

Economic abuse: A global perspective

Findings on the prevalence and nature
of economic abuse, and responses to it



About SEA

Surviving Economic Abuse (SEA) is the only UK-based charity dedicated to raising awareness of economic abuse and transforming responses to it. The charity works day in, day out to ensure that women are supported not only to survive, but also to thrive. SEA was founded in 2017 by Dr Nicola Sharp-Jeffs, now our CEO, following her 2016 Churchill Fellowship to the US and Australia to learn about best practice in responding to financial abuse. Dr Sharp-Jeffs also conducted some of the early research on economic and financial abuse in the UK, and is an Emeritus Research Fellow in the Child and Woman Abuse Studies Unit (CWASU) at London Metropolitan University.

This research was conducted Dr Kathryn Royal, who completed her PhD at the Centre for Research into Violence and Abuse (CRiVA) at Durham University. It was overseen by Rosa Wilson-Garwood, who has over a decade of experience designing, researching and evaluating international women's rights programmes, and leads SEA's evidence function. Kathryn and Rosa are Associate Members of CWASU.

SEA works to ensure that our work reflects high quality evidence, and is rooted in survivor experiences.

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Foreword by Professor Liz Kelly

This is an important and welcome resource on what we currently know globally about economic abuse in the context of intimate partner violence. It does confirm that much of the knowledge base is from the global north – with just under half of the materials identified from the US, UK and Australia. But, excitingly, this report provides access to studies from Asia, Africa and the Middle East that many may not have previously been aware of: a treasure trove of a resource for academics, students, policy-makers and practitioners alike.

The debate on naming and defining economic abuse is well documented. Whilst the concept itself translates, and our knowledge of how it is enacted in varying contexts is somewhat expanded, much more is needed to ensure that current definitions are capturing who is doing what to whom. Many of the established measurement scales are based on global north framings and this is surely an area in which more development is needed. As with the development of prevalence data on intimate partner violence, variations in prevalence rates are currently as much to do with methods as differences in the extent of economic abuse. As research grows in the global south, and as our forms of measurement are more accurate (and, where possible, consistent), we may be able to say more about whether and where economic abuse is more common.

The data on policy is also useful, showing that economic abuse has been addressed in a number of legal systems, but lags behind reforms on intimate partner violence more generally. The study also alerts us to the ways in which economic abuse is connected to attempts post-separation to maintain control over an ex-partner and the ways in which perpetrators use institutions and systems as a means to curtail victim-survivors' space for action.

The section on industry responses offers a useful summary of how financial services have addressed the issue – primarily through assisting those who have been abused. We are yet to see interventions that target perpetrators or proactively interrupt financial abuse: both key challenges for the future.

The gaps in knowledge that this report highlights offer the possibility of setting an agenda to fill them over the next decade.

Professor Liz Kelly

Director – Child and Woman Abuse Studies Unit, London Metropolitan University

Introduction

This review aims to establish a picture of what is known globally about economic abuse within the context of intimate partner violence (IPV).

Whilst economic abuse has previously been understood as a form of emotional or psychological abuse, recent research has demonstrated that this it is a distinct form of abuse, with unique behaviours and consequences. This review has found a wealth of evidence that economic abuse rarely occurs in isolation and usually takes place within a context of coercive control. It therefore requires distinct forms of measurement and understanding in order to fully capture and recognise victim-survivors' experiences. That economic abuse is distinct is underlined by the United Nations' statement on indicators of violence. This statement highlights the importance of conceptualising economic abuse separately from emotional abuse or controlling behaviours.¹

There has been a recent increase in interest in economic abuse. However, compared to other forms of domestic abuse and violence against women, relatively little is known about economic abuse. For example, one literature review on economic abuse identified only 46 peer-reviewed articles involving quantitative research with a partial or full focus on economic abuse, which the authors state is 'considerably small in comparison to the number of articles that would likely be identified in a global review focused on physical or sexual violence'.²

Given this recent growth of interest around economic abuse in the context of intimate partner violence, the time is right to bring together a range of evidence to establish what is currently known globally about economic abuse. This will establish an understanding that can inform future research and responses.

This research therefore aims to establish a picture of what economic abuse in the context of intimate partner violence looks like around the world, including:

- what evidence there is on the prevalence of economic abuse
- how it may be experienced by victim-survivors
- policy and industry responses.
- The research also aims to establish what is not yet known about economic abuse and where there are gaps in the global knowledge.

The main research questions are therefore:

- What is known about the prevalence of economic abuse globally?
- What is known about the nature of economic abuse globally?
- What do policy responses to economic abuse look like at an international, national and regional level?
- What industry-based responses are there to economic abuse, and what does best practice in these areas look like? This would include financial services (such as banks, mortgage providers, money and debt advice, and creditors) and utility providers.

These questions were answered using a comprehensive desk-based literature review. For more information on this, see the methodology chapter.

Naming economic abuse

The sources included in the literature review used a range of terms to refer to the behaviours experienced, including economic abuse or violence, financial abuse and, to a much smaller degree, patrimonial violence. Some of the included sources did not identify the economically or financially abusive behaviours as a distinct form of abuse, whilst some used multiple terms (for example, both financial and economic abuse) or other terms (such as neglect, or referring to behaviours such as destruction of property, dowry-related abuse, taking of wages or interference with employment). Of the 864 sources included, just under two-thirds (64%) used 'economic' (eg economic abuse, violence, control, coercion, aggression, or neglect), whilst a quarter used the term 'financial' (again in conjunction with words such as abuse or control). A further 3% used both terms, whilst 7% used neither term and a very small number (1%) used the term 'patrimonial'. Whilst this is not a perfect measure, it does highlight a lack of consistency surrounding terminology when discussing abusive behaviours involving money and economic resources.

A range of definitions of economic abuse were used throughout the documents included in the literature review. In a review of academic literature measuring economic abuse, it was noted that of 46 articles, only 20 included a clear definition of economic or financial abuse, with the concept of economic control receiving the most attention in definitions.³

One of the common definitions used was that proposed by Adams et al. in their article outlining the Scale of Economic Abuse (the full range of scales and measures of economic abuse found in the review are discussed in more detail in the prevalence chapter).⁴ This defines economic abuse as 'behaviours that control a woman's ability to acquire, use, and maintain economic resources'.⁵ In this work, Adams et al. devised the scale of economic abuse (SEA), which used measures of economic control and exploitation.⁶ They later revised the scale to involve measures of economic restriction and exploitation, creating the SEA2.⁷ This is explored further in the chapter around prevalence of economic abuse.

Postmus and colleagues further refined the SEA, creating the SEA-12. This categorises behaviours by the concepts of economic control, economic exploitation and employment sabotage.⁸ When outlining this scale, the authors describe economic abuse behaviours as those which 'may include hindering economic self-sufficiency and damaging her economic self-efficacy'.⁹ The measures associated with the SEA-12 were also found in research in this review.

For research which did not use a Scale of Economic Abuse (either the original, SEA2 or SEA-12), a range of definitions or examples of behaviours were used. Common themes across the definitions of economic or financial abuse found in this review included:

- Controlling, manipulating or depriving a victim-survivor of access to or use of money, assets, property, goods or other economic resources, including individual and shared resources
- Exploiting a victim-survivor's resources, such as through incurring debt in their name
- Depriving a victim-survivor of the ability to make decisions around economic resources
- Forcing a victim-survivor to become economically dependent on the perpetrator, or preventing or undermining a victim-survivor from being self-sufficient and financially independent
- Preventing a victim-survivor from working or studying, limiting their current and future earning potential
- Control over economic resources being used to increase isolation or vulnerability

Terminology used

Throughout this report, ‘economic abuse’ will be used, unless quoting from a source which uses another term, such as ‘financial abuse’. Whilst these two terms have often been used interchangeably, they are, in fact, different.¹⁰ For example, Sharp-Jeffs argues that financial abuse refers to control over money and finances, whilst economic abuse involves control over not only money and finances, but wider economic resources (such as employment or welfare benefits, housing or transport) more broadly. She therefore states that financial abuse is a ‘feature of’ economic abuse.^{11 12} We have therefore used ‘economic abuse’ in this research in order to fully capture the range of abusive behaviours a perpetrator may use. However, some of the research included in this review identified that victim-survivors did not always identify the behaviour they experienced as abuse. Some victim-survivors saw it as gendered financial management,¹³ or were more likely to recognise the term ‘financial abuse’ than ‘economic abuse’. A study with migrant women found they responded more to the term ‘financial mismanagement’.¹⁴ This is an area worthy of further exploration.

The term ‘victim-survivor’ will also be used, again unless quoting directly from a source which used a different term. The language used to refer to those who experience intimate partner violence has long been debated and there is no widespread agreement. It has been argued that both ‘victim’ and ‘survivor’ have negatives (for example, imposing a dichotomy between the state of being either a victim or a survivor).¹⁵ However, whilst it is imperfect, it is hoped that the term ‘victim-survivor’ recognises the range of experiences that people may have, and that there is not a sole experience of being a ‘victim’ or a ‘survivor’.

When referring to those who carry out economic abuse, the term ‘perpetrator’ or ‘abuser’ will be the preferred terms, unless quoting directly from a source which uses other language.

Structure of the report

The following chapter will explain the methods used for the research. The findings will then be explored via the research questions. The first findings chapter looks at the prevalence of economic abuse, followed by the chapter exploring the nature of economic abuse. Policy responses at an international, national and regional level are explored, followed by responses in industry to economic abuse.

Methodology

The research utilised a comprehensive desk-based literature review in order to answer the research questions and establish what is known globally about the prevalence, nature and responses to economic abuse in the context of intimate partner violence.

Desk-based literature review

Whilst there have previously been a small number of literature reviews on economic abuse, these have been limited to academic sources, such as journal articles. The unique contribution of this research is therefore to include a wider range of sources, including non-academic sources and both quantitative and qualitative research.

Search terms

A range of search terms were therefore developed. This was informed by using the stated research questions, as well as the research team's existing knowledge on economic abuse. In order to ensure the search terms were as inclusive as possible, the research team shared them with a range of experts on economic abuse and made changes to the terms based on their feedback.

This led to the following phrases being used in various combinations of search terms:

- Economic or financial
- Abuse or violence
- Control, restrict, sabotage, exploit
- Domestic or family, violence, coercive control, intimate partner abuse or violence
- Coerced debt, credit or loan
- Employment, work, income, pay, earnings, wages or funds
- Dowry, bride price, matrimonial or family assets or wealth
- Insurance, bank, industry, utility, bills
- Policy, law, statute, legal response, crime, criminalise
- Global, international, regional, state, territory

Based on learning developed during the search and analysis of the literature, an additional search was performed using the term 'patrimonial' alongside some of the other phrases listed above. This enabled more research from Southern and Latin America to be included in the review. Searching was conducted up until the end of March 2022, so any evidence published after this time is not included.¹⁶

Databases searched

The research made use of a range of databases in order to capture as much information as possible. Those used by Postmus and colleagues¹⁷ formed a starting list which the team added to based on access via university institutions. The team therefore searched the following databases using the terms above:

- Google and Google Scholar
- Web of Science
- ScienceDirect
- Scopus
- ProQuest
- EBSCO – APA Psyc
- PsycINFO
- PubMed
- Sociological Abstracts
- CORE.ac.uk
- EconLit
- PAIS Index
- ResearchGate
- OAlster
- British Library catalogue

Whilst a number of these were searched individually, institutional library access through London Metropolitan University and the University of Durham enabled the team to search multiple databases concurrently. Surviving Economic Abuse also reached out to a number of contacts and networks, outlining the research and requesting that any relevant information be shared.

Using the categories shared in the UN Women's Global Database on Violence Against Women, we established global regions.¹⁸ However, it is important to recognise that this is an imperfect way of grouping countries, and there will be a huge range of cultures and infrastructures (including legal systems) across countries assigned to be in the same region. This is not therefore an official endorsement of the boundaries and names.

Coding and analysis

We imported documents into the qualitative analysis software Nvivo and developed a coding structure based on the research questions. This was added to as documents were coded, allowing for a coding process which was both informed by the research questions but also inductive in nature. We coded behaviours of economic abuse based on the sub-scales of economic abuse in the SEA2 (economic restriction and exploitation) and SEA-12 (economic control, employment sabotage and economic exploitation). The final sample of evidence included 864 documents including, but not limited to: journal articles, dissertations and theses, research reports and briefings, policy submissions and online news articles or blogs. After the report was drafted, we identified gaps in the findings and sought further information to fill these gaps of knowledge or add important context where needed. Similarly, other work that members of the research team and team at Surviving Economic Abuse were aware of but had not been identified in the search was also added.

Research limitations

As with any research project, there are limitations. The study has, for the most part, been undertaken in English. The search terms used for the literature review were developed in English, and the searches conducted in English. Whilst a small number of documents in other languages were included in the literature review (having been translated), these were only able to be included if they either came up during one of the searches or were shared by a contact. This therefore limits the reach of the review to literature mostly published in English. Similarly, the research was also only able to include documents that were either found during the search or shared by contacts, meaning some work is inevitably not included.

The research also focused solely on economic abuse within the context of intimate partner violence. Given the distinct nature of intimate partner abuse and coercive control in this context, this was an intentional decision made in order to contain and maintain the scope of the research. However, where research made reference to abusers other than an intimate partner alongside abuse from an intimate

partner (for example, parents-in-law), this was included in order to fully capture the range of how economic abuse might occur in this context.

As well as this, the majority of the research included in this review focused on women as victim-survivors of economic and domestic abuse. Given the vast evidence of the gendered nature of domestic abuse, this is not surprising. Whilst efforts were made to include evidence about the experiences and impact of economic abuse experienced by men and transgender people, there is a need for further research on these populations in order to fully understand the prevalence and nature of economic abuse. Similarly, most of the evidence relates to women in heterosexual relationships. Further research is therefore needed on the experiences of LGBT+ people, as well as those from across a range of identities, including (but by no means limited to) race and ethnicity and disability.

Similarly, some countries were more represented in the evidence base than others. Just under a quarter (23%) of the evidence came from the United States, 14% from Australia, and 11% from the UK, meaning that just under half (48%) of the evidence came from these three countries alone. Regionally, the spread was more even, with 16% of the evidence from Africa, 19% from Asia, 15% from Australasia, and 16% from Europe. However, 30% came from North America (mostly the United States) and there was a lack of evidence from Southern and Central America, with only 2% of the evidence originating from this region. It cannot be known if this was due to the limitations of the research outlined above or a lack of published evidence on economic abuse from this region, though it is likely a combination of the two factors.

It should be noted that as some research (approximately 7%) spanned multiple countries or multiples continents, these figures are approximate but are included to serve as an indicator of the spread of the evidence found. However, whilst the evidence base around industry responses was heavily rooted in the US, Australia and UK, data on the prevalence of economic abuse was much more global, with significant amounts of data found from all over the world (for the full collection of data on the global prevalence of economic abuse, see Annex 1).

Global prevalence of economic abuse

This chapter will explore what is known globally about the prevalence of economic abuse in intimate partner relationships. The chapter begins by summarising measures of economic abuse that were found across the review, then is broken down by regions, then countries. Following this, a summary of what is known about the prevalence of economic abuse amongst different demographics is given.

Measures of economic abuse

Whilst most of the research found in this study did not use scales developed specifically for measuring economic abuse, there were three scales, all developed by academics in the US, which were used a number of times across a number of countries. A number of other scales, which were less commonly used or less specifically designed for economic abuse, were also found. Scales measuring economic abuse are significant as they allow researchers to understand a range of abusive behaviours in both the general population and with victim-survivors, which can then be explored further, or allow for further analysis by different population. They can also be used for statistical purposes, including seeing if there is a statistically significant relationship. Scales of economic abuse have also been used in an advocacy setting to screen victim-survivors of intimate partner violence for experiences of economic abuse. For example, in the UK, Surviving Economic Abuse piloted use of the Scale of Economic Abuse in a domestic abuse service and money and debt advice service, finding an extremely high prevalence rate (95%)¹⁹. Scales can therefore also be used outside of research settings in order to demonstrate how prevalent economic abuse can be, and the subsequent need for action to respond to it.

It should be noted that all but one of the scales specifically designed for measuring economic abuse within an intimate partner relationship were developed in the US, with one developed in Bangladesh. This therefore has significant implications for their use in other countries and regions, and not all of the items will be relevant to all victim-survivors globally. It is therefore important that scales are either adapted for use in different contexts, or developed specifically for different countries (for example, the 12-item Scale of Economic Abuse has been validated and adapted for use in China)²⁰. This recognises the full range of economically abusive behaviours relevant for that context.

The Scale of Economic Abuse was the first measure developed specifically for economic abuse, and included 28 items, with sub-scales of economic control and economic exploitation:²¹

Economic control:

1. Steal the car keys or take the car so you couldn't go look for a job or go to a job interview
2. Do things to keep you from going to your job
3. Beat you up if you said you needed to go to work
4. Threaten you to make you leave work
5. Demand that you quit your job
6. Do things to keep you from having money of your own
7. Take your paycheck, financial aid check, tax refund check, disability payment, or other support payments from you
8. Decide how you could spend money rather than letting you spend it how you saw fit
9. Demand to know how money was spent
10. Demand that you give him receipts and/or change when you spent money
11. Keep you from having the money you needed to buy food, clothes, or other necessities
12. Hide money so that you could not find it
13. Keep you from having access to your bank accounts
14. Keep financial information from you
15. Make important financial decisions without talking with you about it first
16. Make you ask him for money
17. Threaten you or beat you up for paying the bills or buying things that were needed

Economic exploitation:

18. Take money from your purse, wallet, or bank account without your permission and/or knowledge
19. Force you to give him money or let him use your checkbook, ATM card, or credit card
20. Steal your property
21. Pay bills late or not pay bills that were in your name or in both of your names
22. Build up debt under your name by doing things like use your credit card or run up the phone bill
23. Refuse to get a job so you had to support your family alone
24. Gamble with your money or your shared money
25. Have you ask your family or friends for money but not let you pay them back
26. Convince you to lend him money but not pay it back
27. Pawn your property or your shared property
28. Spend the money you needed for rent or other bills

This was then revised by Adams and colleagues, creating the SEA2, which included 14 items, with subscales of economic restriction and economic exploitation:²²

Economic restriction:

1. Decide how you could spend money rather than letting you spend it how you saw fit
2. Make you ask him or her for money
3. Keep financial information from you
4. Keep you from having the money you needed to buy food, clothing, or other necessities
5. Hide money so that you could not find it
6. Demand that you give him/her receipts or change when you spent money
7. Keep you from having a job or going to work

Economic exploitation:

8. Spend his/her money however he/she wanted while your money went to pay for necessities
9. Make you use your money to buy him/her things or pay his/her bills when you didn't want to
10. Steal your property
11. Put bills in your name, leaving you to pay them
12. Force or pressure you to give him/her your savings or other assets
13. Make you take out a loan or buy something on credit when you didn't want to
14. Take out a loan or buy something on credit in your name without your permission

Postmus and colleagues meanwhile created the Revised Scale of Economic Abuse (the SEA-12), which included 12 items, with subscales of economic control, economic exploitation and employment sabotage:²³

Economic control

1. Make you ask him for money
2. Demand to know how money was spent
3. Demand that you give him receipts and/or change when you spend money
4. Keep financial information from you
5. Make important financial decisions without talking to you first

Employment sabotage:

6. Threaten you to make you leave work
7. Demand that you quit your job
8. Beat you up if you said you needed to go to work
9. Do things to keep you from going to your job

Economic exploitation:

10. Spend the money you need for rent or other bills
11. Pay bills late or not pay bills that were in your name or both of your names
12. Build up debt under your name by doing things like use your credit card or run up the phone bill

In addition to these, the Scale of Economic Coercion was also developed by Yount and colleagues during research in rural Bangladesh, which included 40 items around if a husband or partner had ever:²⁴

1. Disallowed you to go to your work, school, or training, or do any home-based income earning activity?
2. Told you that you could work outside the home only if you kept up with the housework?
3. Told you that you could earn income only if you worked from home?
4. Been wary that you might meet other men when you leave the house for work, school, or training?
5. Told you that you could never keep a job?
6. Influenced you to give up or to refuse to take a job for money because he did not want you to take that job?
7. Threatened to hurt you or your children, or threatened to throw you out or abandon you if you worked?
8. Threatened to withhold money or gifts from you or your children if you worked?
9. Told you that women shouldn't work outside the home?
10. Told you that women who work outside the home are bad mothers?
11. Told you that you should not work because his parents said your working was wrong?
12. Refused to allow you to continue any education or training after marriage?
13. Not allowed you equal access to the family money?
14. Hidden money so that you could not find it?
15. Kept you from opening or accessing your savings or bank account?
16. Kept information on household finances and assets from you?
17. Made you fear the consequences if you asked him for money?
18. Demanded to know how your own money was spent?
19. Made you ask him for money for special purchases, such as cosmetics, sari/dresses, or special food for guests?
20. Refused to give you money to buy food, clothes, or other necessities, even when he had the money?
21. Blown through/spoiled money despite household needs?
22. Made you feel obliged to give him money?
23. Decided how you should spend money rather than letting you spend it how you saw fit?
24. Made you afraid of the consequences if you spent money without his permission?
25. Made important financial decisions without talking with you about them first?
26. Threatened you or beaten you up for buying things that were needed?
27. Taken your money from you without your permission or knowledge?
28. Told you or acted as if it was "his money, his house, etc."?
29. Beaten you or threatened to beat you if your family did not give money which he wanted from them?
30. Beaten you up if you challenged his financial decisions?
31. Forbidden you from becoming a microcredit member, group savings member, or opening a bank account?
32. Demanded that you quit your job, schooling, or training?
33. Picked fights when you needed to leave for work, study, or training?
34. Pressured you into earning money when you did not want to?
35. Destroyed or taken something that belonged to you?
36. Refused to work without any proper reason, which meant you had to support your family by other means?
37. Had you ask your family or someone else for money but not let you pay them back?
38. Convinced you to lend him money but not pay it back?
39. Pawned or sold your own or your shared belongings or property without your knowledge or consent?
40. Not given you money so that you had to take out loans to cover household expenses?

The Domestic Violence-Related Financial Issues Scale has also been developed, which aimed to establish the impact of abuse on victim-survivors' finances. Factors therefore included:

- financial self-efficacy
- financial security and future safety
- perceived financial role in partner abuse
- economic abuse and financial distress
- relationship decisions.

The 5-item subscale for economic abuse included:

- credit card debt has played a role in my previous experiences of partner violence
- my partner prevented me from having access to money
- my partner negatively affected my credit rating
- my partner negatively affected my credit card debt
- my partner prevented me from obtaining necessary skills or education to obtain adequate employment.²⁵

The Checklist of Controlling Behaviors also contains a 7-item subscale which captures economically abusive behaviours, which includes:

- not allowing equal access to family money
- telling or acting as if it was 'his money, his house, his car etc'
- threatening to withhold money
- making someone ask for money for basic necessities
- using fear of not having access to money to control behaviour
- trying to keep someone dependent on him for money.²⁶
- making someone account for the money they spent.

By region

This section of the research will explore what is known about the prevalence of economic abuse on a regional and country level. The following narrative summarises what is known by regions and countries. For tables outlining the full evidence found by region and nation, see Annex 1.

Globally, a significant amount of evidence was found around the prevalence of economic abuse, though, as has been noted elsewhere, this is likely to be far less than the amount generated for other forms of abuse.²⁷ Evidence was found worldwide, though less was found from Southern and Central America than from other regions. It is not known if this is due to less evidence from this area or weaknesses of the review (such as the search terms used or language barriers), or a combination of these factors.

Research was undertaken across a range of settings and contexts, though the findings were affected greatly by the questions participants were asked. For example, when fewer questions (sometimes including only one question) on economic or financial abuse were asked, prevalence rates were lower. However, where research involved multiple questions, or utilised measures of economic abuse, rates in both the general population and among victim-survivors were found to be higher. This demonstrates the importance of using questions which recognise a fuller range of economically abusive behaviours. Failing to do so masks the true prevalence of economic abuse. However, a large portion of the evidence found regarding prevalence did not indicate how participants were asked about their experiences, beyond stating economic or financial abuse. Where information on questions used was provided, a number of common themes were found, including if a perpetrator:

- prevented the victim-survivor from working or earning an income
- denied money needed for household essentials or for raising children
- took earnings or possessions
- prevented a victim-survivor knowing about and being involved in decisions around finances.

In some regions, particularly Asia and, to a lesser extent, Africa, research was often undertaken in health settings, such as in health services for pregnant women or primary health centres. Research with victim-survivors in some countries, particularly the US and UK, was regularly with those who were accessing domestic abuse services, and it is not known if and how this impacts prevalence rates. A small number of studies across Africa and Asia also looked at self-reported perpetration rates and this research was exclusively conducted with men, asking if they had engaged in a range of economically abusive behaviours.

Some studies used multiple questions or gave multiple examples to assess the prevalence of economic abuse by an intimate partner. In these studies, and where participants answered yes to at least one form of abuse, the lifetime prevalence in samples consisting specifically of victim-survivors was found to range between 11.33% (in a study including participants in both Australia and the UK)²⁸ and 100% (in the US)²⁹. In studies where the sample was not specifically victim-survivors, it was found to be between 4.5% (in New Zealand)³⁰ and 62.6% (among women in rural Bangladesh)³¹. Where only one question was used (or further detail was not provided), lifetime prevalence was between 5.2% (in Brazil)³² and 91.1% (in Kenya)³³ among victim-survivors, and 1.8% (in the US)³⁴ and 87% (among pregnant women in Nepal)³⁵ in wider samples.

Future research on the prevalence of economic abuse must therefore prioritise using questions which recognise the broad range of economically abusive behaviours that perpetrators can use, and with representative samples that are sufficiently sized. Research also needs to explore the prevalence of economic abuse across a range of populations and communities, particularly those who are minoritised.

Africa

Across the region of Africa, data on the prevalence of economic abuse was found in Algeria, Botswana, Côte d'Ivoire, Egypt, Ethiopia, Gambia, Ghana, Kenya, Liberia, Malawi, Morocco, Namibia, Nigeria, Rwanda, Senegal, South Africa, Sudan, Tanzania, Tunisia, Uganda, and Zimbabwe. Details of the questions used to assess economic abuse were often not shared, or simply stated as 'financial or economic abuse'. Sometimes a single question was used (such as asking if the participant had control over their salary), whilst some studies included multiple questions. Commonly used questions asked about if an abuser had refused money for household or children's costs, had taken their money against their will, and prevented them from working or earning an income.

Most studies regarding prevalence in Africa were conducted with women, either specifically as victim-survivors of intimate partner abuse, or more generally. Looking at all of the measures used, in the general population, the prevalence of women experiencing economic abuse was found to be between 2.5% (among women in Ghana who said their partner did not provide for economic needs)³⁶ and 92.8% (amongst women in Kenya who reported not being included on family property deeds).³⁷ Amongst victim-survivors, the prevalence rate was found to be between 0.8% (victim-survivors in South Africa who reported their partner also supported a mistress)³⁸ and 91.1% (victim-survivors in Kenya who reported financial control and deprivation)³⁹, though as can be seen, there was a huge amount of variation depending on the questions asked. A smaller amount of research also looked at perpetration rates, and this was always with men as the perpetrator of economic abuse. Lifetime perpetration rates ranged from 13%⁴⁰ to 23.2%.⁴¹

Egypt

In Egypt, prevalence of economic abuse was measured among women, with rates recorded between 12.2% (women who reported their partner stayed away from home for long periods of time without providing money)⁴² and 43%.⁴³ A multi-country study found a lifetime prevalence of four measures of economic abuse in Egypt to be 26.5% amongst women who experienced one of the measures, and 21.1% amongst men who perpetrated one of the measures.⁴⁴

Ghana

There were a range of prevalence studies relating to economic abuse in Ghana. This included a national government survey, which found a past year prevalence of 12.8% for women and 7.7% for men,⁴⁵ although it did not distinguish between family members and intimate partners as perpetrators. The prevalence of economic abuse in Ghana was found to be between 2.5% (women who reported their partner did not provide for their economic needs)⁴⁶ and 52.1%.⁴⁷

Kenya

There were a number of studies exploring the prevalence of economic abuse in Kenya, though often these studies did not include how participants were asked if they had experienced economic or financial abuse. The exception to this was work by Sang and Sang,⁴⁸ which included a range of measures, though this did not provide an overall prevalence rate. The prevalence of economic abuse found in Kenya ranged from 6% (women who reported their partner kept property ownership secret)⁴⁹ to over 90%.⁵⁰

Malawi

Whilst there was only one study in Malawi, this was detailed in findings around measures and analysis by demographic information. The study found an overall prevalence rate of 28% for women, ranging from 2.7% to 8.1% for each measure used.⁵¹ The research also explored the prevalence of economic abuse by a range of demographic factors for victim-survivors, and some information on the perpetrator was also included.

The survey outlined above also found that 73% of the most serious incidents of economic abuse happened at home. Twenty one per cent were at the perpetrator's home, 4% were in a public place and 2% were at a relative's home. Just under 80% were alone with the perpetrator at the time of the most serious incident of economic abuse. Just over eighteen per cent of economic abuse incidents occurred when the perpetrator was believed to be under the influence of alcohol, 2% whilst under the influence of drugs and 1.1% when they were under the influence of both, suggesting that 78.8% of incidents occurred with no drug or alcohol influence. With regards to the duration of the economic abuse, the research found that 37.6% of participants said it occurred once, 22% said it occurred two to five times, and 39.3% said it was ongoing. Only 16.1% thought the abuse was a crime. Forty eight per cent said they had never reported it, followed by 43.1% reporting it immediately and 8.8% reporting it some time later. Just over 1 in 5 women reported the abuse first occurring when they were less than 20 years old. Forty six per cent said it first occurred when they were 20 to 29 years old, 22% when they were 30 to 39 years old, 8% when they were 40 to 49 years old, and 3% when they were 50 or over.⁵²

Nigeria

There were a number of pieces of work which explored the prevalence rate of economic abuse found from Nigeria. Whilst there were differences in the measures used in each study, prevalence of victim-survivors was found to be between 5.8% (in the last 12 months),⁵³ and 79.4% (relating to women farmers being prevented from carrying out working activities).⁵⁴

In addition to exploring rates of experiences of economic abuse among victim-survivors, one study in Nigeria also looked at the rates of perpetration of economic abuse by married men, finding an overall perpetration rate of almost one-quarter.⁵⁵

South Africa

There were a number of studies across a range of settings in South Africa which included the prevalence of economic abuse. There were a range of measures used, though some studies did use the same measures across different settings. Lifetime prevalence was found to be between 13.7%⁵⁶ and 62%,⁵⁷ depending on the population, and prevalence in the last year was found to be between 9%⁵⁸ and 43.7%,⁵⁹ depending on the population.

