more likely to experience this form of economic abuse (16%, n=6) than women without children (no reported cases)

This behaviour was displayed both by abusers who refused to work and/or claim benefits as well as abusers who had successful careers. Pamela explained how:

'I said he needed to contribute towards the bills and he said that he didn't see why he had to'

Whilst questionnaire respondents reported that their money was paying the rent, the bills, council tax and food shopping, their partners' money would go on computer games, clothes, alcohol and drugs. One respondent even said that her husband would leave her and the children and go on holiday by himself. Not only did this lead to women like Amber using all their savings trying to stay afloat, but it also led to women like Kelly to get into debt:

'I have done that – got into debt – not to go on holiday – but to survive'

It was certainly the case that, of those questionnaire respondents who reported having debts when they were in a relationship with the abuser, 80 per cent (n=16) said that the debts were a consequence of the abuse they had experienced.

Generating economic costs

Eighteen per cent (n=9) of women reporting economic abuse said that their abuser's behaviour had generated economic costs and this form of economic abuse seemed to be more prevalent among younger women, with more 18-34 year olds (n=6) reporting that the abuser generated economic costs than 35-54 year olds (n=2).

Women told how their partners coerced them into getting loans, credit cards, overdrafts, store cards and contract mobile phones in their names which the abuser then used but which they were not allowed access to. Again, of all those questionnaire respondents who said that they had loans, overdrafts or credit cards whilst in a relationship with the abuser, only 58 per cent (n=11) reported having access to them.

Seon described how her husband would use the debts he had run up in her name as a source of intimidation:

'It would be 'get it in your name and I'll pay it back with my wages' but then it would be 'I'm not paying' and obviously I had the worry then that I've got debtors coming for me. That was the control because you want to leave but can't because you owe so much out'

Debts included rent arrears. Of those questionnaire respondents who reported that they had rent arrears whilst in a relationship with the abuser, 63 per cent (n=10) reported that the rent arrears were related to the abuse they experienced. Tina told the interviewer how she lost her house and ended up living on the streets because her partner lied to her about paying the rent:

'He said he was paying the rent but he wasn't. I was giving him the money and then it got up to £1,400 in arrears so they gave me 24 hours to get out of the house'

Questionnaire respondents also described other costs they had incurred as a result of the abuser's actions. One woman reported how her partner was constantly 'wheeling and dealing' behind her back and expecting her to pay all his bills; Sally explained how she would have to pay her partner's debts in order to stop bailiffs coming round to the house; Sonia told how she was responsible for an £80 fine when her husband failed to pay the car tax because he had registered the car in her name; and Marie described how her partner liked to use her cheque book:

'If he needed something he'd pay by cheque – even though there was no money after the savings had gone - every time the cheque bounced I'd have to pay £30'

Another common behaviour was for abusers to destroy their partner's possessions or 'trash' the house. This included having bonfires of women's clothes, cutting clothes up and breaking pieces of jewellery, as well as destroying furniture and electrical goods. Sally described how:

'He literally trashed - everything that I owned - everything that I'd worked so hard to get'

Coping with economic abuse

Despite the abuser often limiting women's access to friends and family, interviewees described the invaluable role they played in providing support. Kelly explained how:

'My grandmother would send me home at the weekend with money for the gas and the electric and a bag of provisions – I think when she went shopping she'd pick up some extra bits for us as well'

Amber told how her mum bought her a coat and her sister bought her a mobile phone; whilst Mala's father-in-law would give her money and attempted to ensure that benefit money was paid into her account. Unfortunately however these strategies were not always successful. Sally explained that:

'Mum used to slip me a fiver or something but he'd find that. I'd stick it in my bra – anything. I'd come home and he'd check me all over to find out if there was any money'

As well as relying on others for support, respondents described other coping strategies that they adopted including: lying about the grocery bill to try and put a few extra pounds aside; hiding receipts for things so that the abuser could not take them back to the shop; and not cashing the child benefit every week. One interviewee also told the interviewer:

'I did use to have to shoplift sometimes to be honest...it was absolutely horrible but obviously it was sometimes some clothes and food, mainly food just to get by'

Consequences of economic abuse

Isolation as a consequence of economic abuse was reported by 27 per cent (n=13) of respondents. Women stated that they were limited in what they could do, where they could go and who they could see because they did not have any money. Rachel reflected that:

'He didn't really need my money – he did that so I couldn't do anything, disappear or anything like that'

Another way of isolating women from their friends and family was by getting them to borrow money from this group but not letting them pay it back and in some cases this led them to falling out as a result. Controlling access to economic resources such as the telephone was another tactic used by abusers – one even snapped his girlfriend's SIM card so that she lost all her telephone numbers.