Tanzania

A small number of studies found a prevalence rate of economic abuse in Tanzania. One study explored men's self-reported perpetration and women's victimisation rates of economic violence, finding a lower level of recognition of perpetration of economic abuse compared to victimisation.⁶⁰ Two studies found a lifetime prevalence rate of around 45% for women in Tanzania.^{61 62} Similarly, a multi-country study found that 42.5% of women reported ever experiencing economic violence, and 14.9% of men reported perpetrating it.⁶³

Uganda

There was limited evidence from Uganda regarding the prevalence of economic abuse. One study demonstrated a prevalence rate calculated from an intervention that also took place in Kenya, but there was no explanation included of what economic abuse meant here.⁶⁴ In addition, research with people receiving family counselling (therefore potentially implying a higher level of abuse within the sample), found a prevalence of between 40% and 60% using two measures.⁶⁵ A multi-country study found a lifetime experience rate among women of 50.1% and perpetration rate of 41.8% among men.⁶⁶

Zimbabwe

A small number of studies look at the prevalence of economic abuse in Zimbabwe, though sample sizes and measures used varied. Prevalence was found to be between 24%⁶⁷ and 45%.⁶⁸

Asia (including the Middle East)

Rates of prevalence of economic abuse in Asia were found in Azerbaijan, Bahrain, Bangladesh, Cambodia, China, India, Indonesia, Israel, Iran, Iraq, Jordan, Kyrgyzstan, Laos, Lebanon, Mongolia, Nepal, Pakistan, Palestine, Philippines, Saudi Arabia, South Korea, Sri Lanka, Timor-Leste, Turkey, Vietnam and Yemen.

Again, there was often limited information provided on the questions used to assess if participants had experienced economic abuse, though a number of studies did include multiple measures. Similarities were found among questions, such as participants being asked if their partner:

- denied or restricted their access to basic necessities or economic resources (or the money needed for these)
- prevented them from working or earning an income
- took their earnings or possessions
- threw them out of the home.

Some questions also included abuse around dowry, or being forced to work (including in and outside of the home).

Almost all of the research exploring the rate of experiencing economic abuse was undertaken with women (with many of the women involved accessed through healthcare settings). Some research was conducted with both men and women and in China, and one study looked at the experiences of male sex workers.⁶⁹ Research around rates of perpetration of economic abuse was conducted only with men.

As above, prevalence rates varied hugely depending on the questions used. In broader populations, rates were found to be between 2%⁷⁰ and 87%.⁷¹ Among samples specifically with victim-survivors, the prevalence was found to be between 14%⁷² and 87.3%,⁷³ though there was less evidence specifically looking at prevalence among victim-survivors. Rates around measures of dowry related-abuse were also found to be high across a number of studies. A smaller number of studies looked at rates of men's perpetration of economic abuse, with perpetration rates in Asia found to be between 1.5%⁷⁴ and 83.71%.⁷⁵

In Bangladesh, work was also undertaken to establish a scale of economic coercion, which included 40 questions and, among rural women, found a lifetime prevalence of 62.6%.⁷⁶ In addition, the 12-item Scale of Economic Abuse was adapted for use in Hong Kong (finding a mean of 15.71 among unmarried members of the general population),⁷⁷ the Revised Scale of Economic Abuse was used in India (finding a prevalence of 32.53% amongst rural Muslim women)⁷⁸ and the Scale of Economic Abuse was used in Jordan (finding a prevalence of 38% amongst working women).⁷⁹ These were therefore not used in research specifically looking at rates amongst victim-survivors.

Bangladesh

A number of studies were found to evidence the prevalence of economic abuse in Bangladesh, which also included work to develop a scale of economic coercion. This scale included 40 items and found a lifetime prevalence rate of 62.6% among a sample of over 900 rural women.⁸⁰ Other prevalence research found a low of 5% when looking at food restriction,⁸¹ to 50% among women.⁸² Research also highlights that economic domestic violence increased during the first Covid-19 lockdown in Bangladesh.⁸³

Research from Bangladesh also established a lifetime perpetration prevalence rate among men, with 15.6% of men in urban areas and 17.7% of men in rural areas reported having prohibited their partner from working, taking their earnings, forcing them out of the house or withholding their own earnings from their partner.⁸⁴

Cambodia

There were two studies exploring the prevalence of economic abuse in Cambodia, both of which were multi-country studies. They established a lifetime prevalence rate among women of between 46.8% and 49%, with 16.6% reporting it from a current partner.^{85 86} One study also established that 53.2% of men had perpetrated economic abuse in their lifetime, with 25.2% doing so towards their current partner.⁸⁷

China

There were seven studies which explored the prevalence of economic abuse in China. Among women, the lifetime prevalence rate was found to be between 2%⁸⁸ and 36.5%,⁸⁹ and 22.7% of men had perpetrated economic abuse.⁹⁰ The 12-item Scale of Economic Abuse has also been adapted for use in China.⁹¹

Cyprus

One study was found from Cyprus, which found a prevalence rate of 33% among pregnant women, and 37% prior to the pregnancy.⁹² The research also explored prevalence among various demographic factors.

India

There were a number of pieces of research from India examining the prevalence of economic abuse, finding an overall prevalence rate of between 10%⁹³ and 47.6% in women.⁹⁴ Research with rural Muslim women in North India used the Revised Scale of Economic Abuse, finding an overall prevalence of 32.53%.⁹⁵

Indonesia

There was limited evidence regarding the prevalence of economic abuse in Indonesia. However, multi-country research found that between 32.6% and 49.8% of men in Indonesia admitted to perpetrating acts of economic abuse in their lifetime,⁹⁶ whilst 41.88% of women victim-survivors reported experiencing abuse by neglect.⁹⁷

Israel

There was limited evidence found regarding the prevalence of economic abuse in Israel, though research found that 63% of married women were not allowed to manage household finances,⁹⁸ and 5% were not allowed to manage either their own or a joint bank account.⁹⁹ Nine percent also required their partner's approval before buying anything,¹⁰⁰ and applications to social services reveal that 4% experienced economic abuse.¹⁰¹

Iran

There were a number of studies available which examined the prevalence of economic abuse in Iran. For women more broadly, the prevalence rate was found to be between 9%¹⁰² and 53.4%,¹⁰³ whilst for women victim-survivors, it was found to be between 38.05%¹⁰⁴ and 87.3%.¹⁰⁵

Iraq

Three pieces of research examined the prevalence of economic abuse in Iraq, with one study finding a rate of 30% amongst married women attending primary health care.¹⁰⁶

Jordan

In Jordan, one piece of research (resulting in two publications) used the Scale of Economic Abuse with a sample of 500 working women in the community, finding a prevalence rate of 38%, though this was higher amongst urban women than rural women (55.2% and 44.8%, respectively).^{107 108}

Lebanon

There were three studies found which established the prevalence rate of economic abuse in Lebanon. Two national surveys and a multi-country study showed a rate of between 10.8% and 33% found among women.^{109 110} One study looked at perpetration rates amongst men, finding a lifetime rate of 9.9%.¹¹¹

Nepal

There were three studies which included evidence around the prevalence of economic abuse in Nepal found as part of this review. Within women, the prevalence rate was found to be between 6.2%¹¹² and 87%,¹¹³ and with victim-survivors of physical injuries, it was found to be 11.4%.¹¹⁴ However, there was little information on the measures used to establish the prevalence of economic abuse.

Pakistan

There were a number of studies found from Pakistan which explored the prevalence of economic abuse. Among women in the community, a prevalence rate of between 0.7%¹¹⁵ and 67%¹¹⁶ was found, whilst for women victim-survivors, this was found to be between 39%¹¹⁷ and 82.5%.¹¹⁸

Among men, it was found that between 18%¹¹⁹ and 83.71% had perpetrated economic abuse towards their wives.¹²⁰

Palestine

Data from Palestine on the prevalence of economic abuse came from national surveys on violence against women and a multi-country study, which found a prevalence rate of between 18.2% and 55%.¹²¹
¹²² A lifetime perpetration rate of 12.3% was found amongst men.¹²³

Philippines

One study was found from the Philippines, and this provided information by respondents' demographic information. Amongst the four questions, the highest positive response rate in this survey was 6.9% for women having lost a job or a source of income due to their husband's behaviour.¹²⁴

Saudi Arabia

There were a small number of studies looking at the prevalence of economic abuse in Saudi Arabia, with two samples of married women finding a prevalence rate of between 5.3%¹²⁵ and 25.3%.¹²⁶

South Korea

Among the general population, 2.4% of adult women in South Korea reported experiencing economic abuse from an intimate partner in the last 12 months, and 1.5% of men reported having perpetrated economic abuse against their partner in the same time period.¹²⁷ Among victim-survivors, a prevalence rate of 20% was found in South Korea,¹²⁸ whilst refugee women from North Korea were found to have a prevalence rate of 37.1%.¹²⁹

Sri Lanka

Four studies exploring the prevalence of economic abuse in Sri Lanka were found during this research, including a national violence against women prevalence survey conducted by the Department of Census and Statistics. Among women in the general population, the studies found a prevalence rate of between 18.1%¹³⁰ and 27.6%,¹³¹ though this rose to 66.6% amongst women victim-survivors.¹³² A lifetime perpetration rate of 18% amongst men was also found.¹³³

Turkey

There were a number of studies establishing the prevalence of economic abuse in Turkey. Amongst women in the community, these found a prevalence rate of between 6.6%¹³⁴ and 60.4%.¹³⁵

Vietnam

Two studies were found which included prevalence rates of economic abuse by a partner, finding a prevalence rate in women of between 9%¹³⁶ and 28%.¹³⁷

Europe

The European Institute for Gender Equality compiled data on 44 EU member states' national prevalence surveys on intimate partner violence, noting that only 14 of the 44 cover economic violence.¹³⁸ This therefore highlights the lack of national prevalence data. The report also warns of the inconsistencies between how countries measure economic violence, recommending that member states use a consistent methodology.¹³⁹

Evidence on the prevalence of economic abuse from countries in Europe included Austria, Belarus, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Ireland, Lichtenstein, Lithuania, Luxembourg, Moldova, Montenegro, Netherlands, North Macedonia, Poland, Portugal, Russia, Serbia, Slovakia, Spain, Sweden, Switzerland, Ukraine and the United Kingdom. A report by Women Against Violence Europe found that economic abuse was reported as one of the most common forms of abuse victim-survivors reported to services in a number of countries across Europe. Much of the evidence found for Europe was from the UK.

Questions used to assess experiences of economic abuse varied across studies, with many again simply stating economic or financial abuse, with no further information provided. A number of studies included a range of questions around economic abuse. Common themes in questions therefore included asking participants if their partner:

- withheld money (including for shared expenses or essentials)
- controlled their spending
- restricted their decision-making or the information they held around economic matters
- prevented them from working or studying
- destroyed their property or belongings
- and questions linked to coerced debt.

The Scale of Economic Abuse was used in one UK-based study with victim-survivors, finding a prevalence rate of 95%,¹⁴⁰ whilst research that took place in Spain and Italy included questions around post-separation economic abuse.¹⁴¹

Among broader populations, a lifetime prevalence rate of between 10.8% (among women over 16 in Spain)¹⁴² and 50% (amongst women over 60 in Sweden)¹⁴³ was found across Europe. A study which involved women in 28 EU member states found a prevalence of 5% by their current partner, and 13% by a previous partner.¹⁴⁴ For victim-survivors of intimate partner abuse, a prevalence rate of between 6%¹⁴⁵ (consisting of calls to a national helpline in Serbia) and 97% (in the UK)¹⁴⁶ was found. None of the evidence found in Europe looked at a rate of perpetrating economic abuse.

Croatia

One study in Croatia looked at the prevalence of economic abuse among women, finding a prevalence rate of 18.9%.¹⁴⁷

Finland

Two pieces of evidence were found from Finland around the prevalence of economic abuse, with a rate of between 20%¹⁴⁸ and 37.8%.¹⁴⁹

Italy

Four pieces of evidence regarding the prevalence of economic abuse in Italy were identified in this study, highlighting a prevalence rate of between 29.4% (among victim-survivors)¹⁵⁰ and 46.1% (in the general population).¹⁵¹

Lithuania

In Lithuania, three studies which established the prevalence of economic abuse were found. In women over 60 living in the community, it was found to be 36%,¹⁵² whilst 29.9% of a broader sample of women had experienced economic violence from an intimate partner.¹⁵³ With victim-survivors, 39% reported experiencing economic abuse but, when presented with scenarios of abuse, it was found that 100% of the sample had experienced a form of economic abuse from their partner.¹⁵⁴

Netherlands

In the Netherlands, 42.9% of victim-survivors were found to have experienced economic abuse.¹⁵⁵ It was also found to be one of the most prevalent types of abuse among women in women's shelters.¹⁵⁶

Poland

There was little evidence regarding economic abuse in Poland, and the measures used were not shared in the research found. However, one study of victim-survivors over 60 filing court cases found that 55.7% had experienced financial abuse,¹⁵⁷ whilst another study found 9% of adults experienced economic abuse from a household member.¹⁵⁸

Spain

In Spain, 25% of calls to a national helpline were found to relate to economic abuse, whilst a lifetime prevalence rate of 10.8% was found.¹⁵⁹ A study with 120 women who identified as experiencing intimate partner abuse and 120 who did not also found high rates of various measures of economic abuse among both groups, both during and following the end of the relationship.¹⁶⁰

Sweden

Little data was available to highlight the prevalence of economic abuse in Sweden. Research with older women in the community found a prevalence of 50%¹⁶¹ and women's shelters reported that 54% of all victim-survivors in contact with them had experienced economic abuse.¹⁶²

Ukraine

There was limited evidence from Ukraine regarding the prevalence of economic abuse by an intimate partner, though it was found to be common among victim-survivors. Sixty eight per cent reported economic abuse in one study.¹⁶³

United Kingdom

In the United Kingdom, 1 in 6 adults were found to be experiencing economic abuse from an intimate partner,¹⁶⁴ whilst research also found that 95% of victim-survivors of domestic abuse had experienced at least one form of economic abuse.¹⁶⁵

National prevalence has been difficult to establish, due to the subsuming of economic or financial abuse within non-physical or psychological abuse in official statistics.¹⁶⁶ For example, in England and Wales, the question relating to financial abuse (which is subjective, asking participants if their partner prevents them from having a 'fair share' of household money and does not capture the complex nature of economic abuse)¹⁶⁷ is reported as part of non-physical abuse. In Scotland, economic abuse is reported under psychological abuse, making the true prevalence hard to establish.¹⁶⁸

North America and the Caribbean

Within North America, the majority of evidence found was from the United States, followed by Canada. A smaller number of studies were found from Mexico and Trinidad and Tobago.

In general population studies across North America, the prevalence of economic abuse was found to be between 1.6% (amongst men in Canada, with women in the same study reporting a prevalence of 4.1%)¹⁶⁹ and 48% (women who reported a partner interfering with work).¹⁷⁰ The development of numerous measures of economic abuse also took place in North America, specifically in the United States. These found prevalence rates with victim-survivors of between 93%¹⁷¹ and 100%.¹⁷² Other research with victim-survivors across North America found prevalence rates of between 5.3% (who reported the perpetrator monitoring their work)¹⁷³ and 93%,¹⁷⁴ depending on the measures used.

Where questions asked did not use scales for measuring economic abuse, common themes included asking if a partner had:

- damaged or destroyed property
- prevented access to financial information
- took money or possessions
- not contributed to household costs
- prevented a participant from working.

As with other regions, some evidence only stated that ‘economic’ or ‘financial abuse’ was used to measure prevalence without further information on any questions asked.

Canada

There was a range of data that came from Canada exploring the prevalence of economic abuse. Much of this data came from analysis of various rounds of the General Social Survey, or the 2018 Survey of Safety in Public and Private Spaces. This provided analysis across a range of demographics (including gender, disability or activity limitation, sexuality, immigration status, and victim-survivors status), but the questions used were often limited. The General Social Survey only used one or two questions to assess financial abuse (‘Has your partner prevented you from knowing about or having access to the family income, even if you asked?’ and damaging or destroying possessions/property).¹⁷⁵ The Survey of Safety in Public and Private Spaces asked four questions which could be indicators of financial abuse, though an overall prevalence rate was not provided.¹⁷⁶

Data from the 2018 Survey of Safety in Public and Private Spaces found that 6.4% of women and 3.6% of men had been forced to give a partner money or possessions since the age of 15. It also found that 12.1% of women and 6.9% of men had experienced an intimate partner damaging or destroying their belongings or possessions.^{177 178} Generally speaking, rates of the financial abuse measures were higher among sexual minority men and women compared to heterosexual men and women,^{179 180} among women with disabilities compared to women without disabilities,¹⁸¹ among Indigenous women compared to non-Indigenous women,¹⁸² and among women aged 25 and over, compared to women under 25.¹⁸³

Mexico

Only three studies which included a prevalence rate for economic abuse in Mexico were found as part of this review. The studies found a prevalence rate of between 18.5%¹⁸⁴ and 39.9% (women who required permission from their partner to work),¹⁸⁵ depending on the population and measures used.

Trinidad and Tobago

Three pieces of evidence were found relating to the prevalence of economic abuse within Trinidad and Tobago. Overall prevalence was therefore found to be between 11%¹⁸⁶ and 73%, although the higher rate here was from 30 women accessing a domestic abuse service who reported their partner had destroyed their belongings,¹⁸⁷ whereas other studies accessed women in the community.

United States

The most evidence around prevalence of economic abuse globally was found in the United States. A lot of this evidence involved the testing of measures of economic abuse with victim-survivors of intimate partner violence. When studies with victim-survivors were conducted, the prevalence of economic abuse was found to be as high as 100% when using measures developed specifically for capturing economic abuse. This demonstrates how important it is to use measures which capture a range of economically abusive behaviours rather than more simplistic measures.

Oceania

In this region, evidence relating to the prevalence of economic abuse was found in Australia, New Zealand and Papua New Guinea, including the autonomous region of Bougainville. The majority of evidence regarding prevalence from this region came from Australia.

Common themes among questions included if a partner had:

- took earnings or money
- damaged, destroyed or took property
- Controlled the finances or did not involve the respondent in decisions about money, or prevented them from knowing about money
- prevented the respondent from working or refused money for essentials or household expenses.

However, many studies simply stated financial or economic abuse, with no details of the measures used. Only one study in the region was found which used a scale specifically for measuring economic abuse, which used the Revised Scale of Economic Abuse, plus six additional measures. This found a rate of 37% in a general population sample.¹⁸⁸

In broader population studies, prevalence rates were found to be between 3.6%¹⁸⁹ and 55.4%¹⁹⁰ and, with victim-survivors of domestic abuse, prevalence was found to be between 0.01%¹⁹¹ (when looking at police records including financial control) and 65%.¹⁹² Regarding perpetration rates in Oceania, only one study looked at this, in the region of Bougainville, and a lifetime rate of 56.9% was found.¹⁹³

Australia

Like other countries, national prevalence of economic abuse has been hard to determine due to it not being measured as a form of abuse in its own right by surveys. For example, the Personal Safety Survey in Australia in 2012 and 2016 subsumed questions around economic abuse under emotional abuse, meaning responses are not reported separately or publicly available.¹⁹⁴ However, despite this, there was a significant amount of evidence from Australia on the prevalence of economic abuse. Corrie and McGuire have estimated that 1.86 million women in Australia have been victims of economic abuse in their lifetimes,¹⁹⁵ and in domestic and family violence death reviews, it was found that 27.4% of male perpetrators had economically abused female victims.¹⁹⁶ Two studies with the general population estimated the prevalence between 11.5%¹⁹⁷ and 37.5%, between 15.7% and 40% for women, and 7.1% and 33% for men, with the higher rates found in research that used the Revised Scale of Economic Abuse (plus six additional measures).^{198 199} This again highlights the importance of using specific tools when measuring economic abuse.

New Zealand

In New Zealand, only two studies were found looking at the prevalence of economic abuse. It has been noted that there is a dearth of research examining the prevalence and impact of economic abuse, with focus often being on the impact of intimate partner violence on employment.²⁰⁰

The New Zealand research found a lifetime prevalence of 8.9% in 2019, doubling from 4.5% in 2003.²⁰¹ When looking by disability type, women with all types of disabilities reported higher prevalence of economic abuse, with the exception of intellectual disabilities.

Papua New Guinea

Four studies were found regarding the prevalence of economic abuse in Papua New Guinea, with one of these taking place in the autonomous region of Bougainville. Prevalence among women in Papua New Guinea was found to be as high as 52%,²⁰² and as high as 55.4% in Bougainville.²⁰³

Southern and Central America

Evidence found from Central and South America was significantly more limited than from the other regions, with evidence from Brazil, Colombia, Ecuador, Guatemala, Panama and Peru.

Prevalence rates in the community were found to be between 11.5%²⁰⁴ and 39%.²⁰⁵ There were very few studies specifically with victim-survivors, though a domestic abuse service in Brazil reported a prevalence of 5.2%,²⁰⁶ whilst research with victim-survivors experiencing depressive disorders in Peru found a prevalence of 11%.²⁰⁷ Given that the research in the wider community found a higher rate, further specific work with victim-survivors may be needed. Almost all of the research was with women, with the only exception being reporting from the Brazilian domestic abuse service which included services for perpetrators.

No evidence was found which demonstrated the use of a specific scale or measure of economic abuse across Central and South America, though some research did ask participants multiple questions to assess their experiences. There was significantly less evidence around the questions used here than for other regions, but common themes where this was provided included around a partner's control of individual or household resources or being refused money for household expenses or a partner spending this money. As with other regions, often the only information provided on questions asked included economic or (specific to this region) patrimonial violence.

Colombia

Data from Colombia came from the National Demographic and Health Survey of 2019, which asked women aged 13–49 five questions about their experiences of economic abuse by an intimate partner.²⁰⁸

The survey found an overall prevalence of economic abuse by an intimate partner of 31.1%, with women who were divorced, separated, or widowed reporting the highest rates of ever having experienced economic abuse.

The most commonly reported form of economic abuse across all women was a partner spending money needed for the upkeep of the home, with 16.2% reporting they had ever experienced this, and 11.3% reporting it in the previous 12 months. This was the most common form reported by both separated and divorced women (both ever and in the last 12 months). For married women, the most common form of abuse ever and in the last 12 months was a partner monitoring the spending of money. Partnered women reported the most common form in the last 12 months was their partner monitoring the spending of money. The most common form for this group for any time frame was being prohibited by their partner from working or studying. Women who were widowed reported that the most common form of abuse in any time period was a partner prohibiting them from working or studying. In the last 12 months, it was the spending of money needed for the upkeep of the home.

Ecuador

In Ecuador, the prevalence of economic abuse ranged from 11.5% (for women in partnerships)²⁰⁹ to 35.3%.²¹⁰ However, it should be noted that results from the National Survey of Family Relations and Gender Violence Against Women did not ask specifically about intimate partner violence, so the perpetrator of the abuse for these participants is unknown. The results have been included here in order to help establish a picture of economic abuse in Ecuador in light of a lack of other data found. For women taking part in research which specifically asked about abuse by an intimate partner, the prevalence ranged from 11.5%²¹¹ to 22.5%.²¹²

Data from the National Survey in 2011 shows the experience of economic abuse by a range of demographic factors.²¹³ The age group reporting the highest prevalence of economic abuse was 36–45, closely followed by 46–55, whilst women with no education were the most likely to report economic abuse. Separated and divorced women were the most likely to report experiencing economic abuse, as were women in urban areas and people of colour, which is noted to include Afro-Ecuadorian, mulatto and Montubio women.

By population

This section of the report summarises what is known about the prevalence of economic abuse by populations, such as by sex/gender, victim-survivor status, ethnicity or sexuality. To avoid repetition of the information presented above, this will be a short summary of what was found during the review, and what future research needs to explore in order to create a fuller understanding of the prevalence of economic abuse.

Sex/gender²¹⁴

The evidence presented in this report has mainly focused on women's experiences of economic and domestic abuse. Whilst there has been some research which suggests that sex/gender may not be a significant factor in economic abuse, such as in Hong Kong,²¹⁵ a significant amount of the research

presented above has found that economic abuse, like domestic abuse, appears to be gendered, with women experiencing higher rates than men. Where research was conducted with men and women, women often reported higher rates of economic abuse than men, including in Australia,²¹⁶ ²¹⁷ ²¹⁸ Canada,²¹⁹ ²²⁰ ²²¹ ²²² ²²³ Croatia,²²⁴ Ghana,²²⁵ New Zealand,²²⁶ Poland,²²⁷ South Korea,²²⁸ Tanzania,²²⁹ the UK,²³⁰ ²³¹ and the US.²³²

In the UK, two prevalence surveys found that between 15% and 16% of men reported financial abuse²³³ though this rose to 40% when asked about behaviours indicative of economic abuse.²³⁴ However, when asked for examples of economic abuse, both surveys found that men were more likely than women to describe non-abusive behaviours, and this needs further research to explore why this may be. One study in the US also found that men experienced higher rates of economic abuse,²³⁵ whilst a study on education sabotage with students in the US found that more men experienced economic control and academic restraint than female participants.²³⁶ Research with male victim-survivors in the US found that 37.5% experienced economic abuse.²³⁷

There was little evidence around the experiences of trans and non-binary people and economic abuse in intimate partner relationships. However, research with LGBT+ victim-survivors accessing a specialist LGBT+ domestic abuse service in the UK found that 30% of trans women and 3% of trans men experienced financial abuse, with trans victim-survivors reporting higher levels of financial abuse than victim-survivors who were not transgender (16% versus 12%).²³⁸ Research which explicitly included trans and non-binary people (as well as a range of sexualities) in Australia and the UK found that 11.3% had experienced financial abuse.²³⁹

The evidence therefore suggests that women, men and trans or non-binary people experience economic abuse, though it appears that women experience it at higher rates than men. However, further research is required in order to understand these experiences in more detail, particularly when it comes to trans and non-binary people.

Victim-survivors of intimate partner violence

As has been seen throughout the country-based findings, economic abuse has been found to be highly prevalent amongst victim-survivors of intimate partner abuse, though this does vary depending on the measures used. This section will not repeat all of the findings above, but will summarise some of the key findings.

Research with victim-survivors using specific measures of economic abuse or a wider range of indicators have found very high prevalence rates. For example, the UK, 95% of victim-survivors reported any experience of economic abuse.²⁴⁰ In the US, this has been 76%,²⁴¹ 77%,²⁴² 93%,²⁴³ 94%,²⁴⁴ 95%,²⁴⁶ 96%,²⁴⁷ 99%,²⁴⁹ and 100%.²⁵⁰ In Australia, figures were between 71.6%²⁵¹ and 100%.²⁵²

When not using specific measures or more limited indicators of economic abuse, prevalence rates among victim-survivors tend to be lower, but can still be high. For example, in the US, 67% of victim-survivors accessing a financial curriculum had experienced financial abuse,²⁵³ and 24% of victim-survivors calling the National Domestic Violence Helpline reported financial abuse.²⁵⁴ 34.2% of clients of domestic abuse service Refuge in the UK had experienced financial abuse,²⁵⁵ and 42.9% of victim-survivors in the Netherlands reported economic abuse,²⁵⁶ as did between 23.8% of those in France.²⁵⁷ In Turkey, 58.8% of victim-survivors experienced economic abuse,²⁵⁸ as did 87.3% in Iran.²⁵⁹ Among victim-survivors receiving counselling in Indonesia, 41.9% experienced economic abuse,²⁶⁰ whilst 82.5% reported economic abuse in a sample of victim-survivors in Pakistan.²⁶¹ These rates do not represent all of the research, but serve as an illustration of the range of rates found with samples of victim-survivors globally.

These figures suggest high prevalence rates of economic abuse within victim-survivors of intimate partner violence. Research must therefore ensure that dedicated measures of economic abuse are included within prevalence surveys around domestic abuse, and not subsumed under psychological or emotional abuse. This will enable more evidence regarding prevalence to be established globally.

Race and ethnicity

The evidence showed that economic abuse affects people from all backgrounds, but that minoritised people may be more at risk of economic abuse from a partner. Further research is needed, though, to explore this in more detail.

In the US, Asian, Black and Hispanic teenagers were more likely to report feeling pressured to say yes when a partner asked them for money.²⁶² One study in the US also found that Latina victim-survivors experienced economic control more frequently than other forms of abuse, alongside psychological abuse.²⁶³ In addition, Black and Latina mothers were more likely to report experiencing economic abuse than White mothers.²⁶⁴ Ethnic minority students were also more likely to report economic control than White students.²⁶⁵

In Canada, Indigenous women were almost three times as likely to experience financial abuse by a partner in their lifetime, compared with non-Indigenous women. Sixteen per cent were forced to give their partner money or possessions (compared to 6% of non-Indigenous women) and 13% were prevented from having access to a job, money or financial resources (compared to 3% of non-Indigenous women).²⁶⁶ However, visible minority women were less likely to have experienced measures of financial abuse than non-visible minority women.²⁶⁷ In Alberta, economic abuse was found to be more prevalent amongst people from ethnic minorities than Caucasian people.²⁶⁸

In the UK, economic abuse was found to be prevalent among women from South Asian backgrounds.²⁶⁹ National prevalence surveys in the UK also found that Black, Asian and minority ethnic respondents reported economic abuse at a roughly equal level to white respondents, though were more likely to report they had behaviours indicative of economic abuse perpetrated against them.²⁷² Asian respondents were least likely to report having experienced economic abuse at 14%, but 50% had experienced behaviours indicative of economic abuse.²⁷³ In research specifically with LGBT+ people, 11% of Black and minority ethnic clients reported financial abuse, compared to 15% of white clients.²⁷⁴

In Ecuador, people of colour were the most likely to report economic violence, though this was only slightly higher than Indigenous and Mestizo people (17.94%, 16.26% and 16.4%, compared to 13.36 of white and other respondents).²⁷⁵

There is therefore a need for more research which explores economic abuse experiences and prevalence among a wide range of ethnicities.

Immigration status

Research explored earlier in this report has shown that women with insecure immigration status can experience unique forms of domestic and economic abuse. This section will outline what was found regarding prevalence rates of economic abuse and immigration status. Where rates among immigrant women were found, these included:

- 78.13% among Korean immigrant women in the US²⁷⁶ and 29% among men
- 42% among women South Asian immigrants to the US²⁷⁷
- 62% among immigrant women in the UK²⁷⁸
- 30.6% among North Korean refugee women in South Korea
- 50.1% among migrant women in Australia.²⁷⁹

In the UK, white non-British respondents were found to be more likely to have experienced economic abuse than white British respondents.²⁸⁰ In Canada, one study found that immigrant women were slightly less likely to report financial abuse than Canadian-born women (3.6% versus 4.5%),²⁸¹ though immigrant women who had been in the country for 20 years or longer reported higher rates than Canadian-born women.²⁸²

There is therefore a gap regarding the evidence around rates of economic abuse in migrant women globally, which future research should seek to fill.

Sexuality

Most of the evidence found as part of this review was centred around the prevalence of economic abuse within heterosexual couples. However, there was some (albeit limited) evidence relating to the prevalence of economic abuse within same-sex relationships.

Whilst most of the research related to heterosexual couples, finding high prevalence rates, the evidence here suggests that gay, lesbian, bisexual, queer and other people are at an increased risk of economic abuse. For example, in two UK national prevalence surveys, gay men reported disproportionately higher rates of experiencing economic abuse in one survey²⁸³, whilst in the other survey, LGBT+ respondents reported higher levels of abuse than heterosexual respondents. Lesbian and bisexual people reported much higher prevalence rates (36% and 37%) than gay men (8%), although the authors warn of the small sample size of LGBT people in the research.²⁸⁴

Specific research with LGBT+ people in the UK found that 12% reported financial abuse, though lesbian women disclosed the highest levels of financial abuse at 16%, followed by 13% for gay men and 2% for bisexual people.²⁸⁵ Similarly, in Australia, research with lesbian women found a prevalence rate of between 8% and 23.3%.²⁸⁶ In the UK and Australia, research found 11.3% of people from diverse gender identities and sexualities reported financial abuse from a partner.²⁸⁷ In the US, 90% of gay men were found to have experienced financial abuse in one study²⁸⁸ and 13.6% of gay and bisexual men reported financial abuse in another,²⁸⁹ whilst half of gay men in a Canadian study reported economic violence.²⁹⁰ In a national survey in Canada, higher rates of questions relating to financial abuse were reported among both sexual minority men and women when compared to heterosexual men and women.²⁹¹ ²⁹² When looking at education sabotage, sexual minority students in the US were also found to report higher rates,²⁹³ whilst a testimony session specifically for LGBT victim-survivors of abuse found that 36% experienced financial abuse.²⁹⁴

The evidence on economic abuse and the prevalence among gay, lesbian, bisexual, queer and other sexualities is limited, though what does exist suggests that sexual minorities may be at an increased risk of economic abuse. There is therefore a strong need for further research which explores this, including what the similarities and differences may be between experiences. As shown throughout this chapter, reported rates of economic abuse can also vary hugely depending on the questions and measures used to ask participants about their experiences.

Marital or relationship status

As shown throughout this chapter, high rates of economic abuse have been found globally among those in intimate relationships. In Latin America and the Caribbean, and in developed countries, changes to patterns in partnership formation and childbearing have resulted in lower rates of marriage, but in most developing regions, marriage is the norm and divorce is rare and often stigmatised (with one in five women married under the age of 18).²⁹⁵ This section of the report will explore how marital status may affect the rates of economic abuse.

In South Africa, research using a domestic abuse service's client information found that married women were at greater risk of experiencing economic abuse, and married women reported economic abuse occurring over a longer time period.²⁹⁶ Having been married for three or more years was also associated with economic abuse in Tunisia.²⁹⁷ In Malawi, most women who were found to have experienced economic abuse were married.²⁹⁸ Research in Ghana also found that married women were more likely to have experienced economic abuse compared to never-married women, or women who were divorced, separated or widowed. For men, though, never-married men reported a higher rate of economic abuse than married or divorced, separated or widowed men.²⁹⁹ In an area of Tanzania, higher rates of economic abuse were reported among women who were married or living with their male partner, compared to widowed, never married or

divorced/separated women.³⁰⁰ In Turkey, slightly higher rates were reported among those in arranged marriages compared to non-arranged marriages.³⁰¹ Other research, however, found a lower probability of economic abuse within arranged marriages, with higher rates among women who married later in life compared to those who married younger.³⁰² In Côte d'Ivoire, one study found a higher rate of economic abuse among women married as adults when compared to women married as children.³⁰³

In Australia, separated and divorced women have also been found to report higher levels of economic abuse than those married or still in a relationship,³⁰⁴ findings which have been echoed in Ecuador³⁰⁵ and India.³⁰⁶ This points to the ability of perpetrators to carry out economic abuse post-separation. In New Zealand and the US, those who were cohabiting with a partner but not married were more likely to report economic abuse than those who were married.^{307 308} In the US, it was found that mothers who reported the occurrence and increase of economic abuse in the first and fifth years of one study were significantly less likely to be married to or cohabit with the child's father.³⁰⁹ In the UK, men who were married or in a civil partnership were more likely to report financial abuse than women in these relationships, but women who were living with a partner were most likely to report financial abuse, though more divorced, separated or widowed women reported financial abuse than divorced, separated or widowed men.³¹⁰ In Hong Kong, unmarried respondents reported a higher score on the Scale of Economic Abuse and the subscales of economic control and exploitation than married people.³¹¹

The evidence found during this review suggests that the relationship between economic abuse and marital status is complex. However, it should be noted that some of the research included here only involved married women when exploring rates of economic abuse. Further research is therefore needed which explores experiences of economic abuse within all intimate partner relationships.

Parental status

Despite birth rates declining all over the world, childbearing remains one of the central pillars of family life.³¹² Some research found that there was no relationship between economic abuse and the number of children, for example in Jordan³¹³ and Queensland, Australia.³¹⁴ However, a significant amount found that women with children were more likely to report economic abuse, including in Bangladesh,³¹⁵ Kenya,³¹⁶ Kyrgyzstan,³¹⁷ Malawi,³¹⁸ Mongolia,³¹⁹ Nigeria,³²⁰ South Africa,³²¹ Tanzania,³²² Turkey^{323 324} and the UK.^{325 326 327 328}

In Tunisia, having three or more children was found to be positively associated with experiencing economic violence.³²⁹ Research has also highlighted the prevalence of economic abuse during pregnancy, including in Cyprus,³³⁰ Ethiopia,³³¹ Gambia,³³² Iran,³³³ Namibia,³³⁴ Nigeria,³³⁵ South Africa,³³⁶ Sudan,³³⁷ Tanzania³³⁸ and Zimbabwe.³³⁹

Some forms of economic abuse are also unique to those with children or can occur post-separation, such as interference with child support or maintenance payments. In Australia, one study found 59% of women who had experienced domestic abuse reported that their ex-partner deliberately made partial, sporadic or non-payments of child support in order to cause them financial uncertainty or distress. Fifty per cent reported their ex-partner used child support to manipulate their income.³⁴⁰ In the UK, 52.9% of women victim-survivors with children reported their ex-partner had withheld child support.³⁴¹ Sixty five per cent of single parents reported irregular payments or no payment at all, with those who had experienced economic abuse even less likely to receive full or regular payments.³⁴² In the US, women victim-survivors going through child custody disputes also reported forms of financial abuse, including a perpetrator hiding money or quitting a job to reduce child support payments.³⁴³

Disability and health

More than one billion people in the world experience some form of disability, with prevalence rate significantly higher for females (19.2%) than males (12%), representing about 1 in 5 women.³⁴⁴ As the research explored earlier has highlighted,

disabled victim-survivors may experience unique forms of economic abuse, such as having disability related allowances or benefits taken by a partner or denial of medication or mobility aids.³⁴⁵ It is therefore important to understand the prevalence of economic abuse among disabled people, with evidence often showing that disabled people experience economic abuse at a higher rate than people without disabilities.

In New Zealand, higher rates of economic abuse were reported by both men and women with disabilities when compared to those without a disability. Twenty three per cent of women and 18.5% of men with a physical disability reported having a partner who had been economically abusive, while 20.6% of women and 30% of men with an intellectual disability and 33.3% of women and 20% of men with a psychological disability reported experiencing this. This compares with 14.1% of women and 10% of men with no disability.³⁴⁶ In Australia, women with a disability or who reported poor or very poor health were more likely to report economic abuse,³⁴⁷ and it has been found that having a disability or long-term health condition significantly increased the risk of experiencing economic abuse by a partner for women (but not for men).³⁴⁸ Analysis in Canada found that, among older adults, having a disability significantly increased the chances of experiencing financial abuse by a current or former partner.³⁴⁹ Women with disabilities in Canada were also more likely to have experienced indicators of financial abuse compared to women without, both since the age of 15 and in the previous 12 months.³⁵⁰ Financial abuse was also significantly higher in women and men with disability related activity limitation compared to women and men with no activity limitation in Canada.^{351 352} Evidence from Spain also highlights that almost twice as many women with disabilities experience economic violence when compared to women without (13.1% versus 7%).³⁵³ In France, 33% of disabled victim-survivors reported economic violence.³⁵⁴ In the UK, men and women with disabilities reported higher rates of financial abuse from a partner.³⁵⁵ Women with a disability in Sri Lanka were also more likely to report economic violence than those without a disability.³⁵⁶ In Papua New Guinea, it was found that women who reported financial abuse by a husband or partner were more likely to be HIV positive.³⁵⁷

When it came to mental health, 18.1% of women victim-survivors who experienced mental health activity limitations always or often reported a partner being financially abusive, with a further 9.5% reporting it sometimes. This compares with 4% who reported no mental health activity limitation.³⁵⁸ Experiencing economic abuse has also been linked to depression^{359 360 361 362 363 364}, anxiety³⁶⁵, PTSD,³⁶⁶ and psychological distress.³⁶⁷ In Canada, women taking psychotropic medication (eg for depression, sleep or anxiety issues) were also more likely to report financial abuse.³⁶⁸ Only one study was found which explored substance use and economic abuse, taking place in Kyrgyzstan, where 85.5% of substance-involved women reported economic abuse from an intimate partner.³⁶⁹

Economic abuse amongst disabled people and those living with long-term health conditions, including those linked to mental health, is an area that requires more attention. Further research must therefore explore economic abuse within the context of intimate partner violence and how people experiencing a range of disabilities may be impacted.

Class or income level

The evidence here found that people from all income levels experience economic abuse and that, regardless of someone's wealth, perpetrators can control a victim-survivor's access to economic resources. This section will explore what is known about the prevalence of economic abuse by income level. Some research has not found a link between prevalence of economic abuse and income, including in Tanzania,³⁷⁰ Jordan,³⁷¹ India³⁷² and the US.³⁷³

Regarding lower incomes, low income was found to be one of the most significant risk factors for experiencing financial violence in Mongolia.³⁷⁴ Similarly, in Malawi, women with no income were most likely to report economic abuse.³⁷⁵ In New Zealand, women were found to be more likely to experience economic abuse if they were in the second and lowest income quintiles (household income was not found to be a significant indicator for men).³⁷⁶ Those who were found to be most deprived were more likely to report economic abuse (8.5%),

compared to those who were moderately (3.8%) or least deprived (2.5%). Rates were also higher amongst those with no independent income (5.5%, versus 4.2% of those with an independent income).³⁷⁷ Similarly, in Turkey, women with a low income were slightly more likely to report economic violence than those in middle or high incomes.³⁷⁸ This finding was echoed in Trinidad, where women in the lowest socio-economic group experienced greater rates of financial abuse than those in lower middle, middle and upper middle classes.³⁷⁹ Lower income and lower contribution to the household income was also linked to economic abuse in the Netherlands.³⁸⁰ In the US, women victim-survivors who received public benefits scored more highly for economic abuse than non-recipients.³⁸¹ Women were also found to experience more material hardship when they had experienced more economic abuse.³⁸² In Tanzania, women who reported no monthly personal earnings, or monthly personal earnings of less than USD\$60, or between USD\$60-179, reported similar levels of economic abuse (between 35.5% and 37.3%). This was higher than those whose monthly earnings were between USD\$180-499 and above USD\$500 (26.1% and 30.2%, respectively), but lower than women who did not know how much their monthly personal earnings were (52.2%).³⁸³ Research in the UK found that of adults reporting financial abuse, women were more likely to have a personal income of lower than £20,000, or live in a household where the income was up to £10,000.³⁸⁴

In the Philippines, earning less than a spouse was associated with a higher likelihood of being prevented from working.³⁸⁵ In West Bengal, India, women who earned the same or less than their husband were more likely to report experiencing economic exploitation than those who earned more.³⁸⁶ In Turkey, one study found that the higher the wage gap between partners, the higher the likelihood of economic abuse, though this became higher if a woman earned more than her husband.³⁸⁷ One study in Bangladesh found that 75.7% of women who contributed about the same to their household income as their husband reported economic violence, compared with 55.8% of those who paid less than their husband, and 47% who contributed more than their husband or the full amount.³⁸⁸

Regarding middle incomes, in the UK, it was found that economic abuse occurred across all socio-economic backgrounds.³⁸⁹ However, it was slightly more prevalent in participants where the household income was £30–40,000 per year (22% self-identified, 45% based on economic abuse behaviours), compared to where the household income was over £50,000 (16% self-identified, 38% based on economic abuse behaviours), or less than £10,000 (15% self-identified, 31% based on economic abuse behaviours).³⁹⁰ Prevalence levels were also found to be similar across personal income levels.³⁹¹

For those with higher incomes, in Ghana, there was little difference between the asset quantile of respondents and lifetime prevalence of economic abuse, though those in the highest two quintiles were less likely to report economic abuse (25.5% for fourth highest quintile and 20.6% for the highest quintile, compared to 31.7% in the third, 30.9% in the second and 30.7% in the lowest quintiles).³⁹² In the UK, of those reporting experiencing financial abuse, men were more likely than women to have a personal income of over £50,000, as well as a household income of over £50,000.³⁹³

Age

The evidence highlighted that women across all ages experience economic abuse, though prevalence rates may differ and mixed evidence was found regarding this. For example, in two prevalence surveys in the UK, both women and men aged 30–39 were the most likely to report experiencing financial abuse.³⁹⁴ However, men were more likely than women to experience it between the ages of 20–29, whilst women were more likely to experience it between the age of 40–49.³⁹⁵ In Malawi, 46% of women reporting economic abuse were aged 21–30.³⁹⁶ In Canada, women aged 25 and older were more likely to report having experienced a partner preventing them from having access to a job, money or resources, or damaging or destroying possessions or property than women 15–24 years old.³⁹⁷ Women aged 31–43 and 44–56 were most likely to report economic violence in Croatia, compared to women aged 18–30 and over 57.³⁹⁸ In Australia, it was found that economic abuse peaked for men and women in their 40s and 50s, though economic abuse rates among those aged 30–39 was almost double that of those aged 18–29.³⁹⁹

When it came to teenagers and young adults, there was less research on this. However, evidence from the US showed that 31% of teenagers had experienced financial abuse, including being prevented from going to school or work, or being told what they could or could not purchase by a partner.⁴⁰⁰ Another study showed that 8.8% of adolescents reported economic control from their current or most recent partner, and 17.7% reported requests for lending a partner money.⁴⁰¹ In South Africa, 43.7% of young women reported two or more experiences of economic abuse from an intimate partner in the past year,⁴⁰² whilst one-third of young women in England and Wales reported financial abuse.⁴⁰³ In Sri Lanka, whilst economic abuse was reported across all age ranges, it is noted that the highest rates were found among women aged 15–24, with almost twice as many women in this age group experiencing economic abuse in the last 12 months as the national average.⁴⁰⁴ In Canada, women aged 15–24 were more likely than women aged 25 and older to report a partner had forced her to give them money or possessions, both in the last 12 months and since the age of 15.⁴⁰⁵ In Queensland, Australia, it was found that women under 30 were at four times the risk of economic abuse.⁴⁰⁶ However, in Ecuador, women aged 15–25 were least likely to report economic violence.⁴⁰⁷

Evidence about the impact of economic abuse in an intimate partner relationship for older people was less available, with research often appearing to focus on ‘elder abuse’ committed by a family member or someone with caring responsibilities. There is therefore a strong need for research which explores older peoples’ experiences of economic intimate partner abuse. However, the evidence that was found as part of this review highlighted that this form of abuse remains prevalent into older age. In the UK, it was found that those aged over 70 were the least likely to report experiencing economic abuse, with only 7% identifying they had experienced economic abuse.⁴⁰⁸ However, this increased to 28% when asked about specific indicators of economic abuse, suggesting that people in this age group are not identifying economic abuse as such.⁴⁰⁹ In Malaysia, it was found that 8.1% of adults over 60 had experienced economic abuse since turning 60,⁴¹⁰ whilst in Poland, 55.7% of older women going through the legal system reported financial abuse.⁴¹¹

In five European countries, 33.7% of older victim-survivors reported that the perpetrator of financial abuse was a partner,⁴¹² and a prevalence of 17% among those 50 and older, and 15% among those aged 66–86 was found in Germany, compared to 13% for women younger than 49.⁴¹³ In Bangladesh, however, older women were less likely to report economic violence.⁴¹⁴

Research on the prevalence of economic abuse must therefore continue to include age as a variable, and further research is also needed on the prevalence among younger and older people specifically.

Education or employment status

There was mixed evidence regarding the impact of employment and education status on experiences of economic abuse. For example, some research found that level of education had no impact on economic abuse, such as in Papua New Guinea⁴¹⁵ and Australia.⁴¹⁶

Women with more education were found to be less likely to report economic abuse in some research, such as in Turkey,⁴¹⁷ Jordan,⁴¹⁹ and Ghana.⁴²⁰ Conversely, some research also showed that women with higher levels of education may be more likely to report economic abuse.⁴²¹ ⁴²² ⁴²³ In the US, participants with high school education reported higher rates of economic control than those with less or more than high school education.⁴²⁴ In Queensland, Australia, women with university education or junior secondary reported the lowest rates of economic abuse (4.2% and 4.3%).⁴²⁵ The highest rates were among those with primary education (10.9%) and technical education (5.1%).⁴²⁶ However, in national research in Australia, women were more likely to experience economic abuse if they had a lower level of education or were unemployed.⁴²⁷

Women's education in relation to their partner's was also found to be significant. For example, in Vietnam, women with less schooling than their husbands had higher odds of experiencing economic coercion.⁴²⁸ Women with more schooling were more likely to experience economic coercion and any other form of intimate partner violence, meaning that only those with a similar level of education compared to their husbands were not at an increased risk.⁴²⁹

The authors therefore suggested that those with more education may pose a 'threat' to their husband's masculinity, with men using forms of intimate partner abuse and economic coercion to reassert their dominance, whilst those with comparatively less education may have been seen as less of a threat, but were still subject to economic coercion.⁴³⁰ This finding was echoed in Bangladesh⁴³¹ and Palestine.⁴³² However, in the Philippines, women who were more educated than their partner were less likely to report having lost a job or source of income due to their husband. Women who were uneducated were more likely to report a spouse controlling their money or forcing her to work.⁴³³

In the US, participants who were employed also reported lower levels of economic abuse.⁴³⁴ Evidence from the UK found that 70% of those experiencing economic abuse were working either full or part-time, although women reporting financial abuse were more likely than men to be working part-time or to be retired.⁴³⁵ Men reporting financial abuse were more likely to be working full-time or be unemployed.⁴³⁶ In Malawi, 45% of women who experienced economic abuse were self-employed,⁴³⁷ whilst in Ghana, employed women and self-employed men were the least likely to report economic abuse.⁴³⁸

However, it is likely that the relationship between economic abuse and employment and education status is complicated, not least because abusers can interfere with employment and education as a form of economic abuse. Further research should explore this.

Religion

Little evidence was found exploring the prevalence of economic abuse among different religious groups. This suggests a need for further research on religion and prevalence of economic abuse.

In Zimbabwe, one study found that non-religious spouses were more likely to report economic abuse than religious spouses.⁴³⁹ In Palestine, two national prevalence surveys found that Muslim women were more likely than Christian women to report economic abuse.⁴⁴⁰

In one study in West Bengal, India, Hindu women were more likely to report economic exploitation than Muslim women.⁴⁴¹ In Nigeria, Protestant women were found to be more likely to report financial abuse than Catholic women (31.4% versus 21.9%).⁴⁴² In the US, of nine domestic abuse organisations surveyed that served Muslim women victim-survivors, 65% reported that victim-survivors experienced financial abuse.⁴⁴³

Other

Some other information collected during the research reviewed here was also relevant to rates of prevalence.

Location was included in some research, with differences between urban and rural respondents, though there was mixed evidence around which area may be more likely to report economic abuse. For example, in Turkey, 78.7% of those reporting economic abuse lived in rural areas, compared to 21.3% in urban areas.⁴⁴⁴ Similar results were found in Ghana⁴⁴⁵ and Bangladesh.⁴⁴⁶ In Jordan, however, women in urban areas were more likely to report economic abuse (55.2% compared to 44.8%).⁴⁴⁷ Further research should therefore explore this.

One study also found that nearly two-thirds of staff working in domestic abuse services in the US had experienced economic abuse.⁴⁴⁸ The research also highlighted the low pay of staff in the sector, with wages either not meeting or only just meeting a living wage, depending on if the participant had dependents and location, and how this contributed to staff burnout and turnover.⁴⁴⁹ Staff working in these services must therefore also be able to access support and resources around economic abuse, as well as being supported to build financial security. Given the high rates of victim-survivors of intimate partner violence and economic abuse working in domestic abuse services that the research found (as well as the long-term impacts of economic abuse discussed in the following chapter), supporting staff to build their financial security is intrinsically linked to building victim-survivors' economic security. This includes through paying a living wage which recognises the complexity and importance of the work they do,

Perpetrators

Less research was found exploring rates of perpetrating economic abuse amongst abusers. This section will summarise what is known, including demographically, and prevalence rates amongst perpetrators. As a large amount of this research was concerning the experiences of heterosexual women in intimate relationships, where information on the perpetrator was included, this was often a male.⁴⁵⁰ However, some research also found that family members such as in-laws may perpetrate economic abuse alongside male partners.⁴⁵¹ Evidence highlights that perpetrator's occupations were diverse, with Cameron finding a huge range of employment types which also included unemployed men.⁴⁵² There were also links found to gambling use,⁴⁵³ or alcohol or drug use.⁴⁵⁵ ⁴⁵⁶ ⁴⁵⁷ Research with victim-survivors of economic abuse, 90% of whom were experiencing post-separation abuse, highlighted the huge range of ways perpetrators can continue to enact economically abusive behaviours following the end of a relationship.⁴⁵⁸

Some research across Asia and Africa explored men's rates of perpetrating economic abuse. Self-reported perpetration rates among men ranged from:

- 15.6% to 17.7% in Bangladesh ⁴⁵⁹
- 18.2% in Botswana ⁴⁶⁰
- 53.2% in Cambodia ⁴⁶¹
- 22.7% in China ⁴⁶²
- 21.1% in Egypt⁴⁶³
- between 32.6% and 49.8% in Indonesia ⁴⁶⁴
- 50.4% in Laos⁴⁶⁵
- 9.9% in Lebanon ⁴⁶⁶
- 23.2% in Nigeria ⁴⁶⁷
- between 18%⁴⁶⁸ and 83.7% in Pakistan ⁴⁶⁹
- 12.3% in Palestine ⁴⁷⁰
- between 52%⁴⁷¹ and 55.4% in Papua New Guinea ⁴⁷²
- 1.5% in South Korea ⁴⁷³
- 18% in Sri Lanka ⁴⁷⁴
- between 14.9%⁴⁷⁵ and 31.3% in Tanzania ⁴⁷⁶
- 41.8% in Uganda. ⁴⁷⁷

Among samples of both men and women, 23% of those in family mediation reported perpetrating economic abuse.⁴⁷⁸ Twelve per cent of men and 8% of women in another study reported having perpetrated economically abusive economically behaviour.⁴⁷⁹ It is of note that in many of the studies which explored both men's perpetration and women's victimisation, fewer men reported carrying out economically abusive acts than women who reported experiencing them. This may speak to attitudes around normalisation of abuse,⁴⁸⁰ and has been found elsewhere in research on intimate partner violence.⁴⁸¹

More research therefore needs to be conducted to find out more about intimate partners who perpetrate economic abuse.

Summary

This chapter has summarised the findings around global evidence regarding the prevalence of economic abuse in the context of intimate partner violence (with the full data available in Annex 1). Whilst methods of determining the prevalence of economic abuse varied significantly across the studies identified in this review, the evidence demonstrated that, particularly among victim-survivors, rates of experiencing economic abuse can be high. Further work is needed to ensure a range of economically abusive behaviours are considered when conducting research on prevalence rates. Similarly, further work is also needed with a diverse range of populations in order to understand how prevalence rates and experiences of economic abuse may differ.

Nature of economic abuse

Economic abuse takes place within the context of coercive control. It is this environment which makes it such an effective tactic, limiting women's economic resources and thereby restricting their autonomy and space for action.⁴⁸² Coercive control has been described as 'central' to economic abuse, with victim-survivors knowing and fearing the consequences if they challenge a partner.⁴⁸³ Abusers will therefore exploit existing economic dependence, or seek to create economic instability.^{484 485}

It has also been noted that experiences of economic abuse can be ‘complex and multifaceted’, with victim-survivors experiencing some forms of economic abuse but not others, or experiencing different forms at different times.⁴⁸⁶ As outlined in this chapter, perpetrators of economic abuse can also continue, escalate and even begin following the end of a relationship.⁴⁸⁷ Their actions can therefore have a range of long-lasting impacts, which will also be explored in this chapter.

Whilst economic abuse may be described as being a subtle or invisible form of control, a legal participant in one study disagreed with this assessment, arguing that perpetrators seize opportunities for abuse which are supported by structural inequalities, precisely because they are so effective.⁴⁸⁸ It has therefore been argued that the attitudes, beliefs and practices which facilitate economic violence are often deeply entrenched and are closely linked to the cultural, social and religious norms of society.⁴⁸⁹ Similarly, Fawole suggests that poverty is a cause and consequence of economic violence, and that economic violence results in deepening poverty by reducing women’s access to independent income.⁴⁹⁰ Economic abuse is therefore gendered, in that women are more likely to experience it, and that social and economic systems based on men’s control of and right to economic assets and power.⁴⁹¹ Intersecting identities are also significant to experiences of economic abuse, as this chapter also explores.

However, there is also the potential for relationships to be financially unequal, but with the consent and agreement of both parties.^{492 493} Similarly, Glenn and Kutin have argued that context is important around whether an act is economically abusive.⁴⁹⁴

Behaviours of economic abuse

The behaviours of economic abuse found in the research were analysed using two understandings: Adams and colleagues’ model of restrict and exploit,⁴⁹⁵ and Postmus and colleagues’ model of economic exploitation, economic control and employment sabotage.⁴⁹⁶ Table 1 (p39) and Table 2 (p40) therefore present examples of behaviours found during the review associated with these models. Please note that these are examples and are not a full list.

However, during the research, it became apparent that these categories did not always best suit victim-survivors’ experiences found in the evidence. Therefore, we recommend that Sharp-Jeffs’ conceptualisation^{497 498} is adopted, which uses the categories of economic restriction, economic exploitation and economic sabotage. This broadens the concept of ‘employment sabotage’ found in Postmus and colleagues’ model, recognising that perpetrators may sabotage victim-survivors through other means. Sharp-Jeffs has argued employment sabotage can be understood through restriction (as it is in Adams and colleagues’ model), but that sabotage through economic resources does not sit comfortably within either restriction or exploitation, rendering it invisible.⁴⁹⁹ It also better accounts for behaviours which related to employment but were not sabotaging, such as forcing a victim-survivor to work multiple jobs or more hours (economic exploitation). Examples of behaviours associated with each method are therefore listed in Table 3 (p41), though this is not an exhaustive list.