A large number of questionnaire respondents (41%, n=20) also stated that their experience of economic abuse had a negative impact on their emotional health. Respondents described how it made them feel exploited, down and uncomfortable, depressed, distressed, stupid and inarticulate. Women also expressed feeling constantly nervous in case they had overspent or purchased something that their partner did not approve of. Amber described how:

'If I bought anything into the house that I'd paid for – it wasn't good enough. Anything he'd bring in was ok. Things like that – it could be anything. He'd purposely pick on the bad things – he'd tried to put me down like I didn't know how to shop'

Ten per cent (n=5) of the women experiencing economic abuse reported going without basic necessities including food, sufficient clothing and necessities such as deodorant. They described being made to look and feel 'cheap' and the phrase 'you feel worthless' was used repeatedly by women to describe how they came to view themselves – unsurprising when, in one case, a questionnaire respondent was told:

'I'm worth £700 a day and you're worth nothing'

Fourteen per cent (n=7) of questionnaire respondents reported negative physical impacts of economic abuse. One woman whose partner did not allow her to use the car was made to carry heavy bags of groceries home in cold weather causing her

elbow to become swollen. Another perpetrator would not allow his wife to put on the heating when she was cold and, as a consequence of the damp, she developed asthma.

Sometimes women's attempts to challenge economic abuse ended up in physical violence. Sally described how she hid her Sure Start grant at her mum's house so that she could spend it on her daughter. However when she came back with a buggy and cot her partner gave her 'a really proper bad kicking' despite her telling him that her mum had bought them. Similarly Lea explained how:

'One time he withdrew £70 from my bank account and ripped it up in my face. I tried to pick it up but he pinned me down to the floor and shoved it all in my mouth and tried to make me eat it and cut all my mouth open'

Another 41 per cent (n=20) of women who had experienced economic abuse reported being economically dependent on the abuser. Women talked about feeling a total of loss of control over their finances and being forced to ask neighbours, family and friends for money. As one questionnaire respondent stated:

'It made me feel like a poor person relying on others for money when I could have independently earned money of my own'

Around six per cent (n=3) of questionnaire respondents described feeling an ongoing sense of economic insecurity from being in debt and behind with the rent and bills. They also felt very vulnerable to threats by the abuser to throw them out of their home. For example, Seon explained how immediately after her husband got his name on the mortgage:

'He reminded me it was his house now so he had every right to throw me out – which just came out the blue – it didn't come up in an argument or anything, he just told me'

For some women, economic dependency meant that their partner had 'a hold' over them, making it impossible to leave. Women reported feeling unable to survive without the abuser and four per cent of women (n=2) reported that this fear had been compounded by their lack of understanding of the value of money or how to purchase items. BME women also reported that they had no understanding of the UK benefit system and language barriers stopped them from identifying sources of financial assistance. Amber, who is still living with the perpetrator, expressed her concerns about the financial side of leaving:

'Because there's been that control – I'm scared I might come off the rails and the next thing I know I'll be lumbered with debt. The fear is whether I can do it'

However although most of the women interviewed reported financial concerns about leaving, in most cases events took over and the majority of women had to leave in order to safeguard their own or their children's safety. Lea, whose boyfriend attempted to kill her, explained how:

'I left with nothing – the police officers told me I had to leave. I knew if I hadn't had left he'd have made my life unbearable if he didn't kill me. A flat's not worth my life'

After leaving

Having left the abuser, 35 per cent (n=17) of respondents reported no long term negative impact as a result of experiencing economic abuse. Rather they highlighted the financial freedom that they went on to enjoy. One questionnaire respondent remarked how:

'Nowadays I can decide for myself. I control my expenses and my budget'

On top of this, women described an emotional freedom that allowed them to spend money on what they chose *'without feeling bad about it'*. However it is worth noting that this sense of independence did, in some cases, take time to develop. One woman who had only just entered refuge accommodation explained that:

'I feel very confused at the moment because it will be very strange for me to have money in my pocket that will be mine to spend'

In contrast, a number of women expressed a sense of ongoing economic dependency – moving from being dependent on the abuser to becoming dependent on the state. Only 16 per cent (n=8) of women, all of active economic age, were in paid employment after leaving the abuser and the remaining 84 per cent (n=41) of women were surviving on benefits. Whilst respondents appreciated the role that benefits had played in helping them to escape the abuser, many viewed them very much as a short term measure. Izzie remarked:

'It horrifies me how much the Government pays to keep me here (refuge). I don't really like it – but I'll get there'

Some women went on to discover that their former partner had been claiming benefits in their name. Tina also found out that her ex-partner had forged her signature and taken out a £500 social fund loan, making her ineligible for another one and meaning that she was responsible for having to pay it back. Ansar found that she was ineligible for the public funds she needed to leave her violent husband because of her immigration status. This meant that she was forced to stay at her brother's house where she lives in constant fear of her husband turning up.