Table 1
Examples of behaviours using economic restriction
and exploitation

Economic restriction

- Control over how money was spent
- Requiring permission before a victim can spend money
- Making a victim ask for money
- Keeping financial information hidden from the victim
- Hiding money
- Preventing access to money needed for essentials
- Demanding receipts or change
- Preventing or interfering with employment, studying, or other income-generating activities, or demanding a victim quit these activities
- Leaving a victim without money
- Withholding or restricting access to belongings and economic resources, such as transport or a mobile phone
- Preventing access to the family home
- Requiring certain actions (eg sexual acts) before giving money
- Giving a victim an allowance
- Preventing a victim from having their own bank account, or controlling access to their bank account
- Controlling, restricting or preventing access to a joint bank account or other joint financial products

Economic exploitation

- Spending their own money however they wanted it whilst the victim paid for joint costs or essentials
- Making a victim pay for the perpetrator's bills or debts
- Making the victim buy them things
- Stealing or damaging the victim's belongings or property
- Selling a victim's belongings
- Borrowing money without paying it back
- Putting liabilities in the victim's name and assets in their own name
- Running up debt in the victim's name
- Taking out loans or credit without the victim's consent or knowledge, or coercing them to do so
- Pressuring the victim to give them their savings or other assets
- Making a victim sign financial documents by threats or coercion, or without them knowing or understanding what they were for
- Dowry-related abuse
- Forced labour, including in the home or a business
- Taking money without the victim's knowledge or consent

Table 2
Examples of behaviours using economic control, economic exploitation and employment sabotage

Economic control	Economic exploitation	Employment sabotage
<ul style="list-style-type: none"> • Demanding to know how money was spent • Keeping a victim from having money including at all or for essentials • Making important financial decisions without the victim • Hiding money • Keeping financial information hidden • Making a victim ask or beg for money • Giving a victim an allowance • Demanding receipts or change • Restricting or deciding how money can be spent • Preventing the victim from using her economic resources (eg a car, mobile phone) • Leaving a victim without money • Bank accounts being in the perpetrator's name only • Requiring certain actions (eg sexual acts) before giving money or allowing access to economic resources 	<ul style="list-style-type: none"> • Borrowing money without repaying it • Taking money without the victim's knowledge or consent • Paying bills in the victim's name late or not at all • Spending money needed for essentials • Forcing a victim to pay for joint costs or essentials whilst spending their own money as they wish • Forcing the victim to give them money, bank or credit card • Forced labour at home or in a business • Stealing property or belongings • Refusing to contribute to shared expenses • Selling or pawning belongings or property • Taking out or building up debt for gambling, drugs or alcohol or other reasons • Dowry-related abuse • Taking out loans or credit without the victim's knowledge or consent, or coercing them to do so 	<ul style="list-style-type: none"> • Demand a victim quit their job • Beat them up to prevent them from going to work • Do things to stop someone going to work • Demanding or threatening to make a victim leave work • Destroying the items needed for work (eg uniform, computer or other equipment) • Harassing or threatening colleagues • Disrupting the victim whilst at work • Being unreliable around or refusing to contribute to childcare to prevent work, or using children to make a victim leave work early • Preventing access to income-generating activities • Escalating abuse before important points, eg an exam, interview or meeting • Using household work to prevent or limit a victim's ability to work (for example, saying they cannot work as they have too much work within the household to allow this)

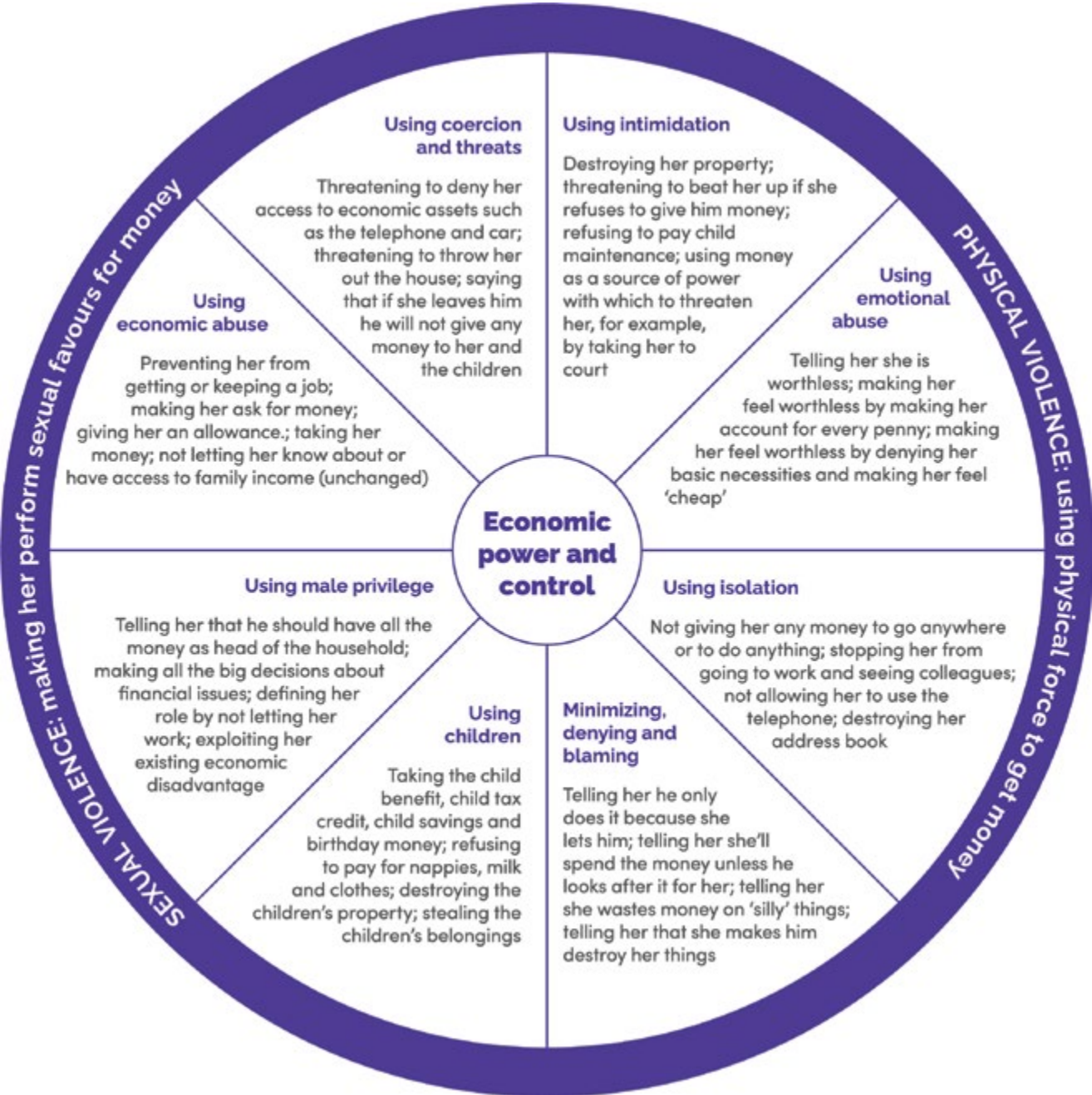
Table 3 Examples of behaviours using economic exploitation, economic restriction and economic sabotage

Economic restriction	Economic exploitation	Economic sabotage
<ul style="list-style-type: none"> • Demanding to know how money was spent • Giving an allowance • Preventing a victim from having or accessing a sole or joint bank account (including savings) • Monitoring spending eg through a bank account, cash or receipts • Requiring permission before spending • Making financial decisions without the victim • Taking or controlling a victim's access to their income or savings • Bank accounts being in the perpetrator's name only • Requiring certain actions (eg sexual acts) before giving money • Denying money needed for the children • Denying money for healthcare or other essentials • Preventing access to the home • Controlling or preventing access to economic resources, such as transport or mobile phone • Making a victim quit their work or studies or interfering with their ability to work or study 	<ul style="list-style-type: none"> • Stealing money, property or belongings • Building up debt in the victim's name, including through coercion or fraud • Making a victim work more (eg more hours, multiple jobs) • Forced domestic labour • Forcing a victim to work unpaid (eg in a family business) • Spending their money as they want whilst making the victim responsible for essentials or joint costs • Not naming a victim on assets • Taking financial assets • Demanding dowry or similar payments • Taking bridal gifts • Making a victim sign financial documents by threats or coercion, or without them knowing or understanding what they were for • Selling the victim's or joint assets without their knowledge or consent • Making a victim pay for items to which they do not have access (eg housing, items on credit) • Making a victim buy the perpetrator things • Putting liabilities in the victim-survivor's name and assets in their own name • Behaviours around romance fraud or scams 	<ul style="list-style-type: none"> • Preventing a victim from earning an income or studying • Making false accusations to a victim's employer • Destroying the items needed for work (eg uniform, computer or other equipment) • Using court processes to economically exhaust a victim • Preventing a victim from having a fair share to financial settlements • Failing to pay child support in full or reliably • Manipulating how much child support is owed • Damaging or destroying belongings or property • Changing financial products (eg mortgages, insurance) without the victim's knowledge or consent • Making a victim pay for childcare unnecessarily or alone • Being unreliable with childcare to prevent employment or education • Escalating abuse before important points eg an exam, interview or meeting • Incorrectly filing joint taxes which could have liabilities for the victim-survivor • Falsely accusing and reporting a victim fraudulently claiming welfare benefits

Overlap with other forms of abuse

Economic abuse rarely happens in isolation, with perpetrators using economically abusive behaviours in the context of intimate partner violence and coercive control. This section will explore the overlaps between economic abuse and other forms of abuse, using the headings of the Duluth Power and Control Wheel. Using this wheel, in 2008, Sharp developed the economic abuse wheel, seen below.⁵⁰⁰

This wheel highlights how abusers may use economic abuse in conjunction with other forms of abuse, and these are explored below. There was significant evidence linking and supporting the overlap of economic abuse and other forms of intimate partner violence, including from Australia,⁵⁰¹ Indonesia,⁵⁰² Jordan,⁵⁰³ Mongolia,⁵⁰⁴ Pakistan,⁵⁰⁵ Sweden,⁵⁰⁶ Tanzania,⁵⁰⁷ the UK,⁵⁰⁸ the US,⁵⁰⁹ and Zambia,⁵¹⁰ though this is not an exhaustive list.



Adapted with permission from: DOMESTIC ABUSE INTERVENTION PROGRAMS, 202 East Superior Street, Duluth, Minnesota 55802, 218-722-2781 www.theduluthmodel.org

Sharp, N. (2008) 'What's yours is mine' The different forms of economic abuse and its impact on women and children experiencing domestic violence, Refuge

Physical violence

In the economic abuse wheel, physical violence forms an outer layer, highlighting that the actual use and threat of physical violence helps to reinforce the behaviours inside the wheel.⁵¹¹ It is therefore noted that physical force may be used to obtain money.⁵¹²

A relationship between economic and physical abuse was also found in Ecuador,⁵¹³ India,⁵¹⁴ Jordan,⁵¹⁵ Palestine,⁵¹⁶ the Philippines,⁵¹⁷ South Africa,⁵¹⁸ and the UK,⁵¹⁹ though this list is not exhaustive. In Turkey, it was found that women exposed to economic intimate partner abuse were more likely to experience physical violence.⁵²⁰ In the US, it was found that 38% of victim-survivors who had experienced coerced debt from a perpetrator and who disclosed there would be a consequence if they refused to take out the loan or credit cited a fear of physical consequences, including being beaten or killed.⁵²¹

Victim-survivors therefore reported physical abuse (or threats of it) from their partner:

- if they asked for money^{522 523}
- if they refused to give the perpetrator money^{524 525} or their wages⁵²⁶
- if the perpetrator decided they had ‘mismanaged’ money⁵²⁷ or if they did not follow the perpetrator’s budget or shopping list^{528 529}
- if they asked for household essentials,^{530 531} refused to buy the perpetrator something⁵³² or refused to sell their own goods in order to buy the perpetrator something⁵³³
- if they asked for money to repay debts⁵³⁴
- if they refused to pay a perpetrator’s debt,⁵³⁵ refused to take out loans or credit for the perpetrator’s use,⁵³⁶ or refused to give the perpetrator their bank card⁵³⁷
- to force victim-survivors to ask friends and family for money⁵³⁸
- if there was an inadequate amount of food^{539 540} or money for items such as cigarettes or alcohol.^{541 542}

Women also reported violence if they challenged the abuse,⁵⁴³ as well as being scared to challenge it for fear of physical violence⁵⁴⁴ or deciding not to challenge the economic abuse to avoid physical assault.^{545 546} Women whose husbands engaged in polygamy also noted that they experienced physical abuse if they challenged another partner receiving more economic resources.^{547 548} Physical violence from the perpetrator to prevent a victim-survivor working or looking for work,⁵⁴⁹ whilst they were at work or working from home,^{550 551 552} when they tried to leave for work,^{553 554} when they tried to study or attend classes,^{555 556} or if they took part in income-generating activities without their partner’s permission⁵⁵⁷ was also reported from victim-survivors.

In Thailand, victim-survivors also shared that the perpetrator would use physical abuse if they saw them talking to a male colleague or customer.⁵⁵⁸ Women also reported assaults following a promotion,⁵⁵⁹ prior to an important job interview,⁵⁶⁰ or after passing exams.⁵⁶¹ Some women in Ghana also reported physical violence if they asked for some money which would then allow them to earn an independent income, for example through selling food or other goods.⁵⁶² Physical aggression to force a victim-survivor to provide money for gambling was also reported.⁵⁶³ Research in Australia found evidence of physical violence escalating as the perpetrator’s gambling problem escalated.⁵⁶⁴ Physical abuse following the abuser’s gambling losses was also reported.⁵⁶⁵ One Australian victim-survivor reported that her husband put all the household bills in her name whilst she was in hospital recovering from his severe physical assault of her.⁵⁶⁶

The research also found physical violence related to dowry,^{567 568} including deaths,^{569 570} as well as physical abuse from in-laws alongside dowry harassment or forced domestic labour,⁵⁷¹ including when further demands for dowry were refused by a woman.⁵⁷² Women whose partners had paid lobola (a payment made by a groom and his family to the bride’s family prior to marriage) to their families also reported being physically abused if their parents asked for outstanding payments.⁵⁷³ Men who paid bride price also shared feelings of entitlement around beating wives.⁵⁷⁴

Victim-survivors also reported physical violence if their methods of resistance against the economic abuse were discovered. For example, a woman in Anitha's research in the UK reported being made to work in the family store for 8–10 hours a day, whilst also caring for children, without pay (this forced labour is also referred to elsewhere in the report).⁵⁷⁵ She started to take £10 a day from the till in order to be able to afford items for the household, and reported when her husband found out, he would beat her regularly.⁵⁷⁶ Physical abuse was also found around child support payments.^{577 578}

There was also evidence that police responses to economic abuse where there was physical violence tended to ignore the non-physical forms of coercive control and instead focus on the 'incident' of physical assault.⁵⁷⁹ In family courts, it has been found that women who reported severe physical abuse were around three times as likely to receive a minority share of a couple's property.⁵⁸⁰ It is therefore vital that services have an understanding of how economic abuse may be linked to physical violence.

Sexual violence

In the economic abuse wheel, sexual violence is also an outer layer, highlighting that the behaviours inside the wheel are reinforced by the use and threat of sexual violence, and it notes that this can include making a victim-survivor perform sexual acts for money.⁵⁸¹

In the evidence, it was common that victim-survivors experienced both sexual and economic violence. For example, in Turkey, it was found that 84.5% of women who experienced sexual violence by a partner also experienced economic abuse.⁵⁸² Similarly, research in Kenya,⁵⁸³ Palestine⁵⁸⁴ and the US^{585 586} found that economic abuse was correlated with other forms of abuse, including sexual. Research in Mumbai, India found that women were more likely to have experienced economic abuse if they had also experienced sexual violence in the previous 12 months.⁵⁸⁷ In the UK, women who were experiencing financial abuse were found to be more likely than men experiencing financial abuse to report sexual violence.⁵⁸⁸ Analysis in the UK of media coverage of cases of controlling or coercive behaviour that included economic abuse found that 14% explicitly mentioned sexual abuse.⁵⁸⁹

There were a range of behaviours around sexual and economic abuse in the literature. This included:

- perpetrators demanding sex as repayment for gifts given⁵⁹⁰
- money or essentials being withheld if she did not have sex with him^{591 592} or needing to please him sexually in order to access resources⁵⁹³
- being sexually exploited or forced into sex work for money^{594 595}
- sexual violence used as a punishment for spending money⁵⁹⁶
- being expected to be available for sex at all times, including during working hours.⁵⁹⁷

Women in Uganda reported having resorted to prostitution in order to provide for their families when their police officer husbands did not send money home when away for weeks on end.⁵⁹⁸ These women also reported that rejecting sexual advances from their husbands led to economic abuse, and that they accepted sexual abuse due to their economic dependence on men.⁵⁹⁹ In Ghana, economically dependent women also reported that sexual violence accompanied economic abuse, with women sharing that if they rejected sexual advances, they would be left without money for essentials.⁶⁰⁰ Similarly, research in Bangladesh found that sexual violence was used as a punishment when women challenged the economic abuse.⁶⁰¹ Women also reported being forced to have a sexual relationship with men they were living or in a relationship with to receive financial support⁶⁰² or forced to have sex after the end of a relationship in exchange for alimony.⁶⁰³

Image-based sexual abuse was also used to perpetrate economic abuse, including by using images as a form of blackmail, threatening to destroy their professional reputation, profiting from the image, or women being required to pay huge amounts of money to websites hosting the images to have them removed.⁶⁰⁴ Evidence of economic abuse was therefore found in 16.9% of 366 news articles on cases of 'non-consensual porn' in an intimate relationship.⁶⁰⁵

Abusers' use of sexual violence alongside sleep deprivation also put women's employment at risk.⁶⁰⁶ Sexual violence was also reported as a tactic to stop victim-survivors attending education and employment.^{607 608} Sexual violence and controlling access to contraception was also reported as a tactic of undermining victim-survivors' access to education and employment.⁶⁰⁹

Some victim-survivors also reported that their experiences of sexual violence were associated with bride price, where their spouse had given money to her family.⁶¹⁰ It was reported that this led to a sense of sexual entitlement and access to women's bodies.⁶¹¹ Rape was also linked to dowry abuse.^{612 613} The practice of lobola has therefore been linked to the spread of HIV/AIDs, with the argument being that men who have paid lobola believe they have a right to multiple sexual partners, and a woman cannot divorce him unless her family repays the lobola.⁶¹⁴ In addition, there was also evidence that women experiencing sexual exploitation felt less able to ask their husband to use condoms.⁶¹⁵

The overlap between sexual and economic violence therefore needs further exploration in order to be fully understood.

Intimidation

Behaviours listed under intimidation on the economic abuse wheel include destroying property, threatening physical violence if money is refused, using money as a source of power to threaten victim-survivors with, and refusal to pay child maintenance.⁶¹⁶

Victim-survivors therefore reported being intimidated into giving perpetrators money,⁶¹⁷ or give into economic demands due to the abuse or violence they would face otherwise.⁶¹⁸ One victim-survivor reported that her partner refused to pay for her car brakes to be fixed.⁶¹⁹ Refusing to pay off debt in the victim-survivor's name was also noted as a tactic of intimidation.⁶²⁰ With regards to child support payments, victim-survivors reported perpetrators intimidating them into not requesting these,⁶²¹ feeling concern for their or their children's safety if they asked for more,⁶²² or deciding pursuing child support was not worth the response of the perpetrator.⁶²³

Emotional abuse

In the economic abuse wheel, emotional abuse includes telling a victim-survivor she is worthless or making her feel worthless (such as by making her account for every amount spent, denying basic necessities and making her feel 'cheap').⁶²⁴ The overlap between emotional and economic abuse in the literature was incredibly common, and this relationship was found to be associated in a number of studies, including in Australia,⁶²⁵ Ecuador,⁶²⁶ India,⁶²⁷ Jordan,⁶²⁸ Kenya,⁶²⁹ Palestine,⁶³⁰ the Philippines,⁶³¹ Sri Lanka,⁶³² Turkey,⁶³³ the US⁶³⁴ and Zimbabwe.⁶³⁵

Women's financial participation was found to be devalued by perpetrators.⁶³⁶ Victim-survivors reported being told they were useless with money and didn't deserve any, or were mocked for earning less than the perpetrator.⁶³⁷ For male victim-survivors, the emotional abuse often aligned with gendered expectations of male breadwinners, with research in the UK finding that male victim-survivors were made to feel emasculated if they were not the 'provider' for the family.⁶³⁸ Victim-survivors also reported:

- being made to feel like a burden when asking for basic necessities (with one victim-survivor in Trinidad and Tobago reporting the perpetrator would agree to buy items but then loudly emotionally abuse her whilst in the store)⁶³⁹
- perpetrators telling them they could not support themselves⁶⁴⁰
- being lectured about or supervised over spending or treated like a child around money⁶⁴¹
- being berated for spending money related to their appearance⁶⁴²
- being belittled when the perpetrator was taking money from them⁶⁴³
- being told they were bad at managing money when given a small allowance⁶⁴⁴
- being blamed for the abuse⁶⁴⁵
- being forced to buy cheap items for themselves and their children whilst the perpetrator bought expensive goods.⁶⁴⁶

Emotional abuse was used in order to prevent or undermine victim-survivors' efforts around education,⁶⁴⁷ such as:

- being told they were going to fail before an important exam^{648 649}
- being made to feel guilty for spending time on their education instead of their partner or family⁶⁵⁰
- being belittled for working in paid employment less than the perpetrator when caring for children.⁶⁵¹

Similarly, emotional abuse was used to undermine women's employment.^{652 653} Emotional abuse was also reported alongside dowry-related abuse⁶⁵⁴ and forced domestic labour.⁶⁵⁵

Women also reported not being allowed to use items such as beds and being forced to sleep on the floor⁶⁵⁶ or having access to resources limited in a way that meant they were embarrassed about their appearance.⁶⁵⁷ There were also reports of not being allowed the money for or access to hygiene products or access to sanitary products withheld as punishment.⁶⁵⁸ For example, one victim-survivor recalled being reprimanded for 'poor hygiene' by a nurse when she was in hospital immediately after giving birth, as the perpetrator would not give her money for sanitary products.⁶⁵⁹

Isolation

Behaviours of isolation and economic abuse listed on the economic abuse wheel include:

- never giving a victim-survivor money to go anywhere or do anything
- stopping her from working and seeing colleagues
- not allowing her to use the telephone and destroying her address book.⁶⁶⁰

These and other behaviours were found in the literature.

Victim-survivors were reported being prevented from using the phone, particularly migrant women who were prevented from talking to family,⁶⁶¹ or were forced to use the phone on speakerphone so the perpetrator could hear their calls.⁶⁶² One victim-survivor also reported not being allowed a smart phone which would allow her to talk to her family in another country for free using apps,

therefore having to pay to do so.⁶⁶³ Isolation using phones could involve access to phones being controlled,⁶⁶⁴ withholding or damaging phones⁶⁶⁵ as well as through perpetrators telling victim-survivors they had no right to the phone as they did not pay the bill.⁶⁶⁶ Telephone cords were also cut and contacts from phones deleted.⁶⁶⁷ Victim-survivors also reported having their communications and movements monitored through the use of mobile phones and technology in a way that led to isolation.⁶⁶⁸

Income generating and work could also be used to isolate victim-survivors. For example, women in Papua New Guinea who sold items at the local market reported sometimes not being allowed to go to market, not being allowed to talk to others whilst there or having to come straight home afterwards.⁶⁶⁹ Being prevented from working (including through restricting access to transport to get to work) also led to isolation, as women were unable to socialise with colleagues.⁶⁷⁰ Migrant women also reported not being allowed to work or study, which increased isolation alongside limiting their economic independence, as well as being isolated from financial processes in the country they moved to, such as opening a bank account.⁶⁷¹ Perpetrators might therefore limit women's social networks by only allowing them to work, take children to and from school and shop for groceries, and making women account for their time and where they had been, as was reported by Indian migrant women living in the US.⁶⁷²

Access to transportation was also used isolate victim-survivors, particularly those in rural areas. It was found that perpetrators could move women to a rural area alongside limiting access to transport (for example, by refusing access to the car or draining it of petrol, or there being limited public transport options) in order to enforce this isolation.⁶⁷³ Moving to a rural area often also meant a victim-survivor would have no or limited opportunities to integrate into tight-knit communities, in addition to being away from existing friends and family,⁶⁷⁴ and could limit work opportunities.⁶⁷⁵ Mobile phone signal in rural areas may also be poor, making it even more difficult for victim-survivors to reach out.⁶⁷⁶

Victim-survivors who were given a small allowance for the week also found it incredibly difficult to meet people or go anywhere,⁶⁷⁷ whilst others reported isolation from family and friends through the perpetrator making her ask them for money.⁶⁷⁸ Socialising with friends could also be trivialised in order to justify not being given money to do so, and limiting resources which could have an impact on physical presentation or hygiene were also noted as methods of isolation.⁶⁷⁹ Isolation therefore limits victim-survivors' ability to leave the abuser by restricting her social networks.⁶⁸⁰

By isolating victim-survivors in conjunction with economic abuse, perpetrators severely limit women's social and economic resources for seeking support and leaving, making it an effective method of abuse.

Minimising, denying and blaming

In the economic abuse wheel, minimising, denying and blaming includes perpetrators telling victim-survivors:

- that they waste money or will spend it if the perpetrator does not look after it
- that she makes him destroy things
- that he only abuses her because she lets him.⁶⁸¹

In some findings, there was also a link here to male privilege, with men in Zambia reporting that women's behaviour played a role in men's economic abuse, even amongst those who agreed economic abuse was wrong.⁶⁸² In this research, men were reported to see themselves as thinking long-term, whereas women were seen as irresponsible and short-term thinkers, therefore requiring men to manage money and resources.⁶⁸³

Further evidence of minimising, denying and blaming were found in the research. For example, one victim-survivor in Australia reported that when she confronted her partner about him taking money meant for their business to buy drugs, he blamed her for their financial issues.⁶⁸⁴

Another victim-survivor shared that when asked her partner about the money he had spent, he initially denied it, but then blamed her, saying he needed something to make him feel better whilst she was experiencing post-natal depression.⁶⁸⁵ Women whose partners had gambling issues were also found to blame the victim-survivor. They constructed their behaviour as a response to the failings of the woman, and stated that they gambled because of what she wanted.⁶⁸⁶ They also denied the woman's status as a victim through intimidation and gaslighting.⁶⁸⁷ This was also found to overlap with emotional and physical abuse, with perpetrators who gambled blaming victim-survivors for their losses.⁶⁸⁸ Perpetrator's minimising and denying of their behaviours of economic abuse can also be linked to the lower rates of men's self-reported perpetration compared to women's self-reported rates of victimisation, as was discussed in the chapter on prevalence.

Using children

Behaviours listed under this spoke of the economic abuse wheel included:

- taking welfare payments for children
- taking children's savings or money
- refusing to pay for necessities for children
- destroying or stealing children's belongings.⁶⁸⁹

Throughout the research, victim-survivors shared a number of ways in which perpetrators would use economic abuse alongside children. This included:

- refusing to pay for essentials for children, such as healthcare for children or whilst women were pregnant⁶⁹⁰
- school fees⁶⁹¹ (including religious school fees)⁶⁹²
- activities⁶⁹³
- refusing to contribute to the costs of raising children.⁶⁹⁴

In one study, Mexican migrant women in the US described the pain of being unable to clothe and feed their children due to economic abuse.⁶⁹⁵

Women also shared that perpetrators would take welfare payments meant for children,^{696 697 698} or coerce women into having further children to access additional payments.⁶⁹⁹

Women also reported physical abuse against children if they refused to give the perpetrator money⁷⁰⁰ or having access to children withheld unless they paid the perpetrator.⁷⁰¹ Children's money, such as pocket money or birthday money, was stolen by perpetrators,^{702 703} as were their belongings.^{704 705} Children were also used as a bargaining tool in financial arrangements,⁷⁰⁶ or told by perpetrators that the victim-survivor had taken all their money, thereby passing the blame onto them.⁷⁰⁷

When it came to employment and education, perpetrators used children to pressure women into quitting work.⁷⁰⁸ Being unreliable with or refusing to contribute to childcare was also an effective way of limiting women's employment and education opportunities.^{709 710} Women reported that the perpetrator would abuse the children whilst they were at work⁷¹¹ or fearing they would.⁷¹² There were also reports of the perpetrator refusing to care for children whilst the victim-survivor was working, meaning they had to pay for childcare.⁷¹³ Perpetrators also refused to pay for childcare, preventing women from working or studying,⁷¹⁴ or called women whilst at work, falsely claiming children were ill.⁷¹⁵

Refusing to pay, or unreliable or missed payments of child support, was also a significant way that perpetrators could use children alongside economic abuse, and this could be used for years post-separation.^{716 717 718} Sharp identified this as a form of refusing to contribute.⁷¹⁹

Victim-survivors also shared that perpetrators would buy treats or expensive gifts for children, including when they refused to pay child support to the victim-survivor^{720 721 722} or when they refused to pay for essentials.⁷²³ Research also showed that perpetrators could gift them money or buy them junk food at the same time as physically and emotionally abusing them.⁷²⁴ In some cases, such as with mobile phones or other devices, gifts could be used as a means for the perpetrator to contact or monitor the victim-survivor post-separation^{725 726} or was conditional upon access to the home to set it up.⁷²⁷ Research with children found that some were aware of their fathers' use of money and gifts to interact with them.⁷²⁸ Perpetrators also bought more expensive technology and entertainment products

for their home in order to encourage children to spend more time with them.⁷²⁹

As well as children, animals were also used alongside economic abuse. One study with women in Uganda found that their livestock was sold without their knowledge, impacting their ability to earn an income.⁷³⁰ Research in Canada found that respondents whose pets had been threatened or actually harmed by a partner were significantly more likely to report that their partner also damaged or destroyed their possessions or property, being prevented from having access to family income or being forced to give up money, possessions or property.⁷³¹ Experiencing financial abuse was significantly more common among those who also experienced violence towards a pet.⁷³² One victim-survivor shared that her ex-partner threatened to shoot her horses if she did not sign over a vehicle to him,⁷³³ whilst another reported being refused money to seek care for her dog whilst it was clearly in pain.⁷³⁴ Abuse of animals was also reported when a victim-survivor refused to give a perpetrator money or when they were found to have spent money.⁷³⁵

Using male privilege

On the economic abuse wheel, examples of male privilege include:

- a perpetrator saying they should have all the money as head of the household
- not letting her work
- exploiting women's existing economic disadvantage and making all of the important financial decisions.⁷³⁶

In Ghana, women recognised economic abuse as a form of control used by men to make women dependent on them and how traditional gender roles influenced understanding of economic abuse.⁷³⁷ Participants in an Australian study believed that male entitlement was an underlying reason for economic abuse.⁷³⁸ This use of male privilege and gendered expectations in economic abuse was found all over the globe. For example, arguing over gender roles and money was associated with higher levels of economic abuse in the past year in Tanzania.⁷³⁹

Male privilege and traditional gender roles were also used to prevent women from working⁷⁴⁰ and

studying,⁷⁴¹ particularly when care of children⁷⁴² and domestic labour⁷⁴⁴ was involved. Women's caring responsibilities and domestic labour was simultaneously undervalued.^{745 746 747} In Zimbabwe, women were found to experience abuse when they were more educated than their male partners.⁷⁴⁸ Men were also reported as wanting to use their financial resources for their own needs and desires, including hobbies and their social life,⁷⁴⁹ and not wanting to contribute to household costs, leaving these for women to cover.⁷⁵⁰ Meanwhile, women's hobbies and social activities were seen as an extravagance or as frivolous in comparison to men's.⁷⁵¹ One victim-survivor shared that her husband did not support the household beyond providing a place for them to live, despite the fact that she had no independent financial resources.⁷⁵² She recalled times where, if there was no food at home, he would eat at his mother's home, often bringing back food for their child but not the victim-survivor.⁷⁵³ Migrant women also reported increased violence and abuse if partners lost their status as breadwinner and resented women for bringing money in.⁷⁵⁴ Rigid gender roles were also found to be influential in relationships where male perpetrators used gambling.⁷⁵⁵ Men's control of women and the household finances was therefore often seen as natural,^{756 757} and abuse supported the lack of equal decision making between men and women.⁷⁵⁸

There were also links to emotional abuse here, with women being told by male partners that they were useless with money.⁷⁵⁹ Women in one study in Indonesia reported that men shifted the blame for economic difficulties onto them.⁷⁶⁰ Women also shared that they were reluctant to question financial decisions for fear of questioning their partner's masculinity.⁷⁶¹

In research with older couples, women reported that they might be trusted with routine household shopping, but needed permission for larger or less routine purchases, such as new clothing, but that their husbands did not discuss large purchases with them.⁷⁶²

For example, one woman shared that she had to ask for additional money for a coat or shoes for the children, whilst her husband had bought a car without consulting her.⁷⁶³ This was also found elsewhere in couples of other ages, such as in Bangladesh,⁷⁶⁴ and gender stereotypes were thought to be significant in young people's understanding of money management by practitioners.⁷⁶⁵

Victim-survivors reported that socialisation and conditioning around gender and money left them without financial skills and thus vulnerable to economic abuse,⁷⁶⁶ or that gendered role expectations left them thinking a man controlling money was normal⁷⁶⁷ or facilitated economic exploitation.⁷⁶⁸ It is therefore incredibly important to acknowledge that economic abuse takes place in systems of unequal and gendered socialisation and access to money, including the gender pay gap and beliefs about traditional gender roles in relationships.

The above demonstrates how significant gendered roles can be in perpetuating economic abuse and that whilst men can and do experience economic abuse, women are disproportionately impacted by economic violence in the context of coercive control.⁷⁶⁹ Further research is required which explores the use of male privilege, particularly alongside the use of other existing inequalities.

Coercion and threats

Examples of coercion and threats on the economic abuse wheel included:

- perpetrators threatening to deny women access to economic assets (such as the home and car)
- saying that if she leaves, he will not provide any money for her or the children.⁷⁷⁰

As noted earlier, economic abuse takes place in the context of coercive control, creating an environment of fear and control for victim-survivors. Economic power in itself can therefore be used as a threat.⁷⁷¹ In her research, Branigan noted that economic abuse was regularly played out through threats and coercion.⁷⁷² Physical violence is therefore unnecessary in order to make victim-survivors comply.⁷⁷³

Perpetrators could threaten not to provide money or economic resources.⁷⁷⁴ Threats around debt, such as a perpetrator refusing to pay towards joint debt or creating debts in joint accounts or utilities, were also found.⁷⁷⁵ Coercion was also found to be key to the perpetration of coerced debt, as well as threats against the victim-survivor and her children, including around withholding access to food or using her immigration status.⁷⁷⁶ Women also reported threats or coercion which discouraged them from seeking child support,^{777 778} and encouraged them to seek welfare payments they were not eligible for⁷⁸⁰ and to stop working and studying.^{781 782} One victim-survivor in Ethiopia reported that these threats went beyond her, with her husband coming to her shop to threaten both her and her customers in order to stop her from earning an income by selling goods.⁷⁸³ Threats were also reported around dowry abuse, and harassment for a full or further payments of dowry.⁷⁸⁴ Divorce could also be used as a threat, particularly for migrant women.⁷⁸⁵

Perpetrators also used coercion and threats to ensure they had funds they could use for gambling.^{786 787} They also threatened to withhold access to economic resources. For example, a victim-survivor in Australia shared that her ex-partner threatened to have her electricity disconnected if she did not allow him access to the children, even though they did not wish to see him.⁷⁸⁸ Similarly, perpetrators threatened to take the children and prevent the victim-survivor from seeing them alongside economic abuse.⁷⁸⁹ Victim-survivors also reported that perpetrators made threats involving family pets if they did not meet economic demands,⁷⁹⁰ as well as threats to kill the victim-survivor herself.⁷⁹¹

Other forms

The research also found evidence of economic abuse being used alongside other forms of abuse not included in the Duluth Power and Control Wheel. These are explored below.

Use of immigration status

Evidence was found which highlighted how perpetrators would use women's insecure immigration status alongside economic abuse.

In South Korea, refugee and migrant women faced intensified vulnerability due economic hardships upon resettlement⁷⁹² and often increased financial dependence on perpetrators. Those with limited ability to speak the language were also at risk of being forced to sign documents they did not understand⁷⁹³ and faced additional barriers to finding accurate information and support.⁷⁹⁴ Legal practitioners noted that it was this lack of financial security and support which often influenced victim-survivors' decisions around whether to leave the perpetrator or not.⁷⁹⁵ Undocumented migrant victim-survivors are at an even further increased risk.⁷⁹⁶ In the UK, two-thirds of migrant women victim-survivors had experienced economic abuse from a partner.⁷⁹⁷

Migrant women have shared reluctance to report abuse for fear they will be deported.⁷⁹⁸ Migrant women also often have no access to welfare benefits, social security or healthcare.⁷⁹⁹ Similarly, for migrant victim-survivors in the UK, having 'no recourse to public funds' leaves them without access to support. A review into the death of a woman with no recourse to public funds found that she had no source of independent income, had been refused for support from the local council due to her immigration status, and that the perpetrator had also threatened to send her back to her country of origin.⁸⁰⁰

Migrant women therefore were reported to experience various forms of abuse which involved both their immigration status and economic abuse. This included threats to send women 'back' and cancel visas if they did not do what their husbands asked, including:

- taking out credit cards^{801 802}
- having all earnings taken from them⁸⁰³
- being sent back to a country to care for family and causing victim-survivors to lose their job⁸⁰⁴
- giving them their welfare benefit payments⁸⁰⁵
- being forced to do all housework⁸⁰⁶
- living off a tiny allowance⁸⁰⁷
- not allowing or letting women know they could open bank accounts⁸⁰⁸
- not allowing them to claim benefits in their name⁸⁰⁹
- being imprisoned in the home.⁸¹⁰

There was also evidence of perpetrators resident in other countries taking dowry payments and then abandoning wives, revoking their visas, and divorcing them without their knowledge or consent.^{811 812 813} Perpetrators also demanded further dowry payments following marriage, and withdrew sponsorship for visas if these demands were not met.^{814 815} It has also been noted that, for Indian women who move to Australia, this move takes away legal protections that criminalise dowry and require any payments to be returned after separation for up to seven years.⁸¹⁶ Immigration documents were also withheld, and women's names were withheld from tenancy agreements, bills and bank accounts.⁸¹⁷ Visa applications were also sabotaged.⁸¹⁸ Post-separation, there was evidence that perpetrators would report women to immigration departments for years afterwards with the aim of having them deported.⁸¹⁹

Often, the use of immigration status overlapped with other forms of abuse, such as through institutions (explored below). For example, in Australia, one victim-survivor's husband provided her with incorrect information about his income, which meant she then provided inaccurate information to the social security agency.⁸²⁰

This caused her to later incur a large debt and the perpetrator threatened to cancel her visa, which he was sponsoring, if she told anyone about it.⁸²¹ Perpetrators also used children. A participant in Ulbrick's research described a situation in which a woman was deceived into leaving her baby behind when she and her husband migrated to Australia.⁸²² The child was then used as a means of control to keep the woman in the relationship and working in the family pharmacy business without pay (even though the perpetrator required her pharmaceutical license in order to open), as well as being forced into significant debt.⁸²³ Perpetrators also used sexual violence and isolation. One victim-survivor in Australia shared that, after marriage, her husband demanded further dowry from her family and, when they were unable to pay this, forced her to engage in 'humiliating' behaviours to 'earn it'.⁸²⁴ He also broke her phone to prevent her from contacting her family and took all of her salary when he finally allowed her to get a job.⁸²⁵

The use of immigration status is therefore an incredibly powerful means of control, which perpetrators can use against women, making them feel as if they have no choices.⁸²⁶ The overlap with economic abuse needs to be explored further.

Using legal and institutional processes

Another common form of abuse that victim-survivors reported was the use of legal and institutional processes in order to carry out economic abuse. This has been referred to as institutional abuse⁸²⁷ and includes abuse through government agencies (such as those responsible for child support or welfare benefits) and court systems. Like many other tactics of abuse, this was found globally.

Victim-survivors also reported that perpetrators would use welfare benefits as part of the economic abuse. During the relationship, this could include:

- forcing a victim-survivor to claim benefits to which they were not entitled⁸²⁸
- preventing a victim-survivor from attending mandatory appointments around welfare benefits, which could lead to sanctions⁸²⁹
- taking all of the benefits.⁸³⁰

In the UK, many noted that the payment of welfare benefit Universal Credit is made into one bank account (whether this is one person's individual account or a joint account) as standard. This raises concerns for victim-survivors of economic abuse, as well as reinforcing gendered practices of money management.⁸³¹ More generally, post-separation, perpetrators were found to have reported victim-survivors for benefit fraud (for example, by reporting they were living with a new partner, or reporting the fraud they had made them commit during the relationship) in order to halt their payments,⁸³² and disputing or claiming benefits to which the victim-survivor was actually entitled (such as those for the main carer of children)⁸³³. In Australia, perpetrators could also use the 'couple rule' post-separation. Sleep shared an example of a perpetrator using his ex-partner's address on documents without her knowledge, resulting in her owing social security debt of over \$50,000.⁸³⁴ Perpetrators could also report migrant women for benefit fraud, leaving them even more vulnerable.⁸³⁵

Abusers also hid documents, which could hinder women seeking employment⁸³⁶ or from accessing welfare benefits,⁸³⁷ as well as acting as a form of blackmail to let a perpetrator know where the victim-survivor was post-separation.⁸³⁸ In the UK, 1 in 5 victim-survivors reported that perpetrators retained their legal documentation (such as a passport or driving license) after they left the abuser.⁸³⁹ In addition to welfare benefits, victim-survivors reported perpetrators forcing them to falsify tax returns, which impacted on what and how much they were entitled to,⁸⁴⁰ as well as having the consequence of having committed tax fraud.

Family laws, which govern marriage, divorce, child custody, guardianship, adoption and inheritance, include provisions which discriminate against women in many parts of the world.⁸⁴¹ Similarly, there are significant legal barriers to women's land ownership and access to inheritance globally, and this can be further influenced within countries by religion.⁸⁴² Whilst these laws and systems will differ, that women have inferior rights compared to men (or none at all) has been described as near universal.⁸⁴³

These systems therefore formalise economic abuse carried out by perpetrators. Similarly, Oxfam states that 153 countries have laws which discriminate economically against women, with 18 allowing a husband to forbid his wife from working.⁸⁴⁴ The World Bank found that 178 countries maintain legal barriers to women's full economic participation.⁸⁴⁵

Often set against a backdrop of this broader discrimination, there was significant evidence around perpetrators using various court systems to economically abuse victim-survivors, particularly post-separation. This was also described as litigation or paper abuse. This often involved delaying cases (such as by failing to attend court) and vexatiously prolonging cases,⁸⁴⁶ which could have huge consequences for victim-survivor's finances,⁸⁴⁷ or the use of multiple cases.⁸⁴⁸ Perpetrators could also make counter-allegations of abuse to delay proceedings.⁸⁴⁹ In divorce courts, this could involve demanding a payment or that a victim forfeits economic or property rights in exchange for divorce,⁸⁵⁰ or coercing or pressuring a victim-survivor into agreeing settlements, including taking an unfair financial settlement.^{851 852}

Perpetrators also:

- delayed property negotiations or settlements⁸⁵³
- stopped access to joint property^{854 855}
- prevented victim-survivors from having property in settlements due to it being only in the perpetrator's name⁸⁵⁶
- pressured victim-survivors into dropping settlement proceedings⁸⁵⁷
- did not disclose their full financial assets during proceedings, for example, with the aim of reducing the amount owed to a victim-survivor.⁸⁵⁸

⁸⁵⁹ With regards to children and family courts, perpetrators could again instigate prolonged custody cases or use custody as a bargaining chip for unfair settlements.⁸⁶⁰ Payments of bride price and lobola could also be used to argue that the perpetrator should have custody of children.⁸⁶¹

Evidence also highlighted that perpetrators would hire expensive legal representation, at a time when victim-survivors often reported being forced to self-represent⁸⁶² or going into debt in order to afford their own legal representation.⁸⁶³ This continued the economic abuse that the perpetrator carried out during the relationship. Perpetrators hiring aggressive legal representatives was also a common issue.⁸⁶⁴ One victim-survivor in New Zealand reported that her ex-partner flew in a team of legal experts from the US specifically to represent him when she was self-representing.⁸⁶⁵ Regarding migrant women, it was also reported that perpetrators instigated legal proceedings in countries where victim-survivors had little or no understanding of the processes, were unaware proceedings had been started, or were unable to get a visa to visit.⁸⁶⁶ This also prevented victim-survivors from having an opportunity to reclaim their dowry,⁸⁶⁷ and perpetrators were also reported to keep dowry and stridhan following separation.⁸⁶⁸

Along with states and communities, religious institutions shape the formation of partnerships and family life through laws and policies, and provide opportunities for abusers to exert further control.⁸⁶⁹ For example, perpetrators were reported to use religious systems to delay or deny divorces, or use these to blackmail women.⁸⁷⁰

It has also been noted that in Sharia law, men can refuse to grant a talaq (divorce) and, in these cases, a woman may be granted a khula divorce, whereby she gives him something in return for the divorce, which may often be returning any dowry paid.⁸⁷¹ Further work is therefore needed to understand how abusers can use religious institutions to perpetrate economic abuse.

Women reported that their ex-partner used court systems to ensure that victim-survivors received as little money as possible,⁸⁷² with their financial resources exhausted by proceedings.⁸⁷³ Victim-survivors also reported huge impacts on their employment and careers,⁸⁷⁴ due to the large amounts of time that court cases required,⁸⁷⁵ particularly if forced to self-represent.⁸⁷⁶ Whilst cases were ongoing, victim-survivors were also forced to remain with perpetrators.⁸⁷⁷

Research found that harm to finances during legal proceedings around domestic abuse was associated with symptoms of PTSD and depression, as well as being economically worse off.⁸⁷⁸

Economic abuse through child support was a commonly reported form of post-separation abuse found in the literature around the world (explored further elsewhere in the report). Victim-survivors reported that perpetrators would ignore orders to pay support⁸⁷⁹ or pay less than ordered.⁸⁸⁰ They could manipulate how much they were required to pay by hiding money, quitting jobs or working for cash,⁸⁸¹ falsifying earnings or transferring assets (including businesses) in other people's names,⁸⁸² or not completing tax returns,⁸⁸³ thereby impacting how much agencies deemed they should pay. Linked to the use of courts explored above, perpetrators were also found to use child contact and custody arrangements to lower the amount they were due to pay or ensure they did not have to pay child support at all, but would fail to fulfil these arrangements.⁸⁸⁴ Evidence was also found of perpetrators threatening to withdraw child support depending on the outcomes of legal proceedings, including custody.⁸⁸⁵ Perpetrators also appealed the amount they were required to pay, leaving women uncertain about how much they would receive, if any at all.⁸⁸⁶

Research also found perpetrators owing huge amounts of child support to victim-survivors, with little action taken by agencies.⁸⁸⁷ These behaviours led Natalier to describe interference with child support payments by perpetrators as 'state facilitated economic abuse'.⁸⁸⁸

Perpetrators' use of these systems therefore means it is absolutely vital that those working within these systems are aware of and have the ability to recognise and respond to economic abuse.

Spiritual abuse

There was little evidence around the overlap of economic and spiritual abuse, suggesting that this is an area that requires more exploration. For example, eight women in a financial literacy pilot programme reported experiencing spiritual abuse, and all had experienced economic abuse.⁸⁸⁹

Of the little discussion that existed around spiritual and economic abuse, this involved Jewish women, and particularly Orthodox Jewish women. This included:

- husbands using the Get (Jewish divorce) process as a way to prolong the civil court divorce process
- a husband refusing to pay for Jewish school for children or for shul (a term used by Orthodox Jews to refer to their house of worship – refusing to pay could prevent a woman from being able to attend service, therefore causing great spiritual harm)
- losing the physical Jewish marriage contract
- refusal to keep the kitchen kosher, which could require a laborious process to correct, with some feeling that buying new dishes, utensils or other items was required in order for it to be kosher again.⁸⁹⁰

Similarly, one Jewish victim-survivor reported that her husband would not allow her to buy the yeast and flour needed to bake and then separate challah.⁸⁹¹ This prevented her from being able to take part in one of the special religious commandments assigned to women.⁸⁹²

Duration of economic abuse and life stages

With regards to the duration of experiences of economic abuse, there was less evidence around this, but what there was suggested that economic abuse can last for many years. As explored in the next section, perpetrators can also continue this form of abuse following the end of a relationship.

In South Africa, data from clients of a domestic abuse service showed that the average period of experiencing economic abuse was 4.3 years.⁸⁹³ In Malawi, victim-survivors were asked if the abuse had occurred once, two to five times, or was ongoing, with 39.3% reported that it was ongoing.⁸⁹⁴ In the UK, 25% of those who had experienced economic abuse responding to one survey reported that it had been going on for five or more years, whilst 23% said it lasted for between one and two years.⁸⁹⁵

Men were more likely than women to say it had lasted for less than six months and women were more likely than men to say it had lasted for five years or more.⁸⁹⁶ A previous study in the UK had similar results, with women disproportionately likely to report the abuse lasting for longer than five years, and with women reporting a mean length of abuse of 2.8 years compared to 1.8 for men.⁸⁹⁷ This suggests that women are more likely than men to experience economic abuse as part of a long-term pattern of coercive and controlling behaviour.

Regarding economic abuse and overlap with key life stages, victim-survivors reported that the abuse often began or escalated with these stages. This included moving in together, marriage, or pregnancy or the birth of a baby. These are therefore often times where a significant (and potentially expensive) commitment has been made or, in the case of birth, where a woman's earnings often decrease and she may be more socially isolated. Research in the UK found that victim-survivors felt that financial control was the first form of abuse they experienced and tended to increase over time, with one woman saying: 'the first feature of control was financial... he never considered me as a financial equal, he always made sure that I spent more money than him'.⁸⁹⁸

Others reported that the abuser used economic abuse from the start of the relationship. For example, victim-survivors in the UK spoke about how, at the beginning of the relationship, the abuser would regularly give them gifts, but this stopped, often when the relationship became more serious.⁸⁹⁹ The abuser would later want the money they had spent back and use the gifts as a way to manipulate women.⁹⁰⁰ In another study, 17% of victim-survivors in the UK reported that the perpetrator was economically abusive from the beginning of the relationship.⁹⁰¹

Between 16% and 25% of victim-survivors in the UK reported the perpetrator began using economic abuse when they moved in with their partner, with women more likely to report this than men.^{902 903}

Most young adults in Australia also identified this as a time when the economic abuse began, with one sharing that her partner insisted on managing money and bills as it was 'less stress' for her, but he refused to relinquish control when she requested following giving birth.⁹⁰⁴

In Kenya, one study found that 90% reported the perpetrator began using financial abuse when they got married, and only 10% prior to this.⁹⁰⁵ Similarly, women in Uganda who had experienced abuse from partners who were also police officers reported that the abuse began following marriage, particularly being prevented from working once they were married.⁹⁰⁶ For example, one woman said:

"I have a diploma and my husband married me when I was working. When I started staying with him, he told me that if I leave this place to go and work, I should not return to his home. I have requested my sister and his friends to talk to him but he has insisted that I stay home, yet he does not give me money... It is my daughter who buys for me clothes."⁹⁰⁷

Between 12% and 15% of victim-survivors in the UK reported the perpetrator started being economically abusive when they got married.^{908 909}

Reports of the abuse beginning or escalating during pregnancy or following birth were also common,⁹¹⁰ with this representing a time when women might have fewer resources and become more dependent on partners.⁹¹² Seven per cent of victim-survivors in the UK reported the perpetrator starting to use financial abuse when they had children (though women were significantly more likely than men to report abuse beginning after having children).⁹¹³ For example, one victim-survivor reported that when she had been working, the perpetrator had ‘always’ called it “our money”, but when she stopped paid work following having children and became economically reliant on him, his income ‘changed to “his money”’.⁹¹⁴

For another woman, her partner’s control of money began during her first pregnancy and escalated during the second, and, despite being ill throughout her first pregnancy, she continued to work full-time as her partner treated her as a ‘financial drain’.⁹¹⁵ He controlled her access to money, and refused to give her money for sanitary products, leading a nurse to reprimand her for ‘poor hygiene’ when she was unable to buy sanitary pads shortly after giving birth.⁹¹⁶ In the UK, a victim-survivor reported that all of the abuse she experienced, including economic, escalated when she was pregnant, and believed that this was due to her being at her most vulnerable.⁹¹⁷ Another woman reported using her life savings to pay for everyday essentials and bills during her maternity leave whilst her partner kept his earnings hidden.⁹¹⁸ Similarly, one victim-survivor in Australia reported that her partner escalated the abuse in response to the increased government support payments she received following the birth of their child.⁹¹⁹ In Tanzania, some women reported experiencing economic violence only after giving birth and not during pregnancy.⁹²⁰

Later life stages may also be significant. In the UK, 1% of victim-survivors reported economic abuse began when they retired.⁹²¹ Concerns about perpetrators interfering with victim-survivors’ access to their pension funds have also been raised, for example through perpetrators coercing victim-survivors to opt-out of pensions savings or denying them control over these,⁹²² or coercing them to ‘cash in’ retirement savings.⁹²³

Economic abuse can also limit victim-survivors’ ability to save for retirement, or the amount of superannuation a victim-survivor is entitled to (for example, due to breaks in employment or fewer working hours linked to caring responsibilities), and financial settlements may also impact pensions.^{924 925}

Other life events may also be significant. In the UK, 6% to 8% of victim-survivors reported that the abuser began being economically abusive when they first got a joint bank account, with more men reporting the abuse started at this point.^{926 927} Nine percent also reported that the abuse began when they bought a home with their partner, and 3% when they experienced a fall in their income.⁹²⁸

There was also evidence of economic abuse beginning when a victim-survivor migrated or moved to another country. For example, a woman who took part in research in Australia had moved from the UK to Australia, and noted that this is when her husband began to financially control her.⁹²⁹ This finding was also echoed by a lawyer in Ulbrick’s research.⁹³⁰ This can leave a victim-survivor even more vulnerable, being in a new country where they might not know of any options around support or reporting, their legal rights, or even speak the language.

Post-separation economic abuse

In his writing on coercive control, Stark observed that economic abuse is a form of ‘structural abuse’ which does not depend on physical proximity.⁹³¹ This means that it can continue, escalate and even begin post-separation, when other means of abuse may not be possible due to physical distance.^{932 933}

Experiences of post-separation economic abuse were therefore common and found globally, including in Australia,⁹³⁴ Canada,⁹³⁵ Ecuador,⁹³⁶ India,⁹³⁷ Israel,⁹³⁸ Italy,⁹³⁹ Mexico,⁹⁴⁰ New Zealand,⁹⁴¹ South Africa,⁹⁴² Spain,⁹⁴³ Sweden,⁹⁴⁴ Switzerland,⁹⁴⁵ the UK,⁹⁴⁶ the US,⁹⁴⁷ Timor-Leste,⁹⁴⁸ Turkey,⁹⁴⁹ Uganda⁹⁵⁰ and Zanzibar.⁹⁵¹ This is not an exhaustive list, but serves to demonstrate how widespread post-separation economic abuse is.

One study even noted that this abuse could continue after the perpetrator had died, through the debt they had built up in the victim-survivor's name whilst alive.⁹⁵² Some research also suggested that women from higher socio-economic groups may experience more post-separation economic abuse, particularly around court and litigation, as their partners had more economic tools to continue the abuse, such as through paying for legal representation.⁹⁵³

In a UK survey, 24% reported experiencing economic abuse after separating from their partner.⁹⁵⁴ Eight per cent stated their ex-partner had damaged or stolen their property, 6% said their ex-partner had spent money from a joint account without consent and 6% said they had refused to pay child support.⁹⁵⁵

Only 53% of those who experienced economic abuse said it had stopped when the relationship ended.⁹⁵⁶ Six per cent said the perpetrator began using economic abuse after the end of the relationship.⁹⁵⁷ This is echoed by a previous UK survey finding, where 25% of women and 21% of men reported post-separation financial abuse, with 42% of those experiencing post-separation abuse reporting the abuser had not been financially abusive during the relationship.⁹⁵⁸ Similarly, in a study during the Covid-19 pandemic, 90% of respondents to a survey for UK victim-survivors of economic abuse were experiencing post-separation abuse.⁹⁵⁹ In longitudinal research with women who accessed a domestic abuse service in London, 53% reported control of financial resources by the abuser following the end of the relationship,⁹⁶⁰ and another study with victim-survivors found that 76% reported post-separation domestic abuse, with 23% experiencing financial abuse from their ex-partner.⁹⁶¹ Research in Spain and Italy also found that the end of the relationship seldom meant the end of financial abuse.⁹⁶²

In the US, a study of victim-survivors accessing a housing programme found that between 18% and 32% reported post-separation financial abuse over the 24 months the study followed them.⁹⁶³ Similarly, though a smaller sample, 17 of the 22 women in one study in the US reported that their ex-partner used economic abuse post-separation.⁹⁶⁴

Another study noted that 'a large percentage' of women victim-survivors going through child custody cases experiencing financial abuse, including financial ruin (61%).⁹⁶⁵ Meanwhile, in a Canadian study of gay men experiencing domestic abuse, around 30% reported experiencing economic abuse post-separation, and this form of abuse was noted to be the most common form of abuse during the separation phase.⁹⁶⁶

One study in Australia found that whilst all of the women reported that the physical and sexual violence ceased following separation, the economic abuse often continued.⁹⁶⁷

Methods of post separation economic abuse from the abuser described by victim-survivors found in the research therefore included:

- Damaging or stealing property or belongings
- Preventing access to property or belongings
- Interfering with employment or education, such as harassing the victim-survivors or co-workers whilst at work, being unreliable with childcare or blocking childcare arrangements to prevent work or study
- Not paying child support regularly or reliably, or not in full
- Manipulating the amount of child support paid (eg through misreporting of earnings or quitting jobs)
- Refusal to pay alimony, paying it unreliably or manipulating the amount paid
- Using physical violence, coercion or threats in response to child support requests
- Using the court system (including divorce or family courts), for example repeatedly bringing cases, delaying hearings or otherwise leading to excessive court costs for victim-survivors
- Using fear to coerce victim-survivors into unfair financial settlements
- Refusal to comply with court orders, including protection or financial orders, or around transferring property or goods into the victim-survivor's name
- Prolonging or blocking the sale of joint property
- Taking joint property
- Seeking child custody or increased contact to avoid having to pay child support, pay less, or make victim-survivors pay child support

- Making victim-survivors pay for essentials for with the children whilst in the perpetrator's care
- Refusing to pay previously agreed upon costs, such as the rent or mortgage, or costs around children
- Discontinuing payments for insurance or changing policies, including property, car or health insurance
- Reporting victim-survivors for welfare benefit fraud, including falsely and after making them claim benefits which they were not entitled to
- Claiming benefits that the victim-survivor is entitled to, such as child benefit
- Refusal to give back dowry, stridhan or marriage gifts
- Creating debt in the victim-survivor's name
- Refusal to pay joint debts
- Refusing to agree to hardship agreements or changes to joint debts or mortgages, or changing these without the victim-survivor's knowledge or consent
- Creating arrears in joint utility accounts
- Demanding or taking money
- Spending money from joint accounts without consent
- Coercing or threatening a victim-survivor to allow access to bank accounts, or accessing accounts without the victim-survivor's knowledge or consent
- Transferring money into the victim-survivor's bank account in order to leave messages for them
- Monitoring a victim-survivor's spending, such as through their bank account
- Taking a victim-survivor's pension or superannuation

These experiences led Glinski to develop the post-separation economic power and control wheel.⁹⁶⁸ This uses segments which appear on the original power and control wheel,⁹⁶⁹ such as coercion and threats, using harassment and intimidation and using children, but also introduces new segments, including (ab)using court processes, manipulating institutions and banking. These are surrounded by two outer layers: consequences of abuse (such as inhibited employment and education, bankruptcy and a damaged credit file) and the ongoing fear of abuse from an ex-partner.⁹⁷⁰

This therefore contributes to a deeper understanding of abusers' use of post-separation economic abuse.

The forms of post-separation economic abuse listed above were all found in the literature, but this is by no means an exhaustive list of how perpetrators can use economically abusive behaviours post-separation. Many also involve other agencies or institutions, such as banks, family court, welfare benefit and child support agencies, highlighting how crucial it is that these organisations are aware of economic abuse, can recognise it and can respond to it.

Attitudes to economic abuse

This section of the report summarises what was found about attitudes and awareness of economic abuse, including within victim-survivors and the general public.

Victim-survivors

Research found that victim-survivors might not name the abuse they experienced as economic or financial, instead describing behaviours.^{971 972} In the UK, surveys found that the majority of victim-survivors of economic abuse did not recognise it as such from the outset,⁹⁷³ with women found to be slightly less likely than men to recognise it as abuse.⁹⁷⁴ Over half of victim-survivors of economic abuse were not aware they were experiencing it before coming into contact with domestic abuse services⁹⁷⁵ and a survey with young women found nearly two-thirds of those who experienced financial abuse did not think they had.⁹⁷⁶ Similarly, in Australia, female clients going through legal processes were reported to be reluctant to understand their experiences as economic abuse and as deliberate behaviour by their partner, rather than just how things were.⁹⁷⁷ Sixty seven per cent in one study were unable to identify financial abuse until after they sought professional support for the wider abuse.⁹⁷⁸ Victim-survivors were also found not to recognise the links between problem gambling and economic abuse, in addition to not understanding the economic side as abusive.⁹⁷⁹

Victim-survivors in Canada also reported not recognising the abuse as such whilst it was ongoing.⁹⁸⁰ This may be due to the non-physical nature of the abuse,⁹⁸¹ how normalised abuse may become,⁹⁸² cultural differences and societal norms,⁹⁸³ or the often private or gendered nature of household money management.^{984 985} However, it was noted that these gendered expectations have an impact that reaches far beyond victim-survivors and into the wider population's understanding and management of money.⁹⁸⁶ Gendered norms and behaviours were therefore found to be important to victim-survivors' understanding of economic abuse in a number of countries, such as Australia,⁹⁸⁷ Bangladesh,⁹⁸⁸ Ghana,⁹⁸⁹ Guatemala,⁹⁹⁰ Indonesia,⁹⁹¹ Israel,⁹⁹² Kenya,⁹⁹³ Lebanon,⁹⁹⁴ Mali,⁹⁹⁵ New Zealand,⁹⁹⁶ Papua New Guinea,⁹⁹⁷ South Africa,⁹⁹⁸ Tanzania,⁹⁹⁹ Thailand,¹⁰⁰⁰ the UK,¹⁰⁰¹ the US,¹⁰⁰² and Zambia.¹⁰⁰³ Similarly, research in the UK found that both domestic abuse services clients and staff had difficulty in presenting a specific definition of economic abuse.¹⁰⁰⁴

Bagshaw and colleagues noted that men and women's accounts of what constituted economic abuse differed. For example, men would experience women claiming financial support from them as abusive, whilst women would often describe abuse within the context of other forms of violence, such as physical or emotional abuse.¹⁰⁰⁵ Similarly, women described financial harms in terms of legal costs, loss of property, loss of possessions due to damage or theft, being liable for debt repayments, non-receipt of child support, and being unable to work.¹⁰⁰⁶ Men, however, named financial harms as loss of money through legal costs, property settlement and paying child support, as well as loss of employment due to stress of separation.¹⁰⁰⁷ This difference in how economic abuse may be conceptualised between men and women was also found in the UK, where men were found to be more likely to give examples of non-abusive behaviours when asked to share experiences of economic abuse, such as 'frivolous spending', their female partner not being good at money management or not having enough for hobbies after contributions to household expenses.^{1008 1009}

Similar to the Australian research, women were more likely to describe being prevented from getting a job, being prevented from having control or access to money, or being prevented from being able to afford basic essentials.^{1010 1011} In one study, when asked to describe the financial abuse they had experienced, more of the examples from men were found not to be financially abusive, (43% were found not to be financial abuse, compared to 11% of the examples from women).¹⁰¹² One man even disclosed that he had perpetrated financial abuse towards his ex-wife.¹⁰¹³ This again suggests that understandings and attitudes around economic abuse may be gendered. The reasons behind why this might be and the impact it may have (for example, on the people and organisations that victim-survivors and perpetrators come into contact with) therefore requires further exploration.