In many cases, women expressed how their experience of economic abuse meant that they felt they were going backwards – financially worse off after leaving the abuser than they had been before meeting him. Women fleeing from domestic violence reported leaving the family home with nothing more than the clothes they and their children were wearing. One woman who had lost the best part of a £100,000 divorce settlement to her new partner summed up her situation in the following way:

'I am penniless, in debt, homeless, have no pension and no money; my life feels ruined – I've lost 5 years of my life – everything. I've had to move away in fear of his violence to a refuge living on a pittance. I feel degraded like A BAG LADY. I haven't got a clue as to how I am going to end up or where'

Sara explained how, when she had first met her husband, they were on the same salary. However by the time she left she was earning only half of what he earned and that had since decreased even further. She described how:

'He's in the three bed-room house with all the furniture, topping up his pension and working full-time to pay the mortgage, whereas I am renting, on benefits and working part-time. When my money for the house eventually comes through I might be able to get a shared ownership which is back to where I was 14 years ago'

The questionnaire results showed that 31 per cent (n=15) of women reported being back in education after leaving the abuser but several respondents mentioned difficulties about finding employment. For instance: Mala has been unable to retrieve certificates of the qualifications she took in India; and Jas explained how she is having problems getting a job because of the gap in her CV.

Being in debt was another consequence of economic abuse identified by 18 per cent of respondents (n=9). Women reported being left with utility bills and council tax demands that had to be paid off as well as huge overdrafts that had been run up as a result of trying to catch up. Several women stated that they had needed help with dealing with bailiffs after being left with debts of around £5,000. In many cases, respondents were still repaying loans that their partners had taken out in their name.

All of this had a negative impact on women's credit rating. Ansar described how she has been black listed for 5 years as a result of her brother-in-law taking out a contract telephone in her name. Marie also said that:

'Until I can afford to pay off the debt that I have not used a penny of I cannot get a bank account or good credit'

Living at multiple addresses for short periods of time compounded this issue. Of all those women experiencing economic abuse, 55 per cent (n=27) reported having to move home at least once to escape the abuser; and a further 24 per cent (n=12) reported having to move home up to five times.

Twelve per cent (n=6) of women reported ongoing issues related to their emotional health. For instance, one woman spoke about being in a 'constant state of anxiety' wondering if she had enough money. For another respondent, always worrying about money had added to her depression. Similarly some woman spoke about becoming ill due to the stress of surviving financially. This was exacerbated by feelings of guilt and failure with regards to their children. As Nadine explained:

'I mean going without myself you know; but the children having to do without is a completely different matter'

Ongoing economic abuse

For 14 per cent (n=7) of women the economic abuse they had experienced was still ongoing after having left the relationship. Mala's husband reported her to the police when she left, claiming that she had stolen money from him. Seon's ex-partner closed down their joint bank account the day after she left and ran up a huge bill on a mobile phone in her name. She described how he equated supporting his children as helping her out. Thus, although there was not enough money for her eldest daughter to go to Brownies, her ex-partner would spend hundreds of pounds on the children when they went to stay. In addition, Seon's ex-partner told the Department for Work and Pensions (DWP) that she was fraudulently claiming benefits, on one occasion resulting in her:

'Losing out on housing benefit and council tax benefit which could have put me in a homeless situation'

The fact that 55 per cent (n=27) of questionnaire respondents reported being in rent arrears after having left the abuser demonstrated just how precarious many women's living arrangements had become. One woman reported that, because her husband has stopped paying the mortgage, her house was about to be repossessed making her and her children homeless. Another respondent explained how she wanted to leave the flat where the abuse took place but:

'Because he is still paying the rent, housing doesn't see me as in need as I have somewhere to live. Even though he has left he still has power and control over me. I can't even have the locks changed because the tenancy is in his name'

Seon's ex-husband also told her that he would rather 'burn the place down' than let her have the family home from which she fled and, when it came to buying her out, 'totally wrecked' it by ripping out the kitchen and knocking down the shed. Sara's ex-husband is refusing to sell their joint home saying that it is his house. This is despite the mortgage being in joint names and the fact that Sara put £62,000 into the house and single handedly paid the mortgage when he was a student nurse. As Sara explained:

'I could still get an occupation order out against him but now I'm in the position that I can't afford the mortgage so there's no point. I went to see the mortgage advisor who said I could take a payment holiday for a year but that he would have to agree to it. There's no way he would let me have a payment break'

Both Sara and Seon have had difficulty recovering furniture from the family home. Seon ordered some furniture on credit which is still at the family home she had to leave, but which she continues to pay for. She has attempted to recover her belongings on a number of occasions with a police escort but her ex-partner will not let her in and the police have refused to make him. One policeman even advised Seon that she could always break into her own home since her name was on the mortgage – so she did:

'I knocked on the door first – he physically picked me up and threw me out onto the floor so I thought right I'm going to break in, I want my belongings. I'd completely had enough of him by then....so I said I've been told that I can break in. I put the front door window through and he was stood at the other end of the hall screaming down the phone to the police – 'she's hitting me with a hammer come quick' – and all you could hear was me in the background screaming 'the police have told me that I'm allowed to break into my own home to collect my belongings' but the next thing I knew there were three plain clothes policeman, two police cars and I was arrested for ABH and put in a cell for 12 hours'

Mala also described using a police escort to go back and retrieve her belongings but found that her husband's family had hidden everything of value including her clothes and wedding gold.

A number of respondents also reported that the abuser was refusing to pay child maintenance. Seon described how her ex-partner was still able to control her through maintenance payments and how he even involved their eldest daughter in the abuse, telling her:

'If your mum stops the contact, I'll stop the maintenance money, then she can't pay rent, then you'll lose your house and then you'll have to come and live with me'

Sara explained how handovers were so difficult that she let her ex-husband have more contact with their son than CAFCASS⁵ recommended which meant that he is entitled to pay less child maintenance:

'So that's the reward for his abusive behaviour – as soon as he got the court order he was on the phone to the CSA⁶ and I do actually believe that he wants the contact to pay me less'

Like a number of women who responded to the questionnaire, Sara literally relies on the child maintenance she receives to survive and her ex-husband is now refusing to pay her anything:

'My son and I live on this money and don't receive income support because he is supposed to pay. The CSA have said the earliest I can receive any money is November so it will be, at best, 5 months without payments'

In conclusion, women experiencing ongoing economic abuse described how it gave them the same feelings and wore them down in much the same way as the physical and emotional abuse had done when they were with the abuser. Hana described how:

'It's not ended yet. He's still not had enough. He just goes on and on and on. He has got the money – he has the power – he can do it'

Table 3: The four 'types' of economic control and exploitation

1. Interfering with her education and employment

■ Not allowing her to go to college or work

- Wanting her to be at home all the time
- Telling her that she must look after the house and children
- Not wanting her to have contact with other men/people he does not know
- Not wanting her to earn her own income and support herself
- Not wanting people to witness how he is treating her

■ Doing things to stop her from going to college or work

- Not letting her learn English
- Complaining about her studying at home
- Not letting her have access to her school certificates/proof of qualifications
- Stealing her school satchel
- Destroying her text books
- Spending her student loan
- Not letting her have their son's birth certificate to apply for parent learning allowance
- Beating her up/inflicting visible injuries
- Orchestrating things so they are always together
- Destroying her confidence
- Making her afraid to go out to work

⁵ The Children and Family Court Advisory and Support Service

⁶ Child Support Agency

- Accusing her of having an affair with the manager
- Forcing her to restrict her working hours
- Destroying her phone so work could not contact her
- Not letting her out of the house by locking her in
- Destroying her clothes
- Ripping her clothes off her
- Keeping her up all night
- Doing things to make her miss the bus
- Arguing with her every morning
- Not being supportive of her doing well at work

■ **Harassing her at college or work**

- Constantly phoning her at work
- Turning up at her work and stalking her
- Arranging for her to work at his workplace where he could monitor her actions

■ **Making her leave college or work**

- Forcing her to resign over the telephone
- Sending her abroad

■ **Economically exploiting her**

- Arranging for her to work for him and then not paying her properly
- Refusing to get a job himself
- Stealing her wages
- Making her claim benefits she was not entitled to

2. Controlling her access to economic resources

■ **Controlling her access to money**

- Not allowing her to have money
- Not giving her any money
- Taking away any money given to her
- Preventing her from accessing benefit money – including child benefit
- Not allowing her to have access to her bank account/making her close down her bank account
- Preventing her from having access to her debit card/cheque book
- Destroying her debit card/cheque book
- Changing her PIN number without telling her