General public

Evidence here highlighted a low awareness of economic abuse and whether it was considered a form of abuse. In India, participants were asked what constituted as domestic abuse, with economic abuse receiving the lowest endorsement (63.8%, compared to 75% for verbal abuse and 67.5% for emotional abuse).¹⁰¹⁴ In Turkey, economic abuse was often listed last if at all in interviews with women,¹⁰¹⁵ though another study reported high agreement that economically abusive behaviours indicated abuse.¹⁰¹⁶ In Algeria, 100% of women taking part in one survey felt that a husband had a right to take his wife's salary.¹⁰¹⁷ In research with pregnant women in Malaysia, economic abuse was the least recognised form of abuse.¹⁰¹⁸ However, in Zanzibar, neglect was found as the second most named form of abuse by community members.¹⁰¹⁹ A general population survey in Nigeria found that denying a partner access to money or basic resources was the measure most commonly agreed to be abusive.¹⁰²⁰ In India, one study found that perceiving an act as economically abusive could vary hugely, with 84% describing demanding dowry as abusive, but only 41.8% feeling that not involving a partner in financial decisions was economically abusive.¹⁰²¹

In Australia, financial control by a partner was the least likely behaviour to be seen as a form of domestic abuse.¹⁰²² Fewer men than women thought it was abusive¹⁰²³ and fewer young adults saw it as serious.¹⁰²⁴ Glenn and Kutin undertook research which asked adults in Australia if they thought a list of behaviours were economically abusive, on a scale from always to never.¹⁰²⁵ They found that the behaviours most likely to be described as ‘always’ abusive were ones in which force or deception was present (such as forcing someone to give you their wages or assets, making someone sign business documents represented as something else or something they did not understand or agree with and forcing someone to claim government benefits they were not entitled to).¹⁰²⁶ The behaviours least likely to be considered ‘always’ abusive were often where alternative explanations may be available, such as hiding money or financial information or demanding change or receipts.¹⁰²⁷ Glenn and Kutin point out that context can be vital to every scenario that was presented, and that items may not be abusive if they are not part of a wider context of coercive control.¹⁰²⁸ The concerning finding of the survey, they argue, was that 14% did not think that any of the behaviours were ever abusive, suggesting that much work remains to be done in educating people on economic abuse.¹⁰²⁹

In the UK, two-thirds of adults reported not having heard of the term ‘economic abuse’.¹⁰³⁰ This was found to be 78% in the US, with participants believing economic abuse was the least common form of intimate partner violence.¹⁰³¹ In the UK, it was also found that 58% had not heard of coerced debt.¹⁰³²

In Ghana, women also reported that traditional beliefs, such as men being breadwinners and women being caregivers, influenced their views around economic abuse,¹⁰³³ for example around whether they felt a man refusing to provide for his family was abusive.¹⁰³⁴ This was also highlighted elsewhere,¹⁰³⁵ such as where men had multiple partners.^{1036 1037} In Tanzania and Australia, it has also been argued that women may have difficulty distinguishing economically abusive behaviours from financial hardship more generally¹⁰³⁸ and the economic insecurity they face as women.¹⁰³⁹

This may be compounded for migrant women.¹⁰⁴⁰ However, research in Tanzania and Malawi found that women were aware of forms of economic abuse and did not consider them to be acceptable.^{1041 1042}

A lack of awareness and understanding of economic abuse therefore has impacts for victim-survivors when it comes to seeking support, and it has been noted that services (including banks and utility providers) have difficulty in recognising economic abuse.¹⁰⁴³ For example, in Nigeria, only 44% of final year medical students could name an act of economic violence¹⁰⁴⁴, though nurses in Turkey named economic abuse as one of the most common forms of abuse.¹⁰⁴⁵ In media coverage of prosecutions of coercive and controlling behaviour in England and Wales which included economic abuse, none of the media reports named it as such, and only one report used the term ‘financial abuse’.¹⁰⁴⁶ It has also been argued that responses to domestic abuse are overly focused on physical abuse and therefore ignore the high risk that economic abuse can indicate.¹⁰⁴⁷

Disclosing and reporting economic abuse

The disclosing and reporting of economic abuse is a key factor for victim-survivors in terms of help-seeking, and the research found that there were barriers to victim-survivors being able to share their experiences. For example, in South Africa, research found that some victim-survivors might consult elders in their community, including their in-laws, who play a significant role in deciding if she would take a case to court.¹⁰⁴⁸ Women accessing domestic abuse services in the UK shared mixed responses from institutions, including victim-blaming and reluctance to get involved, though this varied hugely.^{1049 1050} As has been highlighted above, perpetrators often also restrict victim-survivors access to economic resources which may enable disclosing or help-seeking, such as phones, transport or internet access.

Migrant women may also face additional barriers to reporting economic abuse, particularly for those on temporary visas who may feel more anxious about seeking help and lack access to supports that other victim-survivors may have due to their lack of permanent residency.¹⁰⁵¹ Women may fear deportation or that their language skills will prevent them from fully explaining the abuse, or lack the financial resources needed for legal redress.¹⁰⁵² Breckenridge also notes further challenges for First Nations communities in Australia, including mistrust of authorities which limits disclosure.¹⁰⁵³ Similarly, she notes that for victim-survivors from minoritised backgrounds, negative relationships with the police and other government departments may impact the reporting of economic abuse.¹⁰⁵⁴ Feeling fear of reporting economic abuse due to immigrant status or language barriers was also found in research conducted in New York City.¹⁰⁵⁵

Barriers to disclosing among victim-survivors included feeling fear of further abuse from a partner, feeling embarrassed, or worrying about the consequences of disclosing to financial institutions.^{1056 1057} Research also found additional barriers for victim-survivors who were experiencing gambling-related economic abuse.¹⁰⁵⁸

Means-tested support has also been noted to be a barrier for women who may appear affluent on paper, but have little to no access to these resources in reality.¹⁰⁵⁹

In Australia, it was found that more people said they would not know where to go for help around economic abuse than for other forms of abuse.¹⁰⁶⁰ The most common sources from which people said they would seek support for economic abuse included financial counsellors or advisors, a community legal service, a women's legal service or the bank.¹⁰⁶¹ Seeking support from the police, a doctor, a counsellor or psychologist, the national domestic abuse support service and rape and domestic abuse services was less likely for economic abuse than other forms of abuse.¹⁰⁶² Victim-survivors of economic abuse were also slightly less likely than those who had not experienced economic abuse to suggest seeking help from the police (15% among victim-survivors, compared to 17% among non-victim-survivors).¹⁰⁶³

Research from Malawi found that reporting rates were lower for financial abuse than other forms of abuse.¹⁰⁶⁴ In Uganda, five out of 13 women shared that they would report economic abuse, with an additional three saying they would do so if they had no other resources, with reasons including a failure to pay child maintenance or perpetrators trying to sell the matrimonial home.¹⁰⁶⁵ In Kenya, one study found that 80% of victim-survivors who had experienced financial abuse had tried to seek help, including from their religious leaders, parents and friends.¹⁰⁶⁶ Barriers to reporting were reported to include the huge amount of time involved, with victim-survivors sharing they waited for a full day to speak to someone, and the costs associated, including a loss of income, transport costs and fees.¹⁰⁶⁷ Fees for protection orders were also found to be a barrier in South Africa.¹⁰⁶⁸ Similarly, in Zimbabwe, 30% of respondents in one study reported that they had withdrawn charges of abuse, with reasons including a lack of income if their husband was arrested,¹⁰⁶⁹ a difficulty also noted in South Africa.¹⁰⁷⁰

In the UK, multiple pieces of research found that around a third of victim-survivors did not disclose the abuse to anyone.^{1071 1072 1073} Women were more likely than men not to disclose.^{1074 1075} Of those who did disclose, a friend was the most common (25%), followed by family (15%) and the police (11%).¹⁰⁷⁶ Only 7% told a bank and 5% told another financial institution, with 24% of respondents saying they did not think they could go to their bank for help with economic abuse.¹⁰⁷⁷ Men were also significantly more likely to disclose to lenders than women (88% versus 52%).¹⁰⁷⁸ The research also found those who started experiencing economic abuse during the pandemic were much more likely to disclose, with 93% telling someone, including 29% who told their bank and 18% who told another financial institution.¹⁰⁷⁹ Experiences in seeking support from financial services may be mixed, with 47% of those in an Australian survey who had sought support from banks, financial counsellors, accountants, social security agencies and lawyers reporting they either did not receive advice, were given poor advice or did not benefit from the advice given.¹⁰⁸⁰

Australian research found that domestic violence services were the most common source of information for financial abuse (38% of respondents), followed by friends and family (34%).¹⁰⁸¹ Fewer than one in five finding information online and a similar number reporting they had been unable to find any information at all.¹⁰⁸² Research with young adults in Australia also found that friends and family were the most important sources of support.¹⁰⁸³ In South Africa, domestic abuse workers reported that women are more likely to initially disclose to family and friends, and that institutional channels including the police were often a last resort.¹⁰⁸⁴ In the US, however, a strong association was found between experiencing economic abuse and having obtained a protection order, with a 29% increase in likelihood.¹⁰⁸⁵

When asked how it would have been useful to access information on financial abuse, 46% of victim-survivors shared that they would have preferred face-to-face conversations with service providers, such as doctors, crisis support workers, counsellors or social workers.¹⁰⁸⁶ Twenty eight per cent preferred online options and 15% suggested a face-to-face support group.¹⁰⁸⁷ Victim-survivors also reported that doctors surgeries would be the most helpful location for information on financial abuse to be located, followed by banks, community health centres or coffee shops and cafes, then schools, libraries and childcare centres.¹⁰⁸⁸ Participants were also asked about the words or phrases used in an internet search for information on financial abuse, with 'relationship problems and money' being the most common.¹⁰⁸⁹

Research has therefore shown that a sizeable number of victim-survivors do not disclose experiences of economic abuse, and that there are a number of barriers to seeking support, including not knowing where to do so. Further work is therefore needed to learn more about this, and to ensure that victim-survivors are able to reach out and receive a supportive response.

Impact of economic abuse

Due to the overlap between economic abuse and other forms of abuse identified and discussed earlier, it can be difficult to disentangle the specific impacts of economic abuse.¹⁰⁹⁰ However, a variety of impacts of economic abuse were identified in the research, and these are explored below.

Economic self-sufficiency, confidence and knowledge

In the US, a number of studies have found that economic self-sufficiency is negatively impacted by economic abuse.^{1091 1092 1093} Advocates in the US reported that victim-survivors may have limited understanding of financial concepts, such as budgeting, understanding a credit report, or economic resources, such as applying for public assistance or housing.¹⁰⁹⁴ They reported that it can be challenging to support victim-survivors in a sustainable way, particularly if they are not afforded the time or means to provide this support.¹⁰⁹⁵ This economic self-sufficiency has been noted as an important factor in a victim-survivor's ability to leave a partner.¹⁰⁹⁶

In the UK, one survey found that 15% of victim-survivors said they had no confidence in managing their finances following the abuse.¹⁰⁹⁷ Casework for victim-survivors in the UK showed 83% of victim-survivors reported low levels of money knowledge and 51% gave themselves a low money confidence score.¹⁰⁹⁸ A survey with victim-survivors in Australia found that, prior to the relationship, 32.7% said they were 'very confident' with money, and during, this was 5.3%.¹⁰⁹⁹ Afterwards, 10% rated they were very confident with money.¹¹⁰⁰ Whilst this shows an attempt to rebuild from during the relationship, it is still far short of the proportion who were very confident before the relationship. Similarly, 7.5% said they were 'not at all' confident with money before the relationship, but this increased to 46.6% during, falling only to 34.2% afterwards.¹¹⁰¹

Whilst women reported an impact on their confidence with money,¹¹⁰² some attributed this to the abuse itself rather than their actual abilities with money.¹¹⁰³ Some stated that they were actually very good at managing money as they had to be due to the restriction by their partner:

“I am very good at making whatever amount it is go the furthest distance. Most women I have known are very creative and ingenious and come up with ingenious strategies...just make everything work. I have never met a woman so far who isn’t able to manage her money but she might not be able to successfully communicate with her partner to keep that control.”¹¹⁰⁴

This is therefore an area which requires further research.

Leaving a perpetrator

Financial factors are known to be a significant reason why victim-survivors are unable to leave perpetrators, or may return to them.^{1105 1106} One study found that 73% of victim-survivors in the US reported staying with the abuser because of concerns about financially supporting themselves or their children.¹¹⁰⁷ Another study in the US found a similar figure, and half of the victim-survivors who reported this said they stayed for at least two more years.¹¹⁰⁸ In Australia, not having enough money to manage on their own was the most common reason victim-survivors gave for staying with the abuser.¹¹⁰⁹ This has been noted globally, including in Botswana,¹¹¹⁰ Canada,¹¹¹¹ Guatemala,¹¹¹² India,¹¹¹³ Netherlands,¹¹¹⁴ Russia,¹¹¹⁵ Rwanda,¹¹¹⁶ Serbia,¹¹¹⁷ South Africa,¹¹¹⁸ Timor-Leste,¹¹¹⁹ Trinidad and Tobago,¹¹²⁰ Uganda,¹¹²¹ the UK^{1122 1123} and Zimbabwe.¹¹²⁴ In one study in Mampong, Ghana, half of respondents noted that not being financially independent prevented them from seeking justice and reporting the abuser.¹¹²⁵ Studies have therefore noted that victim-survivors may have to sacrifice their financial security in order to leave.¹¹²⁶

Similarly, evidence was found during this review that economic abuse can add to this barrier by creating economic dependence and preventing access to economic resources.¹¹²⁷ This was found in countries including Australia,¹¹²⁸ Kenya,¹¹²⁹ Lithuania,¹¹³⁰ Malaysia,¹¹³¹ Rwanda,¹¹³² South Africa,¹¹³³ Sweden,¹¹³⁴ the UK,¹¹³⁵ the USA,¹¹³⁶ Timor-Leste¹¹³⁷ and Trinidad and Tobago.¹¹³⁸ In shelters, women who had experienced economic abuse were more likely to stay longer than two weeks than those who had not experienced economic abuse.¹¹³⁹

Dowries, bride price and lobola were also noted to be a barrier for women leaving perpetrators,^{1140 1141} with the returning of the bride price payment still linked to views that a woman had been bought¹¹⁴² as well as representing a financial burden.¹¹⁴³ This was found in countries including Nigeria,¹¹⁴⁴ Papua New Guinea¹¹⁴⁵ and South Africa.¹¹⁴⁶ Coerced debt has also been noted as a barrier to leaving or as a reason why victim-survivors may return to a perpetrator.¹¹⁴⁷ Economic abuse and financial reasons can also be a particularly powerful barrier to leaving for migrant women.^{1148 1149}

The Covid-19 pandemic was also found to impact the plans of women who were experiencing economic abuse and planning to leave a perpetrator.¹¹⁵⁰

However, some victim-survivors cited the realisation that they were experiencing economic or financial abuse as the one of the reasons they decided to leave.¹¹⁵¹ Some women and service providers said:

“Some women don’t fear to leave, the man is already withholding money. They’re already supporting themselves on their own anyway, through piece work or others... I have seen many women reach this understanding and leave.”¹¹⁵²

“That was a lot of the reason why I left, because he preferred to pay for alcohol than buy nappies for our baby.”¹¹⁵³

“There was a big shift in me after everything went out of the bank account . . . that was the last straw . . . I just freaked out, because I was already beyond stressed and I sort of broke down and screamed and cried . . . I made a decision then, the switch was flicked, and I’d shut off from him, that was it, I was done, yeah.”¹¹⁵⁴

The research has therefore demonstrated that economic abuse and financial resources can be

a significant barrier to leaving an abuser. It is therefore hugely important that victim-survivors can access support, including social security and welfare benefit payments, to ensure they can afford to leave. This must be available for all women, including migrant women.

Further abuse and homicide

Economic abuse has been linked to an increased risk of homicide as (as explored above). It can keep victim-survivors with an abuser for longer when they lack the means to leave, inevitably exposing them to more abuse.^{1155 1156} It has therefore been found that experiencing economic abuse within the context of coercive control increases the risk of homicide.¹¹⁵⁷ This risk has been demonstrated to be higher among women with a higher economic status than men, and in societies where women have begun to enter the workplace.¹¹⁵⁸ In the UK, one victim-survivor reported that the perpetrator tried to kill her following her celebrating a promotion at work with friends.¹¹⁵⁹

Dowry was also linked to homicide, with 325 recorded dowry-related deaths in Bangladesh in 2011 alone, having risen from previous years.¹¹⁶⁰ In India, one estimate was that 91,202 women were killed in incidents relating to dowry between 2001 and 2012.¹¹⁶¹ In Australia, it was found that 27.4% of male primary domestic violence abusers who killed a female victim used economically abusive tactics against her.¹¹⁶²

It has also been suggested that victim-survivors can be at risk of further abuse after leaving an abusive partner. This may include entering into new relationships sooner in order to access economic security, or being at risk of sexual exploitation from landlords or loan sharks.¹¹⁶³ This is illustrated by a victim-survivor's experience during the Covid-19 pandemic in the UK. The perpetrator stopped her from selling the home she had paid the mortgage for and he had used the occupation order she gained in response to his abuse against her.¹¹⁶⁴ She had therefore been forced to find accommodation which turned out to be unsafe.¹¹⁶⁵

Debt and credit

A significant amount of evidence was found in relation to economic abuse and the impact on debt and credit, both during and following the end of the relationship. Writing in the US, Littwin coined the term 'coerced debt', defining it as 'all non-consensual, credit-related transactions' in the context of intimate partner violence.¹¹⁶⁶ The term 'sexually transmitted debt' has also previously been used,¹¹⁶⁷ though this has been criticised for failing to recognise the deliberate nature of economic abuse and resulting debt.¹¹⁶⁸

Victim-survivors therefore reported a range of behaviours associated with coerced debt. Behaviours can include perpetrators:

- taking out debt without the victim-survivor's consent or knowledge
- pressuring victim-survivors to take out credit or share credit card information¹¹⁶⁹ pressuring victim-survivors to sign loan documents¹¹⁷⁰ or borrow money from family and friends¹¹⁷¹
- making victim-survivors pay for their debts¹¹⁷²
- making victim-survivors use a credit card which had reached its spending limit¹¹⁷³
- building up social security debts in the victim-survivor's name¹¹⁷⁴ through incorrectly filing taxes¹¹⁷⁵ or through making a victim-survivor liable for their business debts.¹¹⁷⁶

Couples may also consensually take out joint credit together, but this can become abusive when a partner does not pay their share as agreed, leaving the victim-survivor with the full debt.¹¹⁷⁷ Perpetrators were found to stop paying loans they agreed to take out in order to pay for the victim-survivor's education.¹¹⁷⁸

Women in Timor-Leste reported being held accountable for their partner's debts and facing physical abuse when they challenged this.¹¹⁷⁹ Women in Ghana also reported being turned into debtors by their husband, and that they felt this impacted how others viewed them.¹¹⁸⁰ Similarly, women in Australia reported being chased for debts in the perpetrator's name, with some paying these in order to be able to move forward themselves.¹¹⁸¹

Victim-survivors may therefore be pursued for debts incurred by their partner or for debts they have incurred as a result of economic abuse or as a result of seeking safety.¹¹⁸²

Victim-survivors also reported finding out they the abuser had built up additional debts they were unaware until separating.^{1183 1184} Debt may also be accumulated in response to the economic abuse. In a study in the US, one said she had been forced to take out extra loans designed for education in order to be able to afford house payments,¹¹⁸⁵ whilst women in New Zealand¹¹⁸⁶ and the UK also reported taking out loans in order to survive.¹¹⁸⁷ In Australian research, 59% of victim-survivors who were owed child support said they had borrowed money in order to cover living costs.¹¹⁸⁸ Victim-survivors may also end up in further debt leaving the perpetrator, with 31.6% of victim-survivors in the UK reporting having to take out one or more types of credit in order to be able to leave the abuser.¹¹⁸⁹ Victim-survivors were also reported to accept debt that the perpetrator had generated in order to be able to sever ties with the perpetrator.¹¹⁹⁰

Regarding prevalence, in the development of the Scale of Economic Abuse in the US, between 39% and 68% reported experiencing one of the three measures of coerced debt.¹¹⁹¹ It has also been found that the more economic abuse women experienced, the more types of debts they owe.¹¹⁹² Of those calling the National Domestic Violence Hotline in the US, 52% had experienced coerced debt, and women with coerced debt were 2.5 times more likely to report financial dependence than women without coerced debt.¹¹⁹³ Twelve per cent of victim-survivors testifying in a hearing specifically for LGBT+ victims reported going into debt due to the abuse.¹¹⁹⁴ In research with domestic violence professionals, 93% had knowledge of coerced debt based on their work with victim-survivors.¹¹⁹⁵ In Kenya, 68.7% of respondents cited being in debt which they could trace back to economic abuse¹¹⁹⁶ whilst in another study, 10% had been forced to take out a loan by their partner.¹¹⁹⁷ In the UK, 60% of victim-survivors accessing support had experienced at least one form of coerced debt using the Scale of Economic Abuse,¹¹⁹⁸ and 19% victim-survivors they had debts they did not know how to repay.¹¹⁹⁹

In another study, 61.3% of women victim-survivors reported being in debt because of financial abuse,¹²⁰⁰ whilst 32% of victim-survivors in Northern Ireland reported being put into debt by a partner.¹²⁰¹ Women victim-survivors in the UK were also found to experience higher levels of debt and to experience it for longer.^{1202 1203} In the Netherlands, 90% of women in shelters were found to be dealing with debts.¹²⁰⁴ Research in Spain and Italy also found that 80% and 50% respectively had experienced their partner accumulating debts in their name.¹²⁰⁵ In Australia, most victim-survivors were found to have debts on leaving the abuser.¹²⁰⁶

Coerced debt can therefore have huge implications for victim-survivors through damaging their credit history or rating.¹²⁰⁷ This can make it more difficult to leave an abuser by creating additional barriers to accessing essentials such as housing, utilities or banking services.^{1208 1209} A survey with victim-survivors in the US found that having damaged credit prevented 66% from getting a loan, whilst 63% were unable to get housing and 21% were prevented from getting a job.¹²¹⁰ Twenty one per cent reported there were other impacts, such as not being able to get financial aid to go back to school or set up utilities.¹²¹¹ Service providers have therefore reported that victim-survivors with coerced debt can experience longer stays in shelters, or returning to the abuser or not leaving them in the first place.¹²¹² Poor credit may leave victim-survivors at risk of predatory debt collection practices¹²¹³ or at risk of having utilities disconnected.¹²¹⁴ It can also be a barrier to employment, with some employers or careers requiring a credit check before hiring.¹²¹⁵ In the UK, 32% of victim-survivors reported that their credit history was poor as a result of the abuse.¹²¹⁶ Forty six per cent of callers to the US National Domestic Violence Hotline reported credit damage due to the actions of an abusive partner, and those with coerced debt were six times more likely to have their credit damaged by an abusive partner.¹²¹⁷

Bankruptcy has also been noted as an impact of economic abuse.¹²¹⁸ Findings from the 2007 Consumer Bankruptcy Project in the US found that 17.8% of married or cohabiting female participants experienced intimate partner abuse in the year they filed for bankruptcy.¹²¹⁹

Victim-survivors also reported huge debts in legal fees following when they left the abuser, in response to the sustained court action that they could instigate,¹²²⁰ with victim-survivors taking out bank loans, additional credit cards, borrowing from family and friends, and dipping into retirement savings or pensions.¹²²¹ Some even reported losing their job, home or having to declare bankruptcy as a result.¹²²² Debts related to dowry abuse were also found, with families accruing debt due to financial demands from perpetrators.¹²²³ In addition, migrant victim-survivors reported being involved in debt by their husband and his family members.¹²²⁴

The evidence above therefore highlights how perpetrators can use debt and credit to negatively impact victim-survivors, with a range of tactics and consequences.

Access to essentials

Restricting access to economic resources is a significant aspect of economic abuse. Evidence was therefore found of how perpetrators controlled or prevented victim-survivors from having access to essentials, including food and utilities. Research in the US found that the more economic abuse a woman experienced from an abuser during the relationship, the less money she had to meet her needs (and vice versa).¹²²⁵

Victim-survivors were regularly prevented by abusers from having access to enough money to buy essentials¹²²⁶ for them and their children.¹²²⁷ This included food,^{1228 1229} period products, baby formula, nappies or diapers, utilities and toiletries.^{1230 1231 1232 1233} Victim-survivors also reported not being allowed to purchase basic necessities for themselves. One participant in research in the US described this taking place in a context where the perpetrator would also buy the victim-survivor extravagant gifts.¹²³⁴ Analysis of cases of coercive control in England and Wales also highlighted that perpetrators would control what victim-survivors ate or drank or their clothing.¹²³⁵ Similarly, victim-survivors reported not being allowed money for essential clothing.^{1236 1237}

Research also noted that perpetrators might stop contributing to essentials in response to women gaining employment, expecting her to cover all of the household costs,^{1238 1239} or would insist a woman not return to work after having children, but without providing any additional money for buying essentials.¹²⁴⁰ Children's access to school was also affected, highlighting the long-term impact of economic abuse.¹²⁴¹ Perpetrators also denied victim-survivors access to medication and disability aids,¹²⁴² as well as healthcare.¹²⁴³ Post-separation, a lack of child support or maintenance payments also restricted victim-survivor's and their children's ability to access essentials.^{1244 1245} Women may also go without essentials in order to pay off coerced debt, including that in their ex-partner's name.¹²⁴⁶

In response, one study found that 53% of victim-survivors had pawned or sold their property in order to pay bills or provide food for their family,¹²⁴⁷ whilst another found that 41% had had to use the children's birthday money or savings to buy essentials.¹²⁴⁸ Women also resorted to using charities, such as foodbanks,¹²⁴⁹ whilst others were forced to shoplift.¹²⁵⁰ Some also resisted, for example by refusing to find a way to cook a meal if the perpetrator refused to provide money for food.¹²⁵¹ Victim-survivors also went without in order to try and provide more for their children and minimise the impact of the abuse on them.¹²⁵²

Access to belongings

The evidence found that perpetrators could control victim-survivors' access to their belongings throughout and following the end of the relationship.

During the relationship, perpetrators could restrict victim-survivors' access to their possessions or exploit these. For example, in Bangladesh, one woman shared that her husband would sell her crops and livestock when he ran out of money, affecting her ability to earn income.¹²⁵³ Similarly, one victim-survivor in Australia reported that the perpetrator would force her to pawn her jewellery if no other money was available.¹²⁵⁴ Perpetrators would take belongings.

This could be used in conjunction with isolating women, for example through taking phones or devices,¹²⁵⁵ with one victim-survivor sharing a perpetrator had ‘gifted’ her a new phone, destroying her old one and leaving her without any phone numbers or other information on the previous phone.¹²⁵⁶ Withholding access to phones or technology also prevented victim-survivors from accessing formal and informal support.¹²⁵⁷ Similarly, there were reports of perpetrators taking car keys or preventing access to means of transportation (including public transport), preventing victim-survivors from leaving, or attending work or education.¹²⁵⁸ This was also a way of monitoring the victim-survivor’s movements and could also overlap with emotional abuse (eg telling the victim-survivor they did not deserve access to a car).¹²⁵⁹ In analysis of prosecutions for coercive control in England and Wales, perpetrators were also found to control women’s access to utilities, transport, their clothing or make-up, deciding what they could wear, as well as making them sleep on the floor.^{1260 1261}

When fleeing the abuser, victim-survivors also often had to leave belongings behind, including essential items and emotionally valued possessions.¹²⁶² For some, this also meant leaving behind belongings which they then had to pay to replace.¹²⁶³ Post-separation, victim-survivors also reported perpetrators were able to withhold access to their belongings,^{1264 1265} and this could be used as a tool, for example, to gain further access to children or agreements in settlements.¹²⁶⁶ Again, this included cars, and doing this was noted to deny women access to their assets as well as controlling their movements and restricting their social and economic participation.¹²⁶⁷ Access to houses was also impacted.¹²⁶⁸ By refusing to return computers or other items needed for work, perpetrators were also able to sabotage victim-survivor’s employment and study post-separation.¹²⁶⁹ Victim-survivors also reported being unable to access items that they were still paying for following the end of the relationship.¹²⁷⁰

Health

Impacts of economic abuse on physical and mental health were noted in the research. Physical health was found to be linked to experiences of economic abuse. For example, in Ghana, women who reported economic abuse were 40% less likely to self-report their health as very good or good, 36% more likely to report having been ill in the previous month and 66% more likely to report having at least one chronic health condition.¹²⁷¹ Other research in Ghana found that those who experienced forms of economic abuse were more likely to have a cardiovascular disease.¹²⁷² In Turkey, pregnant women experiencing economic abuse were more likely to report fatigue than those not experiencing economic abuse.¹²⁷³ Research in Lebanon found economic violence was associated with heart palpitations.¹²⁷⁴ In research with older women in Germany, for those aged 50 to 65, economic abuse was linked to gastrointestinal and psychosomatic syndromes, allergies, hair loss and weight problems.¹²⁷⁵ In the UK, one victim-survivor reported developing asthma as a result of the perpetrator not allowing her to put the heating on when it was cold.¹²⁷⁶

Physical impacts of the stress caused by the abuse were also noted, including fatigue, problems with sleep, nausea and migraines or headaches.¹²⁷⁷
^{1278 1279} Perpetrator behaviour was also noted to impact children, who were denied food.¹²⁸⁰ Victim-survivors also reported being denied medical care as part of the economic abuse,^{1281 1282} including whilst pregnant or for their children, with devastating consequences.¹²⁸³

“At the beginning of this year I got pregnant and at three months, I started bleeding. When I asked my husband for money to go to the hospital, he told me he did not have it. So I bled until the pregnancy was five months. When he finally accepted to give me some money to go and see a doctor, it was too late to save the baby... my baby was already dead.”¹²⁸⁴

One woman in Anitha's research shared that she was denied a tooth extraction and was forced to do housework whilst in significant pain,¹²⁸⁵ and a woman in Sanders' research was also denied dental care.¹²⁸⁶ One woman also reported developing an infection as a result of being denied adequate access to period products.¹²⁸⁷ Financial dependence has also been linked to risk of HIV, by creating a climate of control which made it difficult for women to challenge partners or being forced to have sex, including demanding sex when victim-survivors asked for money.¹²⁸⁸

Regarding mental health, research in the Philippines found that economic abuse was associated with suicide attempts and psychological distress.¹²⁸⁹ In Tanzania, economic abuse was found to be associated with symptoms of depression, and to play a significant role in triggering suicidal ideation,¹²⁹⁰ findings which have been echoed in South Africa.¹²⁹¹ In Ghana, women who experienced economic abuse were 94% more likely to suffer from serious mental illness, as well as reporting a higher score on a depression scale.¹²⁹² Victim-survivors in Malawi reported depression and suicide attempts and ideation.¹²⁹³ Economic coercion has also been linked to symptoms of depression in Bangladesh.¹²⁹⁴ In Palestine, experiences of economic abuse were linked to lower levels of self-esteem, and higher levels of depression and anxiety.¹²⁹⁵ Depression and anxiety were also linked to economic abuse in India¹²⁹⁶ and Poland.¹²⁹⁷ Dowry-related abuse has also been linked to depression and higher rates of suicide in India.¹²⁹⁸ Among Latina victim-survivors in the US, economic abuse was associated with symptoms of depression, anxiety and PTSD, though economic abuse was not a unique predictor.¹²⁹⁹ For victim-survivors going through court cases, harm to finances was associated with an increase in depression and PTSD symptoms.¹³⁰⁰ Other research in the US has similarly found an association between economic abuse and depression¹³⁰¹ ¹³⁰² and PTSD.¹³⁰³ ¹³⁰⁴ In Hong Kong, economic abuse was associated with anxiety, depression and psychosomatic symptoms.¹³⁰⁵ In Turkey, pregnant women experiencing economic abuse were more likely to report more mental health symptoms than those not experiencing economic abuse.¹³⁰⁶ In the UK, one-in-five victim-survivors who were accessing casework support for financial difficulties reported having mental ill health.¹³⁰⁷

Those reporting economic abuse were more likely to have a health condition,¹³⁰⁸ and financial abuse was also correlated to the risk of suicide.¹³⁰⁹ Another UK survey found that 77% of women experiencing financial abuse agreed their mental health had been affected by the abuser, with this rising to 82% when looking at those currently living with the perpetrator.¹³¹⁰ Women reported having lost self-respect and self-worth, and feeling constantly anxious and depressed.¹³¹¹ In Australia, experiences of economic abuse were linked to severe psychological symptoms and depression.¹³¹² Women also reported the huge impact of coerced debt on their mental health.¹³¹³

The evidence above demonstrates the impact that economic abuse can have on victim-survivor's physical and mental health. Further research is needed in order to understand this more fully, and to explore the impacts on different populations and their health.