■ **Stealing her money**

- Taking her wages and benefit money
- Taking child benefit money, child tax credits, Sure Start grants and maternity pay
- Taking money from her bank account
- Spending money in the joint account
- Taking money from her purse
- Taking money left on the side
- Taking birthday money and selling on vouchers
- Taking her savings and the children's savings
- 'Borrowing' money from her and not giving it back
- Intimidating her into giving him money
- Ripping up her money
- Pawning her possessions
- Selling the children's possessions
- Gambling with her money

■ **Making her ask for money**

- Making her justify why she needs the money – making her beg
- Using his ability to withhold money as a source of power over her, for example, sexually exploiting her

■ **Giving her an allowance**

- Setting a figure to cover certain expenditure
- Deciding how that money should be spent
- Pre-approving shopping

■ **Monitoring her use of money and economic resources**

- Taking her wage slips to see how much she is earning
- Going through her financial documents
- Not allowing her to shop alone
- Making her show him receipts
- Checking the change
- Checking that goods have been bought
- Arguing with her for spending money on friends and family
- Monitoring her use of economic resources such as telephone, gas and electric

■ **Preventing her from having access to family/household income**

- Not sharing details of wages and other financial information by hiding wage slips and bank statements
- Not allowing her to see or pay for household bills
- Not talking to her about financial decisions

3. Refusing to contribute

- Refusing to work
- Refusing to claim benefits
- Refusing to pay rent, council tax and household bills
- Refusing to provide for the children
- Spending money on non-essential items
- Going on holiday alone

4. Generating economic costs

■ **Getting her into debt**

- Taking out loans, credit cards, store cards and contract mobile phones in her name
- Using her cheque book, debit card and overdraft
- Opening up and using bank accounts in her name
- Controlling when and how much she could pay off debts
- Running up rent arrears in her name
- Putting her name on financial liabilities

■ **Making her incur costs**

- 'Wheeling and dealing' and expecting her to pick up the bill
- Forcing her to pay his debts to avoid bailiffs coming to the house
- Putting economic liabilities such as the car tax in her name
- Writing cheques that bounced, resulting in financial penalties
- Destroying her belongings such as clothes and jewellery
- Destroying household items such as furniture and electrical goods
- Making her 'buy' things from him i.e. use of bicycle

Discussion of research findings and conclusions

This chapter analyses the study's findings with reference to existing research and summarises the main conclusions that can be drawn from them. It is organised to reflect the research aims of learning more about the experience and consequences of economic abuse.

The 'lived experience' of economic abuse

The finding that 89 per cent of women in the sample were subjected to economic abuse as part of their experience of domestic violence confirmed Stark's (2007) observation that economic abuse is used in over half of all abusive relationships. Whilst 89 per cent is a relatively high figure, it does fall within the range of previous research estimates outlined in table 1 - but should still be considered in the context of the sample limitations that have already been noted.

In contrast to the suggestion by Grasley et al. (2000) that women in refuge may be more economically disadvantaged compared to other abused women, the research findings seemed to indicate that risk of economic abuse was spread across services. However women using independent advocacy and floating support services experienced slightly higher levels of economic abuse than women in refuge accommodation and in the case of floating support services were more likely to experience more than one form of economic abuse.

Because the independent advocacy sample was so small it is impossible to say whether this is significant or not. However in relation to floating support services there are several factors that could possibly account for this. To begin with, women using floating support services may still be in a relationship with the abuser. In addition, those women who have already separated from the abuser but who are accessing floating support services may be doing so because they are experiencing ongoing economic abuse.

Overall, the research indicated that the likelihood of experiencing economic abuse increases with age and that those women without children are slightly more likely to report economic abuse. This is in contrast to the findings of the British Crime Survey which suggests that women under 25 are most likely to experience domestic violence and that the presence of children in the household almost doubles the risk of domestic violence for women (Walby & Allen, 2004). Furthermore, whilst Walby & Allen (2004) conclude that there are no differences in the experience of domestic violence according to ethnic background, the research findings indicate that white women are slightly more likely to experience economic abuse than women from BME backgrounds.

However when only the sample of women who had experienced economic abuse (n=49) was analysed against each of the four 'types' of economic abuse some variations were found. Although risk according to type of service used remained constant, there were differences in relation to age, ethnicity and whether the respondent had children:

The likelihood of experiencing *interference with education and employment* was found to be higher for younger women (aged 18-24). This might be because younger women are more likely to be in education and the workplace than older women who may have left employment to have children. It was certainly the case that childless women were

more likely to report experiencing interference with their ability to work and undertake education. In addition, women from black and minority ethnic (BME) backgrounds were also more likely to report experiencing interference with their education and employment than white women. It was also the case that respondent's experience of the abuser *generating economic costs* was higher among younger women and women from BME backgrounds.

Conversely, a higher percentage of older women aged 25-34 reported having their *access to economic resources* controlled than any other age group. If this age group is less likely to be working (for the reasons given above) then it may be the case that women within it are more likely to be dependent on the abuser and are therefore more susceptible to having their access to economic resources controlled. Indeed women with children were more likely to report this type of economic abuse than women without children. Again, a similar pattern emerged for those respondents who described how the abuser *refused to contribute to the household*. Risk of this particular form of abuse appeared to increase for women over the age of 25 and for those women that had children. This suggests that certain types of economic abuse may have a greater impact on dependent women and their children.

Impact on children

It was certainly the case that women with children reported how economic abuse was perpetrated against them both. For example, in addition to the economic abuse they experienced, respondents provided examples of how abusers stole their children's toys, birthday money and savings as well as child tax, child benefit and child maintenance payments. Abusers also stole maternity pay and Sure Start grants from the children's mothers and prevented them from accessing money to buy milk, nappies and other essentials.

The 'economic abuse wheel'

As well as the four different 'types' of economic abuse identified by the research, the findings add to the strategies for economic abuse uncovered by previous research by identifying additional tactics used by abusers. Furthermore, interviewees' testimonies demonstrated how economic abuse exists alongside many of the other forms of control outlined in the Duluth Power and Control Wheel.

Importantly, analysis of the research findings also showed that, in many cases, the use of economic abuse actually reinforced and overlapped with the other types of control, providing an additional tool through which to perpetrate them. It is, therefore, unsurprising that the experience of economic abuse was often described as being a 'constant' form of abuse which is consistent with Robinson's (2003) findings. The development of an 'economic abuse' wheel attempts to illustrate this:



Figure 2: Economic abuse wheel (Sharp 2008)

As the 'using male privilege' segment of the wheel demonstrates, there was evidence of how women's gender role and economic disadvantage influenced their experience of economic abuse. For example, Seon described how leaving her partner was particularly difficult because, as a mother, she felt she had a duty to put her children first by providing them with a good home and being able to feed and clothe them. She had already taken her partner back once, not because she loved him but because it was difficult for her to pay the mortgage and the bills. This supports Anderson's (2007) conclusion that women's ability to dissolve relationships may be constrained by the gendering of breadwinning responsibilities, as well as Wilcox's (2006) findings that women may return to the abuser due to economic factors. Seon described how:

'To be honest, I mean women – it's an awful thing to say – but I don't think women can survive on their own'

In addition, Pamela was very clear that it was her promotion that triggered her husband's attempt to kill her - an expression of everything that had been:

'Bottling up inside of him because he couldn't control me and he couldn't control my money'

This suggests that Walby and Allen's (2004) hypothesis is correct in that a causal link for violence may be via the perpetrator who uses it to obtain a source of power not otherwise available. In this case Pamela's husband attempted to kill her because he was unable to assume what he felt was his rightful position as 'head of the house'.

The impact of economic abuse

Respondents' description of the impact that economic abuse had on them and their children showed how it compounded the more general economic problems arising from domestic violence outlined in the literature review. For instance, housing emerged as a very strong theme within the context of economic abuse. The discussion of the research findings demonstrates how some abusers deliberately failed to pay the rent or smashed up a woman's property so that she lost her home. At the same time women described being forced to spend money put aside for the rent on other things as a consequence of the abuser taking money that had been budgeted elsewhere.

Responses to the questionnaire demonstrated that women of all incomes had experienced economic abuse. Respondents reported earning anything from £30,000 a year to receiving £30 a week before meeting the abuser. Yet the attempt to measure financial well-being across a number of indicators served to illustrate a link between economic abuse and financial hardship in the way that abusers either kept women poor or made women poor:

Table 4: The financial well being of respondents across time

Positive responses to questions related to whether respondents were/had:	Before meeting abuser	Whilst with abuser	After leaving abuser
Undertaking education?	37%	18%	30%
In paid employment?	47%	37%	16%
Receiving benefits?	18%	51%	84%
Savings	37%	20%	20%
Loan/credit card/overdraft	12%	39%	30%
Rent arrears	20%	33%	55%
Other debts	8%	41%	37%

As the table above shows, women's use of welfare benefits increased after entering into a relationship with the abuser and rose steeply when exiting the relationship confirming Brandwein's (2006) observation that domestic violence and state support are inextricably linked. Similarly, levels of unemployment also rose after respondents entered into and exited from a relationship with the abuser. Although, in most cases, women did not want to move from economic dependency on the abuser to

dependency on the state, welfare benefits provided them with a safety net except, that is, for women like Ansar whose ineligibility for recourse to public funds left her feeling that the state had failed her.