Emotional impact

Research also noted the emotional impact of having experienced economic abuse, and it has been argued that services failing to recognise the impact of economic abuse beyond leaving the abuser is also detrimental for victim-survivors.¹³¹⁴ In Ghana, women shared that financial abuse led them to feeling worried and anxious, and that it was a threat to their physical and emotional wellbeing and that of their children.¹³¹⁵ Women also reported the emotional stress of having to find ways to support their families when perpetrators would not,¹³¹⁶ and the constant labour of trying to make the money they had access to work.¹³¹⁷ Anxiety, guilt, shame, anger, betrayal and distress during the relationship was also reported.¹³¹⁸ Total economic dependence alongside the other forms of abuse also led to high levels of fear.¹³¹⁹ Shame was also noted as being a barrier to recognising the abuse whilst it was happening. Women also reported that the abuse more broadly and coercive control left them lacking confidence in their own judgment that they were being abused.¹³²⁰ Others shared that they were made to feel stupid and inarticulate, feeling constantly nervous in case their partner judged they had overspent or bought something that did not meet their approval.¹³²¹

As was noted earlier, perpetrators also used emotional abuse alongside the economic abuse. One Swedish victim-survivor shared that her husband had bought expensive clothes for himself whilst making her wear worn and damaged clothing, and that this was humiliating.¹³²² In the UK, a victim-survivor was told by the perpetrator, “I’m worth £700 a day and you’re worth nothing”.¹³²³ Victim-survivors also reported having period products withheld by their partners, and the emotional impact this had on them.¹³²⁴ One victim-survivor in the UK therefore said that she had lost her ‘sense of self’ due to experiencing economic abuse.¹³²⁵

Women consequently reported that the emotional impact of economic abuse stayed with them, unlike other forms of abuse:

“The physical violence is not that hard, actually. The wounds disappear. . . every time you see a bill . . . it will immediately remind you of your past life, what you want to put behind you.”¹³²⁶

Similarly, these feelings have been noted in advice for advocates supporting victim-survivors, with what might seem like a simple discussion about finances feeling like ‘examining scars or even open wounds’ for the victim-survivor.¹³²⁷ They might then feel disempowered around money or feel a need for more support.¹³²⁸

Post-separation, women also reported feeling guilty when spending money or opening their own bank accounts.^{1329 1330} Others noted that the financial hardship they were experiencing after leaving the abuser meant that they could not have a social life as they could not afford to do anything.¹³³¹ Women who were experiencing economic abuse post-separation through withholding or interfering with child support payments also reported the stress and worry this caused them, as well as feelings of disempowerment and worthlessness,¹³³² which was exacerbated by the lack of response from agencies.^{1333 1334}

Women reported feeling fear around managing money when this had previously been denied to them, or the damage to their confidence affecting their ability to work or study.^{1335 1336} Debt collection for coerced debt was also found to be emotionally very difficult for victim-survivors.¹³³⁷

In the Philippines, research with victim-survivors found that the only association between types of abuse and wellbeing was with financial abuse, with women who reported moderate (compared to high or low wellbeing) having experienced more financial abuse.¹³³⁸ In Palestine, it was found that women who experienced economic abuse reported higher levels of psychological distress than those who had not experienced abuse, and that the more abuse experienced, the greater the distress.¹³³⁹ Levels of anger were also found to be higher among those experiencing abuse, including economic,¹³⁴⁰ and levels of self-esteem were lower.¹³⁴¹ Research in Punjab, India, also demonstrated that experiencing economic abuse had negative impacts on psychological wellbeing.¹³⁴² Research with Latina victim-survivors in the US using a quality-of-life measure focused on emotional health and wellbeing found that economic control were significantly and negatively associated with quality of life.¹³⁴³ In the UK, a survey found that 41% of women victim-survivors reported the economic abuse had a negative impact on their emotional health.¹³⁴⁴

Participating in research on economic abuse also prompted emotional reactions for victim-survivors. For example, in interviews around the development of the Scale of Economic Abuse, Adams and colleagues shared that the interviews served as an awakening for victim-survivors, with feelings of sadness, outrage, relief and self-blame shared.¹³⁴⁵

Long-term economic or material difficulties

Economic abuse can be associated with material difficulty during the relationship. There was also significant evidence linking economic abuse to long-term economic difficulties following victim-survivors leaving the abuser.

Economic abuse has therefore been argued to threaten both short-term and long-term economic health,¹³⁴⁶ whilst poverty has been noted to be both a cause and consequence of economic abuse.¹³⁴⁷ As was explored earlier, perpetrators can continue economic abuse following the end of the relationship, thereby continuing to damage women's economic health. There can be several direct costs (such as reduced access to income, debts, meeting most or all of the household costs) and indirect costs (such as the impact of a poor credit score, or financial, housing and employment insecurity) which can impact victim-survivors.¹³⁴⁸

Economic abuse has therefore been found to be linked to economic hardship the US,¹³⁴⁹ ¹³⁵⁰ including long-term.¹³⁵¹ In Tanzania, household hardship was associated with higher past-year economic abuse.¹³⁵² In Mexico, economic abuse has also been found to reduce victim-survivors' earnings.¹³⁵³ It has also been associated with financial strain, with the impact persisting over time.¹³⁵⁴ Victim-survivors also reported long-term economic impacts in Australia,¹³⁵⁵ ¹³⁵⁶ Bangladesh,¹³⁵⁷ Sweden,¹³⁵⁸ Trinidad and Tobago,¹³⁵⁹ and the UK.¹³⁶⁰ In the UK, victim-survivors reported lower household incomes after leaving, with over half having a household income of less than £20,000.¹³⁶¹ Leaving could therefore be linked to a fall in living standards and being left with nothing,¹³⁶² and victim-survivors described feeling as if they were going backwards.¹³⁶³ Research in the US also found that victim-survivors scored lower on a financial wellbeing scale, which was associated with material hardship and struggling to make ends meet.¹³⁶⁴

In Australia, 46% of respondents agreed that they were worse off financially following the relationship with the abuser than they were when they entered the relationship, with 30% stating they did not have enough money for essentials.¹³⁶⁵ Data from the US shows that victim-survivors have \$1,280 stolen from them each month by a perpetrator, and they lose out on \$23,076 in income every year.¹³⁶⁶ In the UK, 30% of victim-survivors said they were struggling financially following the abuse.¹³⁶⁷ In Australia, victim-survivors reported considerable or extreme financial harm as a result of the abuse.¹³⁶⁸

The long-term nature of debt due to economic abuse is also significant, as has been explored previously. Research often noted that it was victim-survivors who went without in order to provide for their children.¹³⁶⁹

It has been noted that these long-term difficulties can contribute to difficulty for victim-survivors in rebuilding their lives due to a damaged credit record, a loss of financial capability and the poverty that can be caused by economic abuse.¹³⁷⁰ Many victim-survivors have therefore reported having to start over financially.¹³⁷¹

Conversely, some victim-survivors noted that they felt their financial situation was better after leaving the perpetrator,¹³⁷² with leaving offering them freedom to secure a better future for both them and their children.¹³⁷³ For example, six of nine women who had left their partner in Timor-Leste reported that their personal finances had improved since leaving, though it was noted that most of these women were more active in income generation before and after the relationship.¹³⁷⁴ For some, this was due to having control over the money, which they did not have whilst with the abuser,¹³⁷⁵ and an increase in space for budgeting.¹³⁷⁶ This therefore included both the financial freedom but also an emotional freedom,¹³⁷⁷ and leaving a perpetrator was seen by some as an opportunity for financial freedom.¹³⁷⁸ Victim-survivors' comments about this included:

"I know what I get every month . . . it's my money."¹³⁷⁹

"I am really good with money. And I have proven that over the last 18 months when I haven't had someone else draining the funds."¹³⁸⁰

“I am SO much better off financially and it still amazes me that I have bought my own home, am supporting two adult children through university and have been able to save for holidays for us all. Before, I had to justify buying underwear for myself and pay off all my bills.”¹³⁸¹

“The first check I got, I cried and I cried and my boss is like, ‘what are you crying for?’ And I’m like, you know what, I got paid . . . you don’t understand, he took all my money, you know? And she’s like, ‘this is your first paycheck by yourself you mean?’ And I’m like yes, and I just started bawling all over again. It’s like, it’s overwhelming.”¹³⁸²

“We’re doing better, ‘cause I have cheap rent and I’m able to pay rent and my bills. I don’t feel like I’m struggling. I feel like we were struggling with him. It doesn’t feel that way now. I feel that I’m able to do better without him. I don’t make that much money on my job, but it seems that I’m getting everything done.”¹³⁸³

“Nowadays I can decide for myself. I control my expenses and my budget.”¹³⁸⁴

This included women who were receiving welfare benefits.^{1385 1386} Women also described the freedom they felt in being able to work again.¹³⁸⁷ Other victim-survivors reported making calculated choices to stay with a perpetrator in the short-term so that they could be financially secure in the future, such as one woman who said staying enabled her to finish her studies whilst looking after her family, meaning she could leave and be secure later on.¹³⁸⁸

Economic impacts of domestic abuse

Whilst this research has been focused on economic abuse, the studies identified the economic impact of experiencing domestic abuse for victim-survivors. Shoener and Sussman therefore describe the ‘economic ripple’ effect of domestic abuse, whereby indirect and long-lasting economic consequences ripple through victim-survivors’ lives, including long after the abuse has ended.¹³⁸⁹ They give examples such as forgone professional development, money lost to legal fees, housing costs (including moving costs), child support, and lost wages.¹³⁹⁰

These effects can be long-term, with research in the US finding a link between adolescent intimate partner violence and women’s earnings,¹³⁹¹ and that intimate partner violence can have negative consequences for women’s job stability and economic well-being for up to three years after the abuse ends.¹³⁹² Women who have experienced intimate partner violence have also been shown to have lower rates of financial satisfaction.¹³⁹³

The economic impact of domestic abuse has been linked to numerous issues,¹³⁹⁴ including:

- legal fees¹³⁹⁵
- replacing essentials and belongings left behind when fleeing¹³⁹⁶
- accessing physical and mental health services^{1397 1398}
- costs of housing or relocating¹³⁹⁹
- homelessness or insecure housing^{1400 1401}
- difficulty in maintaining or finding employment or studying^{1402 1403}
- childcare costs¹⁴⁰⁴
- lower salaries¹⁴⁰⁵
- economic insecurity
- financial stress or strain^{1406 1407 1408 1409}
- reproductive coercion¹⁴¹⁰
- receiving welfare.¹⁴¹¹

In the UK, research demonstrated that the ability to find £100 at short notice was linked to domestic violence, with women 3.5 times more likely and men 2.5 times more likely to experience abuse if they said finding £100 would be impossible.¹⁴¹²

Criminal offences

Whilst limited, there was some evidence that economic abuse resulted in victim-survivors committing or being prosecuted for criminal offences.¹⁴¹³ It has been noted that women may be coerced into crimes by their partner, resort to crime in order to support their family due to the abuse or commit crimes when fleeing, such as fraud.¹⁴¹⁴

Research in South Africa found that women convicted of theft were considerably more likely to have experienced economic violence by their last partner,¹⁴¹⁵ whilst work in the US found that mothers who experienced economic abuse were more likely to experience involvement with the criminal justice system.¹⁴¹⁶ This could include fraud, such as for social security payments,¹⁴¹⁷ or facing charges for failing to pay taxes¹⁴¹⁸ or TV license fees.¹⁴¹⁹ Stealing, including for essential items, was also found.^{1420 1421} Perpetrators may also coerce women into criminal activity in order to provide them with money.^{1422 1423} Criminal charges can have further economic effects for victim-survivors, such as legal costs, fines, and the loss of driving or professional licenses.^{1424 1425}

Further research should therefore explore this.

Bank accounts or financial products

A variety of impacts relating to banking or financial products were identified in the research. Perpetrators could:

- control or prevent access to bank accounts
- not allow women to open a bank account^{1426 1427}
- make victim-survivor's wages be put into a joint account whilst their own were separate¹⁴²⁸
- use accounts to monitor the victim-survivor's spending
- run up debts the victim-survivor was then liable for
- take money from accounts (including post-separation)
- fraudulently create accounts or policies in victim-survivor's names¹⁴²⁹
- arrange changes in mortgages or other banking products without the victim-survivor's knowledge or consent.^{1430 1431 1432 1433}

Perpetrators have also been found to send messages to victim-survivors post-separation using the reference field during bank payments.^{1434 1435} The responses of banks to this abuse is explored in the chapter examining industry responses.

In the US, just under half (48%) of victim-survivors said they had a safe bank account which their abuser could not access, with 23% reporting the abuser controlled their access to their bank account.¹⁴³⁶ Thirteen per cent said the abuser prevented them from having a bank account and 29% said the abuser had monitored their account.¹⁴³⁷ Research in the UK found that 19% of victim-survivors reported their access to bank accounts had been restricted or stopped entirely.¹⁴³⁸ Ten per cent had a joint account they were not allowed access to, 11% said their partner had complete control of their personal account, 12% said that their partner monitored their spending through online banking and 9% said their partner had alerts set for whenever they spent a certain amount from either a joint or personal account.¹⁴³⁹ In Australia, it was found that women without a joint account with their partner were 2.5 times more likely to have experienced physical abuse and 4.8 times more likely to have experienced economic abuse in the previous 12 months.¹⁴⁴⁰

Inability to open a bank account because of a problematic banking history was also noted as an impact of economic abuse.¹⁴⁴¹ Similarly, in Sweden, it was found that if victim-survivors need to protect personal data, this can restrict their ability to access new bank accounts, phone numbers and other economic resources.¹⁴⁴² Perpetrators can also use bank accounts to trace victim-survivors post-separation, but reports of difficulties to open a new account left victim-survivors in impossible positions.¹⁴⁴³ In the US, it was found that more than 80% of service providers reported that they were unable to help victim-survivors who were unable to open a bank account, or remedy issues such as a damaged credit score accumulated debt or bankruptcy.¹⁴⁴⁴ Being denied services by banks can lead victim-survivors to use more risky methods, such as payday loans or even loan sharks.¹⁴⁴⁵ Bankruptcy was also noted as an impact.¹⁴⁴⁶ One victim-survivor in Branigan's research in Australia said she had gone through two bankruptcies by the age of 32 due to her husband's abuse.¹⁴⁴⁷

Research has also pointed to the potential impact that economic abuse can have on pensions or superannuation. Perpetrators can potentially manipulate systems in order to access their partner's pension contributions and prevent the victim-survivor from being able to access it.¹⁴⁴⁸

Housing

Housing and domestic abuse are intrinsically linked, and economic abuse can therefore have a significant impact on a victim-survivor's housing. It is unsurprising then that 13% of victim-survivors in the UK shared that they became homeless as a result of the abuse,¹⁴⁴⁹ and that the number of victim-survivors who owned a home fell after leaving the abuser.¹⁴⁵⁰

Victim-survivors reported having to leave the home when they fled,¹⁴⁵¹ and that perpetrators:

- kicked them out of their homes^{1452 1453}
- kept them from being registered as an owner of the home they were paying for¹⁴⁵⁴
- kept them from having enough money or access to welfare payments for housing costs¹⁴⁵⁵
- took joint property from them without compensation¹⁴⁵⁶
- forced them to sign mortgage documents without knowing what they were¹⁴⁵⁷
- forged their signature on mortgage documents¹⁴⁵⁸
- led to a home repossessed¹⁴⁵⁹ or creating rent¹⁴⁶⁰
- led them to have to sell a home as they could no longer afford it¹⁴⁶¹
- threatened them with deportation if they did not move out.¹⁴⁶²

Perpetrators also used legal action to force victim-survivors to leave or sell a home,¹⁴⁶³ or would escalate abuse around property settlements.¹⁴⁶⁴ Moving home, including to a rural area, could also be used to isolate victim-survivors.¹⁴⁶⁵

Economic abuse also impacted victim-survivors' ability to access housing, such as through a damaged credit rating which could prevent renting or being approved for a mortgage.^{1466 1467} Legal costs also led to victim-survivors losing their homes¹⁴⁶⁸ or victim-survivors could spend huge amounts on orders to try and help retain the home.¹⁴⁶⁹ Victim-survivors also reported having to move home regularly to prevent their ex-partner finding them.¹⁴⁷⁰

Welfare benefits or social security payments

Social security payments are a significant safety net for victim-survivors, both during and after a relationship. As has been discussed throughout this research, perpetrators were able to restrict, exploit and sabotage victim-survivor's welfare payments, with most evidence around this coming from the UK and Australia. This included making victim-survivors claim benefits to which they were not entitled (which could lead to debts or criminal charges), taking their payments (including disability or child related payments), reporting them for fraud post-separation, using their immigration status and lack of access to public funds.^{1471 1472 1473 1474} It has also been found that physical abuse was reported more shortly after welfare payments were made in the US.¹⁴⁷⁵ Responses by agencies issuing social security payments are explored in the chapter dedicated to industry responses.

Child support and impact on parenting and children

Economic abuse was found to impact parenting, children and access to child support payments in a number of ways.

Children were impacted by the perpetrator:

- denying funds for medical care,¹⁴⁷⁶ school or education^{1477 1478}
- taking the children's money¹⁴⁷⁹ or food¹⁴⁸⁰
- refusing to support with care needs for disabled children¹⁴⁸¹
- refusing to contribute to costs of raising children (including post-separation)^{1482 1483 1484}
- taking money needed for children,¹⁴⁸⁵ including by demanding or misusing welfare payments related to children.^{1486 1487}

In Australia, 46.1% of victim-survivors felt the perpetrator had hurt their child's education.¹⁴⁸⁸ Fleeing with only few possessions often also meant that children went without.¹⁴⁸⁹ Victim-survivors also reported that perpetrators had destroyed children's belongings (such as bedding or toys) when they returned to the family home to retrieve items¹⁴⁹⁰ or that perpetrators refused to return children's possessions.¹⁴⁹¹

Victim-survivors also reported going without essentials such as food to ensure children were fed, or shoplifting to provide adequate clothing.^{1492 1493} Children were also impacted by legal costs, with 15% of participants in one study saying they were struggling to provide food, clothing or housing for children as a result.¹⁴⁹⁴ In the UK, over half of victim-survivors said their children had experienced financial hardship after leaving the abuser,¹⁴⁹⁵ and 41% had had to use their children's money (such as birthday money or savings) to buy essentials.¹⁴⁹⁶ Women also reported feeling sad or guilty about the impact of the abuse on children.¹⁴⁹⁷

Longer-term impacts on children were also found, with early childhood exposure to economic abuse increasing the likelihood that a partner would then physically abuse them during a relationship as a teenager.¹⁴⁹⁸ Research also found that mothers experiencing economic abuse correlated with higher rates of child delinquency, spanking, neglect and lower levels of involvement.^{1499 1500} A child's experiences of economic abuse were also linked to being bullied by peers.¹⁵⁰¹

There was a significant amount of evidence relating to child support payments and domestic or economic abuse globally, including from Australia,¹⁵⁰² Botswana,¹⁵⁰³ India,¹⁵⁰⁴ Israel,¹⁵⁰⁵ Kyrgyzstan,¹⁵⁰⁶ Puerto Rico,¹⁵⁰⁷ Spain,¹⁵⁰⁸ South Africa,^{1509 1510} Sweden,¹⁵¹¹ Trinidad and Tobago,¹⁵¹² Uganda,¹⁵¹³ the UK¹⁵¹⁴ and US.¹⁵¹⁵ Victim-survivors reported that abusers would seek to have more time with children in order to reduce the amount of child support they were due to pay¹⁵¹⁶ though may not follow through with this time (thereby doubly impacting victim-survivors through lost support and increased expenses).¹⁵¹⁷ Additional tactics to prevent claims of incomplete and missing payments reported included abusers physically or otherwise threatening victim-survivors¹⁵¹⁸ or making victim-survivors fear consequences if they claimed support.¹⁵¹⁹ Perpetrators were also found to manipulate the system, reducing payments by quitting jobs or working cash in hand, manipulating their income or tax reporting.¹⁵²⁰ They also hid their money in other people's accounts,¹⁵²¹ as well as simply refusing to make payments.^{1522 1523 1524} Perpetrators may also feel entitled to know how victim-survivors are using child support payments, questioning her or the children about how money is spent.¹⁵²⁵

Victim-survivors reported little support from the agencies that were responsible for child support, with many reporting that perpetrators were able to manipulate the system to reduce payments. This is explored in further detail in the chapter on industry responses to economic abuse. This inaction leaves victim-survivors with huge amounts owed, with one woman in an Australian study owed \$55,000.¹⁵²⁶ Official estimates in the UK showed there was £379.2 million in unpaid child maintenance.¹⁵²⁷

Research in Australia found that, of mothers who accepted less child support than the amount they were entitled to, 53% did so because they did not want to upset the other parent.¹⁵²⁸ Twenty one per cent did so because they had concerns for their child's safety and 21% because they had concerns for their own safety.¹⁵²⁹ Forty-seven per cent accepted less money because they wanted as little to do with the other parent as possible.¹⁵³⁰ Similarly, it was found that 30% of women receiving child support who accepted a lower amount reported intimidation around the amount from their former partner.¹⁵³¹ In the UK, those who experienced economic abuse were less likely to receive child maintenance payments regularly and in full than those who had not.¹⁵³²

The interference with child support payments had a range of impacts for victim-survivors and their children, with many substantial effects. Cook and colleagues' work in Australia found that 75% of participants reported they had had to reduce usual or planned social activities for the children.¹⁵³³ Sixty six per cent had used savings to cover living costs, 66% struggled with school fees or related costs, 64% had difficulty in paying for utilities and groceries, 59% had borrowed money to cover living costs, and 41% reported children had missed medical or health appointments/needs.¹⁵³⁴ In the UK, missing payments from perpetrators led parents to say that they:

- had used charities or food banks¹⁵³⁵
- had less money to spend on clothing and food for children
- had missed out on sports or music lessons or other hobbies
- has less money for Christmas or birthday presents and holidays for children.¹⁵³⁶

Women in Spain and Italy also reported that children had gone without normal activities due to a lack of payment.¹⁵³⁷ Many victim-survivors therefore did not feel payments were reliable enough to be included in their budgeting.^{1538 1539} Even small missing amounts could have a huge impact on victim-survivors, with one reporting a one cent underpayment affecting her:

“I was actually desperate for milk and bread when it [the child support payment] come through last Monday, and it went into the bank, and I said, “I’ll take out \$15.00”; she [the bank teller] goes, “No, you can’t, there’s only \$14.99 in there”. I said, “Well we don’t have one cent pieces, so how does that work?” So I can’t even get an even \$15 out; I’ve got to get \$14.95 out.”¹⁵⁴⁰

There were also huge emotional impacts for victim-survivors, who often worried about the impact on their children.¹⁵⁴¹

All of these actions led victim-survivors to recognise the behaviours as economic abuse of themselves and their children, both by the perpetrator and by the agencies that were supposed to enforce payments.^{1542 1543 1544}

Employment and education

There has been a great deal of research on the impact of domestic abuse on victim-survivor’s employment and education. For example, in Mexico, it has been found that women who require permission to work are 64% more likely to experience violence and 52% less likely to work.¹⁵⁴⁵ Domestic abuse has also been shown to impact on victim-survivors’ working hours, with a 10% reduction in hours over three years compared to non-victim-survivors.¹⁵⁴⁶ Sixty six percent of victim-survivors in one study reported that the perpetrator’s abuse had disrupted their progress to their educational goals.¹⁵⁴⁷ Long-term impacts on job stability,¹⁵⁴⁸ and difficulty in gaining and maintaining employment has also been found in the US.¹⁵⁴⁹

Employment was noted to have a number of benefits, including facilitating financial independence, providing social connections, providing a sense of self, and being an escape from the abuse.^{1550 1551} Some of this evidence found did not identify these behaviours as economic abuse but it is included here regardless. Economic violence has been argued to ‘drain the economically productive workforce’ and reduce education and development opportunities for women and girls.¹⁵⁵²

There were therefore a number of ways perpetrators could interfere with a victim-survivor’s ability to work or study, and perpetrators might carry these out during and outside working time.¹⁵⁵³ These included abusers:

- not allowing or discouraging victim-survivors from working or studying^{1554 1555 1556}
- wanting women to be responsible for domestic duties¹⁵⁵⁷ and childcare¹⁵⁵⁸
- calling in sick for a victim-survivor¹⁵⁵⁹
- coercing or telling a victim-survivor to quit or reduce their hours¹⁵⁶⁰
- preventing victim-survivors from looking for work¹⁵⁶¹
- being unreliable with childcare¹⁵⁶²
- using children to get the victim-survivor to leave work¹⁵⁶³
- using physical abuse and restraint¹⁵⁶⁴
- creating sleep deprivation¹⁵⁶⁵
- interrupting a victim-survivor whilst they were at work (including in-person or via phone calls or messages)¹⁵⁶⁶
- harassing of colleagues¹⁵⁶⁷
- carrying out surveillance around victim-survivors’ work¹⁵⁶⁸
- taking a victim-survivor to and from work¹⁵⁶⁹
- making false reports with the aim of having a professional license revoked¹⁵⁷⁰
- using of emotional abuse^{1571 1572}
- withholding the money needed for tuition fees¹⁵⁷³
- taking or damaging the resources needed for work or study (including transport means, uniform or computers),^{1574 1575}
- leading to the loss of a scholarship or causing a victim-survivor to default on student loans¹⁵⁷⁶
- limiting the location in which a victim-survivor is allowed to work.¹⁵⁷⁷

Perpetrators were also reported to sell or damage the items women needed in order to earn an independent income, including crops and livestock^{1578 1579} or machinery (such as a sewing machine),¹⁵⁸⁰ or only allowing them to sell lower-value items.^{1581 1582} Holding women responsible for all domestic and caring duties therefore restrains the time they have available for economic activities, and it has also been noted that by limiting earning opportunities, men can also limit women's bargaining power in the household.¹⁵⁸³

Perpetrators would also force victim-survivors to work and exploit this labour,¹⁵⁸⁴ including soon after giving birth.¹⁵⁸⁵ Those who had paid bride price also used this as justification to overburden women with work whilst refusing to work themselves.¹⁵⁸⁶ In addition, perpetrators were reported to withdraw financial support for the household or even stop work if the victim-survivor began to earn an income.^{1587 1588} Victim-survivors also reported being forced to leave work if they shared an employer with the perpetrator.¹⁵⁸⁹ Working in family businesses, such as farms, was also an opportunity for economic abuse.¹⁵⁹⁰ Difficulties in re-entering the workplace following abuse were also found.¹⁵⁹¹ In the UK, 14% of victim-survivors reported they would struggle to get back in the workplace as a result of economic abuse.¹⁵⁹² If an employer requires a credit check, coerced debt can also prevent victim-survivors from being employed.¹⁵⁹³

Economic abuse has therefore been found to negatively impact victim-survivors' salaries.¹⁵⁹⁴ Employment was also impacted by legal cases post-separation.^{1595 1596}

Migrant women reported that:

- the abuse escalated when they attempted to become more independent through work or study¹⁵⁹⁷
- they might be stopped from working,^{1598 1599} forced to work (including for no pay),^{1600 1601}
- they might be prevented from studying the local language, which then prevented them from working.¹⁶⁰²

Disabled women reported that perpetrators might deny their disability to force them to work.¹⁶⁰³

Economic abuse and intersectionality

As has been stated earlier, perpetrators of domestic and economic abuse will use and exploit existing inequalities as part of the abuse. This means that, whilst anyone can experience economic abuse, women and those who face discrimination based on their ethnicity, migration status, disability, sexuality or other identities will experience it in other ways which overlap with these. It has therefore been noted that economic abuse is especially harmful for those communities who are marginalised in the US,¹⁶⁰⁴ and this is incredibly likely to be true elsewhere. MacDonald suggests that vulnerability to economic abuse is heightened by factors which make it more difficult for victim-survivors to seek assistance, such as lack of access to services or information, isolation, cultural norms and language barriers.¹⁶⁰⁵ Intersecting identities can also be barriers to economic self-sufficiency.¹⁶⁰⁶ As was seen in the chapter looking at prevalence, rates of economic abuse were often higher among those who are marginalised. This section will therefore explore what was known about these experiences.