Women's precarious financial situation also appeared to be exacerbated by what could be labelled as a 'fifth' type of 'institutional economic abuse'. Aside from its failure to support all women in need of assistance regardless of immigration status, hold-ups in the benefit system due to changes in address and other administrative problems led to delays in payments that respondents could not financially accommodate. Likewise demands for contributions to Legal Aid as soon as women had some kind of income had a similar impact.

Furthermore, abusers often used the benefit system to continue perpetrating economic abuse even after the relationship had ended mirroring some of the tactics used during the relationship. Several abusers 'lent' money to their partners who were waiting for welfare benefits to come through, making them sign pieces of paper to say that they had taken money from him. Yet abusers then threatened to tell the Department for Work and Pensions that this was the case and/or made false allegations to the Department so that some women lost their benefits as a result. This behaviour is in line with Stark's (2007) observation that economic abuse is a form of 'structural' abuse which does not depend on physical proximity.

Perpetrators of economic abuse also made use of other institutional mechanisms – demonstrated by Mala's husband who told her that she should not report him to the police because if she did so then he would lose his job and there would be nobody to support her. Another issue that came up on several occasions was how the control exerted by abusers was often given legitimacy through the behaviour of police escorts or via the actions of some banks that allowed the abuser to close down joint accounts, despite two signatures being required. Future research would be useful in determining how widespread such practice is.

Indeed one of the most interesting findings was related to women's ownership of and access to bank accounts. Testimonies such as Irshad's demonstrated how some women lacked control over their bank accounts - indeed it was noted that 37 per cent of women who reported having a bank account when they were in a relationship with the abuser said they had no access to it. Furthermore, there was only a minor change in the levels of women who reported having a bank account after leaving the abuser (from 65% to 69%).

This may support earlier observations that women fleeing domestic violence often lack the documents they need to prove their identity when opening a bank account (ADP, 2003) and that women in refuge accommodation who give a PO Box may find the banks unwilling to accept their address (Bell & Kober, 2008). Also connected to this is that many women reported having a bad credit history as a result of the abuser forcing them to take out loans and other forms of credit. The research findings showed how levels of debt and rent arrears rose when women were in a relationship with the abuser and some women identified losing all their savings as a result.

As well as economic dependency, financial hardship and indebtedness, it was clear that economic abuse also impacted negatively on women's emotional and physical health caused, in many cases, by constant worry about their financial situation –

especially when this also impacted on their children's economic well-being. Yet despite the considerable barriers that women faced as a result of economic abuse, it should be noted how all respondents demonstrated remarkable levels of resourcefulness and described various coping strategies enabling them to regain at least some level of control over their lives. The role played by friends and family and other sources of informal support also proved invaluable.

Implications for policy and practice: recommendations

This final chapter explores the implications of the research findings in relation to Government's policy response to domestic violence, financial exclusion and the child poverty agenda. It also considers implications for practice by the domestic violence sector.

Domestic violence policy

Safety and Justice: the Government's Proposals on Domestic Violence (2003:47) recognises that 'women leaving a violent relationship will often urgently need a range of financial and practical support'. However the action plan for these proposals - *Domestic Violence: a National Report* (2005) - does not address women's finances.

The financial implications of domestic violence have only recently been readdressed in a report by the Home Affairs Select Committee into domestic violence, forced marriage and 'honour'-based violence (2008). The Committee's report to Government recognises that 'it is important that victims are able to access financial support quickly and easily to prevent them from being trapped in a cycle of abuse' (ibid 2008:86) and goes on to recommend that 'the Government and local authorities should consider introducing some form of support for victims of domestic violence – perhaps in the form of an interest free loan – to assist in their resettlement'.

The research findings presented within this study suggest that this would be a useful start. However much more needs to be done, not only to address the negative financial impact of domestic violence generally, but also the specific outcomes for women experiencing economic abuse. As Lea says:

'I feel terrible for some of the women in here (refuge) who have had mortgages and really good jobs and now they have nothing. I can see why women don't leave – they don't want to leave everything they've worked hard for. There should be more help out there'

Whilst it is encouraging to learn in the Government's reply to the Home Affairs Select Committee that it is 'exploring across a range of departments the extent of this problem and the feasibility of this suggestion' (HM Government 2008:21) it is crucial that this piece of work is also linked to cross-governmental work on financial exclusion and child poverty.

Financial exclusion and child poverty

As this study shows, economic abuse leads many women to become what the Government considers to be financially excluded. Whilst one in twenty households in the UK does not have a bank account compared to one in nine low-income households, women experiencing domestic violence appear to be particularly excluded. The study found that around one in three abused women at the point of accessing Refuge's services does not have a bank account.

Linked to this are implications for the Government's 'back to work' agenda including working tax credits, plans to introduce new measures to support lone parents into work and the intention to reduce the eligibility for lone parents to access income support. The impact of economic abuse on women's emotional, physical and financial well-

being combined, in some cases, with ongoing economic abuse makes entering into paid employment a particular challenge. It also confirms suggestions by Pearce (1999) that some women, especially those with dependent children, may struggle to move into the role of main wage earner and how achieving financial independence is not as easy as simply obtaining the necessary training (Brandwein, 1999).

The research findings related to 'controlling access to economic resources' also show the danger in policy makers assuming that wealth 'trickles down' a family and that economic resources are equally distributed between family members (as noted by Westaway & McKay, 2007). The considerable overlap between women and children's economic abuse is, therefore, a particularly striking finding which has implications for Government's child poverty agenda. Initiatives such as child benefit, child tax credit and Sure Start grants are clearly ineffective when abusers assume that this money is theirs to spend.

Immediate measures that the Government needs to undertake include improving financial assistance to women experiencing domestic violence and economic abuse. Given the pivotal role played by welfare benefits, these should at least be fast-tracked so that women have a reliable source of income that they can depend on. As well as considering introducing an interest free loan, priority could also be given to women experiencing domestic violence within applications for community care grants as well as crisis and budgeting loans.

Furthermore, the Department for Work and Pensions should have a protocol for dealing with cases of domestic violence so that women are treated sympathetically if they have been forced to commit fraud by the abuser and if there is doubt about their eligibility to claim benefits in light of allegations made by the abuser. Women who have experienced domestic violence could also be given a period of 'breathing space' before being required to enter into employment.

Consideration needs to be given to how Government assistance such as welfare benefits, child benefit, working tax credit, child tax credit and Sure Start grants can be delivered in a way that cannot be misused by abusers. The Child Maintenance Enforcement Commission which has been redesigned to increase the use of informal maintenance arrangements between parents must recognise and respond to the imbalance of power in domestic violence situations and how child maintenance can be used as part of economic abuse. In addition, children receiving child maintenance must be guaranteed a regular income regardless of whether it is paid by the abuser to the Commission or not. It is unacceptable that women without state support must rely on abusers in order to care for their children.

There is also a real need for Government to re-examine its proposals that address the financial situation of women with no recourse to public funds. The research showed that events often took over so that, despite their financial concerns, some women had no choice but to leave because the risk to them and their children from staying was so great. In these circumstances women with British citizenship at least have the safety net of welfare support but for those with no recourse to public funds there is no such choice.

Finally, the Department for Children, Schools and Families (DCSF) must make teaching about violence against women, including economic abuse, a mandatory part of the

school curriculum. The recent addition of a financial aspect to Personal, Social, Health and Economic Education (PSHEE) provides an excellent opportunity to teach girls and young women about the importance of economic independence, how to recognise 'types' of financial control and how to become financially capable.

Practice in the domestic violence sector

The learning from this research also has relevance to the domestic violence sector since it shows a link between abuse and financial hardship both, as a consequence of domestic violence and the experience of economic abuse within that context.

At the individual level, women reported the value in understanding the role control over economic resources played in their experience of domestic violence and how it impacted them financially. Whilst a number of domestic violence services already undertake advocacy for women through, for example, writing to banks to explain why they may be using a PO Box, the research points to the need for more to be done by banks to improve their response to women experiencing economic abuse. For instance, the high street banks could consider implementing a protocol for dealing with banking issues related to economic abuse and domestic violence to ensure that women in this situation are supported and treated consistently.

The potential for ongoing abuse further suggests that there is a need for more re-settlement workers who can support women dealing with financial issues in the long term. Although economic abuse may not always constitute a crime, there are also a number of actions that the police could take to support women experiencing interference with their ability to acquire, use and maintain economic resources – most notably the important role they play in helping women retrieve their belongings.

An integrated violence against women strategy

In the longer term, Government needs to develop an integrated strategy for women and children experiencing violence which puts women's economic empowerment and well-being at its centre. Such a strategy needs to be based on a gendered perspective of violence which addresses women's economic disadvantage and which straddles the adult and child policy agendas.

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