As explored earlier, sex and gender are key factors in experiences of economic abuse, with gender norms enabling and obscuring perpetration of economic abuse.¹⁶⁰⁷ Postmus and colleagues have argued that, given the wealth of data on asymmetry between women and men's victimisation in domestic abuse, it is unsurprising that economic abuse is compounded by women's economic security more broadly.¹⁶⁰⁸ It has been argued that the expectation that couples will share resources results in a concealed feminisation of poverty.¹⁶⁰⁹ Societal factors, including views around traditional gender roles, such as employment, childcare, and the wage gap between men and women, therefore play a role.¹⁶¹⁰ For trans people, access to medication or gender affirming items could also be denied through economic abuse.^{1611 1612}

Singh has argued that there are continuities and differences in narratives of economic abuse across cultures, with all cultures focuses on gendered cultural practices of money in a way that strips victim-survivors of morality and denies their human rights.¹⁶¹³

The differences, however, lie in the way economic abuse is shaped by gender stereotypes and morality of money.¹⁶¹⁴ Cultural norms for ethnically minoritised people can also impact economic abuse. For example, Breckenridge notes that for Aboriginal and Torres Strait Islander groups, the sharing of property may be culturally expected.¹⁶¹⁵ She also identified a lack of research which defined economic abuse specific to First Nations communities, though some did discuss ‘humbugging’, a practice which can include demanding, asking or pressuring family members or others for money or other economic assistance.¹⁶¹⁶ Whilst this may reflect cultural practices around mutual support and sharing, it can also have negative connotations.¹⁶¹⁷ Research on technology-facilitated abuse with First Nations communities in Australia also noted that women’s roles in caring for children and family members exacerbated the impacts of economic abuse carried out by perpetrators, such as damaging or withholding of phones, or using technology to take out loans.¹⁶¹⁸ As has been found in non-First Nations communities, there is some evidence that traditionally gendered roles within First Nations communities also facilitate economic abuse.¹⁶¹⁹ Further research is needed to understand this more. Other cultural norms for First Nations communities that are relevant to economic abuse may include:

- pressure on women to remain with partners or not to pursue financial related matters with partners
- cultural expectations of shared property or financial resources
- cultural barriers to openly discussing money
- language barriers
- mistrust of authorities
- patriarchal and family pressures that act as barriers to reporting.¹⁶²⁰

Research has also suggested that women from these communities may find it harder to recover financially after leaving an abusive partner, which can be exacerbated by prejudice.¹⁶²¹

Research on South Asian women’s experiences note that cultural practices including dowry and son preference contribute to and are indicators of the patriarchal structures in which women are undervalued.¹⁶²² Norms which position women’s families as bride-givers, as well as transnational hierarchies between nations and class, place women’s families at a disadvantage in marriage negotiations.¹⁶²³ Research therefore indicated that women experienced forced domestic labour in the context of economic abuse,¹⁶²⁴ alongside forms of abuse which were designed to hurt and humiliate them. This included not being spoken to, not being allowed to use certain furniture or household items and being provided with little food.¹⁶²⁵ ¹⁶²⁶ Women also reported husbands leaving the country and abandoning them with families who abused them,¹⁶²⁷ or experiencing abuse from their in-laws more generally, such as taking their salary or jewellery.¹⁶²⁸ This often took place in the context of dowry harassment.¹⁶²⁹ Similarly, Indian women taking part in Australian research noted that they did not initially perceive their husband’s control of money as concerning, due to norms around male control of money.¹⁶³⁰ Attitudes and normalisation of dowries may also be an issue.¹⁶³¹

Research with Latina women in the US found that economic control was significantly and negatively associated with quality of life.¹⁶³² Research with Latina and Caribbean immigrant women in the US found that the abuse they were experiencing worsened upon migration and when they attempted to work or study.¹⁶³³ Another study with Mexican immigrant men in the US found that economic abuse tactics were linked with cultural expectations of married Mexican women.¹⁶³⁴ Research has therefore suggested that employment sabotage may be a particular concern for Latina victim-survivors.¹⁶³⁵

Migrant women reported being socially isolated, sometimes with no access to money at all and being totally financially dependent on abusers.¹⁶³⁶ There may have been financial arrangements between families, including dowry, expectations to send money back or covering immigrant expenses.¹⁶³⁷ Women reported being abused by their partner and his family if these were not met.¹⁶³⁸ Cultural expectations around women working may also be used to prevent women from earning an income.¹⁶³⁹

It has also been noted that it may be difficult for migrant women to identify exploitation and control present in economic abuse for a number of reasons (such as different financial systems in countries) and also that the consequences of financial hardship and insecurity they experience as migrants may make it difficult to distinguish between the two.¹⁶⁴⁰ It is also important to recognise that motivations for migration may differ significantly and that, whilst much of the evidence here is often around women migrating to countries in the global north, women will migrate within other contexts and face different experiences in the countries they have moved to. For example, data suggests that migrant women in lower-income countries are more likely to be employed but, as with the general population, there remains a wider gender pay gap for migrant workers in these countries.¹⁶⁴¹ Migrant women workers also share a larger proportion of their earnings (known as remittances, often to family members in their country of origin) than migrant men, and fewer countries offer social protection for migrant workers.¹⁶⁴² Migrant women in particular are excluded from protection.¹⁶⁴³ These factors will inevitably impact their experiences of domestic and economic abuse.

Similarly, work with migrant women in Australia noted that changes in gendered roles around employment and finances following immigration contributed to worsening abuse.¹⁶⁴⁴ Women associated the abuser's behaviours with men feeling resentment about their own loss of financial status, lack of recognition of overseas qualifications and employment experiences, and women's increased access to financial independence in Australia.¹⁶⁴⁵

Migrant women therefore reported a number of consequences of financial abuse, including:

- a lack of financial literacy and awareness of how to access financial rights
- missed opportunities to learn the language of the country
- being unable to engage in employment or education
- loss of property, assets and funds when fleeing
- families selling assets or accumulating large debts due to the perpetrator's and his family's financial demands.¹⁶⁴⁶

Women may also struggle to find work if the qualifications they gained in another country were not accepted.¹⁶⁴⁷

As was noted earlier, use of a victim-survivor's immigration status was also prevalent. Status may have often been dependent on the perpetrator, and also often meaning women had restricted access to public services and funds.¹⁶⁴⁸ Displaced women in resettlement sites were also found to experience forms of economic violence, such as being abandoned by partners or having money needed for essentials restricted.¹⁶⁴⁹ Trafficked women reported being forced to work illegally, forced and unpaid labour, and that their partners took their wages.¹⁶⁵⁰

There was a lack of research exploring the experiences of disabled victim-survivors of economic abuse within the context of intimate partner violence, but there was some evidence of their experiences. For example, perpetrators may:

- exploit disabled victim-survivors for access to social security payments for carers¹⁶⁵¹
- control access to disability benefits and restrict money needed for medication or adaptations¹⁶⁵²
- remove batteries from electric wheelchairs¹⁶⁵³
- take mobility aids¹⁶⁵⁴
- take full control of finances of highly dependent victim-survivors¹⁶⁵⁵
- use their ability to communicate more easily than Deaf victim-survivors to manipulate institutions such as banks¹⁶⁵⁶
- threaten to have someone put into institutional care or use formal processes such as Government Trustees to prevent access to money¹⁶⁵⁷
- use emotional abuse to tell victim-survivors they cannot support themselves.¹⁶⁵⁸

Disabled women have also been noted to experience barriers to becoming financially independent, such as discrimination from employers.¹⁶⁵⁹

Victim-survivors in same-sex relationships also reported abusers using a number of specific tactics of economic abuse. For example, it was found that perpetrators could commit fraud due to a lack of questioning or checking of identity documents by institutions.¹⁶⁶⁰ Further research is needed on these experiences.

Older people were also noted to face unique experiences. Research with older men found financial abuse unique to their age, for example around their pensions or life insurance.¹⁶⁶¹ Older women were also found to have few financial resources if they have always been dependent on the perpetrator and may also face barriers in becoming economically independent, such as discrimination from employers.¹⁶⁶² This is in addition to potentially having never worked outside the home, or having taken employment breaks to care for children or family, which also impacts social security entitlement and pensions.¹⁶⁶³ Meanwhile, research with young adults found that they were susceptible to becoming economically entangled with partners, such as through signing rental contracts or around debt, which could make leaving an abuser more difficult, and a lack of financial capability and relationship experience could lead to partners exploiting this vulnerability to carry out economic abuse.¹⁶⁶⁴

Experiences may also differ based on class and income levels. For those with higher incomes, it has been argued that there is a greater sense of shame when victim-survivors do not have access to things which are normal in their community.¹⁶⁶⁵ Women in higher-income households also shared experiences such as perpetrators buying expensive goods, whilst the victim-survivor and her children had to buy second-hand clothing.¹⁶⁶⁶ Middle-class women also noted that class was a barrier to their own and support services' recognition of the abuse, both in terms of assumptions that abuse does not happen to middle-class women and services' deprioritisation of women who may appear to have more access to economic resources.¹⁶⁶⁷ For women in lower classes or with lower incomes, accessing financial resources may be an ever bigger barrier.^{1668 1669} Research also suggested that, for those in low-and-middle-income countries where couples experience significant financial hardship, it may be difficult to conceptualise economic abuse holistically as the distinction between economic abuse and economic instability may become blurred.¹⁶⁷⁰ Previous research has established links between poverty and domestic abuse.¹⁶⁷¹ Whilst it has been noted the links are unclear here,¹⁶⁷² it is likely there are links with economic abuse as well.

Religion may also intersect with economic abuse, though there was very little evidence which explored this. What was found focused on the experiences of Jewish women. This included refusal to grant a get, which could be used to prolong civil legal processes, refusal to pay for religious schooling for children or access to houses or worship, or undermining attempts to follow religious dietary requirements or practices.^{1673 1674}

Where victim-survivors live can also impact economic abuse. For example, in Australia, rural women faced challenges around geographical isolation, which perpetrators could exploit by restricting access to transport, difficulties with police responses and stigma in small communities, family businesses such as farms, as well as potential increased access to weapons.¹⁶⁷⁵ Rurality has also been found to impact women's space for action, both in terms of perpetrators using rurality to isolate victim-survivors and limit their access to economic resources (such as transport and communication devices), and also in terms of victim-survivors having fewer options around employment and help-seeking.¹⁶⁷⁶

Future research therefore needs to centre seeking an intersectional understanding of economic abuse, including (but not limited to) across sex, gender identity, ethnicity, sexuality, disability status, income level and class, religion, location and immigration status.

Methods of resistance and coping strategies

The experiences of economic abuse outlined throughout this chapter also led victim-survivors to develop methods of resistance or coping strategies in response.

Victim-survivors therefore reported:

- hiding and saving money secretly
- keeping change from the allowance they were given
- asking for purchases in public when they knew he would not immediately react (though this risked a reaction later)
- taking cash from perpetrators without them knowing
- working or acquiring money or other resources secretly
- using cheaper items for herself and children
- setting boundaries (such as always knowing where car keys were kept)
- seeking support without the perpetrator becoming aware, including from family and friends
- giving money to a trusted person to keep safe (including a boss following the cashing of a paycheck)
- keeping important financial documents hidden.¹⁶⁷⁷

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These actions were taken at risk of further abuse if the perpetrator discovered these strategies. Some research also noted that victim-survivors would challenge the abuse. This included refusing to do what the perpetrator wanted,^{1685 1686 1687} such as handing over wages.¹⁶⁸⁸ Regarding child support payments, some victim-survivors took action to try to ensure they received payments, including repeated reporting to the relevant agencies, and even collecting their own evidence that the perpetrator was working when he claimed not to be.¹⁶⁸⁹ Children also reported resisting economic abuse by, for example, rejecting perpetrator's efforts to 'buy' them using gifts, lying to perpetrators about the victim-survivor's money, or hiding resources and shopping from perpetrators.^{1690 1691}

Victim-survivors were also found to teach financial skills to their children as a method of resistance.¹⁶⁹² Others coped by not asking their partner for money or not making purchases for themselves.¹⁶⁹³ Gambling¹⁶⁹⁴ and using drugs or alcohol¹⁶⁹⁵ were also found to be coping strategies for victim-survivors.

These strategies in dealing with economic abuse have been conceptualised by Puntia Chowbey as material (such as hiding money or economic assets and resources), confrontational (such as presenting requests as for children, using religion in negotiating), mediational (including both legal and informal, such as from family members) and developmental (which were aimed at achieving financial independence, such as pursuing employment or studying, or developing financial skills).¹⁶⁹⁶ More work is required to explore these strategies and victim-survivors' methods of resistance.

Covid-19 and economic abuse

The Covid-19 pandemic saw many countries introduce restrictions to control the spread of the virus, including lockdowns and stay at home orders. It has been argued perpetrators took full advantage of the conducive context created by the pandemic and responses to it, as well as making it even more difficult for victim-survivors to seek support.¹⁶⁹⁷

Evidence from around the world highlighted that economic abuse was found to rise during Covid-19, including for Arab women in multiple countries¹⁶⁹⁸ and in Egypt.¹⁶⁹⁹ In Australia, financially abusive behaviours were found to be the most common forms of intimate partner violence since the start of the pandemic.¹⁷⁰⁰ Service providers in Australia also reported that perpetrators' use of economic abuse had increased during Covid-19.¹⁷⁰¹ For some, the perpetrator began using economic abuse during Covid-19. In a survey with UK victim-survivors, of those who said the abuser had started being economically abusive during the pandemic, 35% said the abuser began to do so when the victim-survivor's pay decreased, 15% when the victim-survivor lost their job due to the pandemic, 14% when their partner's pay decreased, and 11% when they were furloughed from work (temporarily being put

on leave by an employer during the pandemic. In the UK, a government scheme meant that those furloughed would receive a portion of their wages), when their partner lost their job or when lockdown began.¹⁷⁰²

Specific forms of economic abuse were therefore linked to the pandemic. In the US, government stimulus checks (one-off payments from the government for each adult and child during the Covid-19) were withheld by abusers from victim-survivors, and abusers also manipulated taxes to prevent victim-survivors from being able to access their payments.¹⁷⁰³ Research found that 39% of victim-survivors received but were unable to access, or did not receive, their stimulus check, with 17% reporting economic abuse as the reason why.¹⁷⁰⁴ For example, victim-survivors reported abusers ensuring checks were deposited into accounts that the perpetrator prevented them from having access to.¹⁷⁰⁵ Perpetrators also used the uncertainty to prevent victim-survivors from getting jobs¹⁷⁰⁶ and as an excuse to not pay child support.¹⁷⁰⁷

In the UK, Surviving Economic Abuse conducted research into how the pandemic was impacting women victim-survivors of economic abuse, looking at seven key domains of everyday life: employment and education; finances; housing; child maintenance; welfare benefits; accessing to necessities; and accessing support.¹⁷⁰⁸ There were a number of significant findings:¹⁷⁰⁹

- 90% of women who responded were experiencing post-separation economic abuse during the pandemic.
- 45% reported that, due to the perpetrator's actions since the start of the outbreak, their employment or education situation had worsened (This was 72% for financial situation, 17% for welfare benefits and 35% for housing).
- 84% of those eligible for child support said they were worried about their access to these payments due to the perpetrator's actions.
- 22% of women reported that the perpetrator had stopped paying child support during the outbreak, 20% said that the perpetrator had paid less, 18% said that the perpetrator had paid unreliably, and 9% said he had threatened to stop paying, whilst 40% said the perpetrator did not pay prior to the pandemic and had continued not to do so

(this was at a time of limited capacity in the Child Maintenance Service, meaning perpetrators did not have to provide any evidence to reduce or stop payments, and there was incredibly limited enforcement action).

- 94% of those living with the perpetrator were worried about their current access to economic resources and core necessities, compare to 45% of those no longer living with the perpetrator.
- Perpetrators were able to use the pandemic to restrict victim-survivors ability to work and study, including by preventing them from accessing the resources needed (such as to internet access or a laptop) and being abusive whilst they were trying to work, contacting victim-survivors' employers to falsely accuse them of breaking lockdown restrictions, and refusing to contribute to childcare (both during and after leaving the abuser).
- The shift away from cash enabled increased monitoring of victim-survivors' spending.
- Perpetrators interfered with victim-survivors' ability to access payment holidays for mortgages, or used restrictions to regain access to the family home.
- Victim-survivors found it more difficult to access support, including finding safe times to ring helplines due to the perpetrator being home more often, or being scared of going into a refuge for fear of catching Covid-19.
- Legal proceedings were also impacted.

Findings therefore demonstrated how the pandemic and resulting restrictions and responses created a conducive context for perpetrators of economic abuse.

Summary

This chapter has synthesised the wide range of evidence available globally on the nature of economic abuse, including how economically abusive behaviours can be categorised, how they might interact and overlap with other forms of abuse, and the wide varieties of impacts the abuse can have.

Policy responses to economic abuse

This section of the report will establish how policy responses at the international, national and regional level have responded to economic abuse.

One report found that, of 160 of 190 countries examined with legislation on domestic abuse, many do not include economic abuse, with only 113 countries having laws in place that protect women from economic abuse.¹⁷¹⁰ It was found to be the form of abuse with the least legislative response, coming behind physical (158 countries have laws addressing), psychological (with 157 countries including this form of abuse) and sexual violence (addressed by 134 countries).¹⁷¹¹

Similarly, a 2017 report found that half (50.1%) of countries do not have specific legislation against economic violence, with almost 1.4 billion women lacking protection against this form of abuse.¹⁷¹² The research found that this had decreased since 2013, when 60.3% of countries had no law against economic violence in the context of domestic abuse, suggesting some progress in the recognition of economic abuse.¹⁷¹³ By region, it was found that many countries lack laws addressing economic abuse as part of domestic violence, including

- 52.9% of countries in East Asia and Pacific
- 52.2% of countries in Europe and Central Asia
- 28.6% of countries in Latin America and Caribbean
- 78.6% of countries in the Middle East and North Africa
- 100% of countries in North America
- 20% of countries in South Asia
- 52.8% of countries in Sub-Saharan Africa.¹⁷¹⁴

This chapter will therefore explore how economic abuse has been responded to in policy across the globe. It will focus on legislative responses, with the work of government bodies (for example, that of welfare benefits, child support and courts) explored in the next chapter. As a general rule, it will only include countries where economic or financial abuse is referred to in legislation, rather than naming countries where it is not recognised.

International

Breckenridge has argued that economic abuse remains absent from international and national plans of action on domestic abuse.¹⁷¹⁵ This includes the fact that neither financial nor economic abuse are recognised as forms of abuse in the ‘foundational definition’ of violence against women, the 1993 UN Declaration on Elimination of Violence Against Women.¹⁷¹⁶ However, others have pointed out that the UN General Assembly’s 2002 Resolution on the Elimination of Domestic Violence against Women recognises that domestic violence may include economic deprivation.¹⁷¹⁷ Similarly, a study released in 2006 by the UN Secretary General included economic violence within the definition of violence against women, as well as stating that this form of abuse requires increased attention.¹⁷¹⁸

Whilst not a policy response, the United Nations has described economic abuse as ‘a unique and imperative form of controlling behaviour using by an abuser in an intimate relationship’, alongside other forms of abuse such as physical, sexual and psychological.¹⁷¹⁹

National

Africa

Within the continent of Africa, the Protocol to the African Charter of Human and Peoples’ Rights on the Rights of Women in Africa (known as the Maputo Protocol), includes a comprehensive definition of violence against women, in which economic harm is referred to.¹⁷²⁰ Beninger argues that multi-layered and regional human rights law, such as the Maputo Protocol, obligates African states to introduce legislative reforms against domestic abuse.¹⁷²¹

This research was therefore able to find evidence of the inclusion of economic abuse in a number of countries in the continent of Africa, which will be outlined below.

Gabon

In September 2021, Gabon passed its first national law on the elimination of violence against women. This law includes economic abuse in the definition.¹⁷²²

Ghana

Ghana enacted the Domestic Violence Act in 2007, which defines and prohibits domestic violence as it occurs in intimate or family relationships. The Act states its purpose ‘in particular’ is to protect women and children.¹⁷²³ Economic violence within the Act is defined as:

‘the deprivation or threatened deprivation of economic or financial resources which a person is entitled to by law, the disposition or threatened disposition of moveable or immovable property in which another person has a material interest and hiding or hindering the use of property in which another person has a material interest.’¹⁷²⁴

The Act also allows for the use of protection orders, which can require a perpetrator to vacate a shared home but continue to pay rent or mortgage payments, provide financial compensation or pay for medical fees incurred due to the abuse.¹⁷²⁵

However, Sedziafa et al. have argued that whilst economic abuse is ‘widespread and acknowledged as a punishable offence’, perpetrators are rarely punished, suggesting this may be due to a lack of reporting, or difficulty in providing evidence.¹⁷²⁶

Kenya

In Kenya, the Protection Against Domestic Violence Act passed in 2015, and the Act defines economic abuse as:

‘the unreasonable deprivation of economic or financial resources to which an applicant is entitled or which the applicant requires, including household necessities, medical expenses, school fees, rent, mortgage expenses or other similar expenses; and the denial to the applicant of the right to seek employment or engage in any income-generating activity’¹⁷²⁷

However, the law has been criticised for including economic abuse as a form of emotional abuse, thereby making it harder to identify.¹⁷²⁸

Liberia

In 2019, Liberia introduced its domestic violence law, which ‘sets out a comprehensive definition of economic abuse’, including deprivation of household necessities, failure to make rent payments, destroying or damaging property and payment of school fees for children.¹⁷²⁹

Namibia

In 2003, Namibia enacted the Combating of Domestic Violence Act, a gender-neutral piece of legislation which prohibits and defines domestic violence as a range of acts within a domestic relationship, including economic abuse.¹⁷³⁰ The Act also makes provision for protection orders, which can include the need for a perpetrator to make maintenance payments.¹⁷³¹

Nigeria

The Violence against Persons (Prohibition) Act 2015 was recognised as a ‘serious development’ in Nigeria, as, previously, legislative responses to gender-based violence were dependent on individual states.¹⁷³² The Act prohibits all gender-based violence, defining violence as including economic harm, which includes ‘forced financial dependence or economic abuse and damage to property’.¹⁷³³ However, this definition appears to be limited in scope, not expanding upon what might be meant by economic abuse.

At a state level, Lagos State introduced the 2007 Lagos State Protection Against Domestic Violence Law (PADVL), which recognises economic abuse as a form of violence against women.¹⁷³⁴ However, Johnson has criticised the law for including non-physical forms of abuse, including economic and psychological abuse, arguing that proof of the abuse becomes more challenging, and that perpetrators may use the law against their victims.¹⁷³⁵

South Africa

The South Africa Domestic Violence Act came into effect in 1998, including economic abuse in its gender-neutral definition of domestic violence.¹⁷³⁶ Economic abuse is defined as:

‘a) The unreasonable deprivation of economical or financial resources which the Complainant is entitled to under the law or which the Complainant requires out of necessity, including household necessities for the Complainant, and mortgage bond repayments or payment of rent in respect of the shared residence or;

b) The unreasonable disposal of household effects or other property in which the Complainant has an interest.’¹⁷³⁷

However, the Act does not create a criminal offence of domestic (or economic) abuse,¹⁷³⁸ though it does provide provision for Emergency Monetary Relief (EMR). This is defined as ‘compensation for monetary losses...as a result of domestic violence’ such as loss of earnings, medical expenses or household necessities, when applying for an interim protection order.¹⁷³⁹ In her research with domestic abuse services, however, Clarke found that there were a number of challenges in requesting EMR, including the police and courts not recognising or acknowledging economic abuse as a form of abuse by itself, or magistrates being reluctant to grant EMR.¹⁷⁴⁰

Tanzania

Whilst economic abuse is not specifically dealt with under Tanzanian law, Kamanzi has pointed out that under Section 264 of the Penal Code, it is clarified that a spouse can be found guilty of stealing from their partner.¹⁷⁴¹ This has therefore been criticised for failing to encompass the full spectrum of behaviours of economic abuse.¹⁷⁴²

Uganda

Uganda passed the Domestic Violence Act in April 2010, and the Act includes a broad definition of domestic violence, which includes economic abuse.¹⁷⁴³

Zambia

Zambia passed the Anti Gender-based Violence Act in April 2011, following advocacy and collective action.¹⁷⁴⁴ ¹⁷⁴⁵ The Act includes economic abuse within the definition of gender-based violence, although it has been criticised for not criminalising the abuse it refers to.¹⁷⁴⁶

Zimbabwe

In Zimbabwe, the Domestic Violence Act 2006 includes economic violence in the definition of domestic violence, defining economic abuse as the ‘deprivation of economic or financial resources to which a complainant is entitled under the law, or which the complainant requires out of necessity, including household necessities, medical expenses, school fees, mortgage bond and rent payments, or other like expenses.’¹⁷⁴⁷ The law recognises that economic abuse is usually perpetrated against women by their husbands or male family members, and it also criminalises the disposal of household effects or property at the expense of another family member who has an interest in it.¹⁷⁴⁸ However, it has been argued that prosecutions around this are rare.¹⁷⁴⁹ The inclusion of economic abuse has been recognised as impressive and significant in Zimbabwe, when Banda has pointed out that, despite high literacy rates amongst women, participation in the formal and paid labour sector is lower than men’s, often meaning women are dependent on male partners financially.¹⁷⁵⁰

Asia (including the Middle East)

The research found evidence that economic abuse was included in the below countries across the continent of Asia, which includes the Middle East. Unfortunately, despite the research cited above stating that 20% of countries in the Middle East and North Africa have legislation which includes economic abuse, no legislation in countries in the Middle East was found as part of this review. It is unknown if this is due to the search terms used as part of this research or a lack of legislation within countries in the Middle East, though it could be a combination of the two.

As stated above, countries without policy recognition of economic abuse are not included. For example, Sri Lanka’s definition of domestic abuse has been criticised for not specifically including economic abuse,¹⁷⁵¹ as has Israel’s.¹⁷⁵² Jordan has been criticised for women’s poor economic participation, including that men are considered financially responsible, meaning they are able to prevent their wives from working.¹⁷⁵³ This has also been noted elsewhere in the Middle East.¹⁷⁵⁴ It is worth noting that Jordan and several other countries in the Middle East ranked lowly on the 2022 World Economic Forum’s index for women’s economic participation and opportunity, which uses measures including those around women’s labour-force participation rate and wage equality for similar work.¹⁷⁵⁵

Bangladesh

The Domestic Violence (Prevention and Protection Act) of 2010 defines domestic violence in Bangladesh as inclusive of economic abuse.¹⁷⁵⁶ Economic abuse is defined as ‘deprivation of all or any economic and financial resources or property to which the victim is entitled; preventing the use of daily necessities; deprivation or prohibition of the victim access her Stridhan, dower or alimony; transferring property rights of the victim without their consent or prohibiting their access to such rights, and; deprivation or prohibition of legal rights to continued access to resources or facilities to which the victim is entitled to’.¹⁷⁵⁷ The law also provides for protective orders for victims, including making a perpetrator pay for expenses relating to the abuse, though it does not criminalise domestic abuse.¹⁷⁵⁸ This means previously existing laws are the only route to prosecution.¹⁷⁵⁹

Bangladesh has also enacted a law prohibiting dowry payments, by criminalising the giving, taking (or abating of the giving or taking) or demanding of dowry payments. Whilst dowry payments are not necessarily inherently economically abusive, the previous chapter has highlighted how they (or other similar payments related to marriage) may be used as or alongside economic abuse. However, Begum has argued that, despite the penalties introduced by the Dowry Prohibition Act 1980 and subsequent amendments, the practice of dowry continues.¹⁷⁶⁰

She also criticises the law for failing to take into account the power imbalance between those asking for dowry and those paying it, by criminalising both equally.¹⁷⁶¹ Begum therefore suggests a number of changes, including that only those who take dowry payments should be penalised, that gifts given at marriage should be registered in the bride's name, including indirect demand for dowry in addition to direct demand, and changes to the police and court response to dowry cases.¹⁷⁶²

Cambodia

Weston notes that Cambodia includes economic abuse within its definition of domestic abuse.¹⁷⁶³

India

The Protection of Women from Domestic Violence came into effect in India in October 2006 and includes economic abuse within the definition of domestic abuse. Economic abuse is defined as:

'(a) deprivation of economic resources to which the victim is entitled and requires out of necessity,

(b) disposal of household goods to which she is entitled to use by virtue of the domestic relationship, or

(c) prohibition of access to resources which she is entitled to use by virtue of her domestic relationship.¹⁷⁶⁴

Under the law, victim-survivors can claim monetary relief and have a right to residence, though it has been argued that, in reality, maintenance amounts are often very small, take a long time to be awarded and require further rounds of (expensive) litigation to actually receive.¹⁷⁶⁵ Similarly, a woman's right to her stridhan (property given at time of marriage) and any dowry payments are difficult to enforce in practice.¹⁷⁶⁶

India has also prohibited the giving and taking of dowry payments under the Dowry Prohibition Act (1961) and the Indian Penal code (1971), as well as powers around deaths and cruelty related to dowry.¹⁷⁶⁷ This includes that deaths within seven years of marriage can be tried as relating to dowry payments, and the criminalisation of a husband or relatives for abusing or harassing a woman into death by suicide for a lack of dowry.¹⁷⁶⁸ However, these have been criticised for being ineffective and ambiguously drafted (for example, by equally criminalising the giving of dowry and penalising the bride's family).¹⁷⁶⁹ The practice of dowry and associated abuse remains prevalent in India.¹⁷⁷⁰

Indonesia

In Indonesia, the 2004 Anti Domestic Violence Law provides a definition of and criminalises domestic abuse, including economic abuse.¹⁷⁷¹ Economic abuse includes two elements under the law: 'an act which results in the economic loss or deprivation of a family member and; creating economic dependence by limiting or prohibiting someone to work either in or outside of the home, refusing to provide *nafaqah* (*financial support a husband must provide for a wife under Islamic law*), eliminating access and control to economic resources or neglecting the family member'.¹⁷⁷² These acts can be punished under the Anti Domestic Violence Law, including imprisonment for a maximum of three years, or a maximum fine of fifteen million rupiah (approximately 800 GBP or 1000 USD).¹⁷⁷³

Malaysia

Amendments to the 1994 Domestic Violence Act extended the legislative understanding of domestic abuse in Malaysia to include financial loss caused by the abuse.¹⁷⁷⁴ This includes dishonestly misappropriating a victim's property, causing the victim financial loss, and threatening the victim to cause fear for their or their property's safety.¹⁷⁷⁵ A victim can be awarded compensation for personal injuries, damages to property or financial loss as a results of the abuse, if the court deems it just and reasonable.¹⁷⁷⁶ However, as Randawar has argued, economic abuse (as well as other forms of abuse including psychological or emotional abuse) as a broader concept is not fully recognised within the law.¹⁷⁷⁷

Maldives

The Domestic Violence Bill passed in April 2012, referring to any domestic relationship and including a range of actions as domestic violence, including economic abuse.¹⁷⁷⁸

Mongolia

Mongolia's Law to Combat Domestic Violence came into effect in February 2017 and criminalises the second act of domestic abuse, with fines and warnings in the first instance.¹⁷⁷⁹ The Act includes economic abuse as a form of domestic violence.¹⁷⁸⁰

Nepal

Economic abuse is recognised in Nepal's definition of domestic abuse under the 2008 Domestic Violence Act, which involves anyone in a domestic relationship.¹⁷⁸¹

Pakistan

Pakistan passed the Domestic Violence Act of 2012, defining domestic violence as including economic abuse, including the deprivation of economic or financial resources.¹⁷⁸² As well as the national law, the provinces of Sindh, Balochistan, and Punjab passed domestic violence laws in 2013, 2014, and 2016, which define and include economic abuse.¹⁷⁸³

Philippines

Introduced in 2004, the Philippines' Anti-Violence Against Women Act includes definitions of specific forms of abuse, including economic abuse, which is defined as:

'An act that makes a woman financially dependent which includes but is not limited to: withdrawal of financial support or prevention of the victim from engaging in any legitimate profession, occupation, business or activity, except in cases where in the other spouse/partner objections are valid.'¹⁷⁸⁴

The Philippines also requires employers to provide victim-survivors of abuse with 10 days of paid leave.¹⁷⁸⁵

Timor-Leste

Domestic violence in Timor-Leste is defined by the 2010 Law Against Domestic Violence as any act (or result of an act) committed either in a family or intimate relationship context where there is influence of one person over another, which is described as 'notably physical or economic', which results in harm, including economic abuse.^{1786 1787} Economic abuse is then defined as:

'any conduct that involves retention, partial subtraction, or total destruction of personal items, working instruments, impeding work inside or outside the home, personal documents, goods, values and rights or economic resources, including those designed to meet the personal needs and the needs of the household.'¹⁷⁸⁸

Of particular interest here is the inclusion of one person having influence over the other, including economically. This seems to suggest a recognition of unequal economic positions within relationships.

Vietnam

In Vietnam, economic abuse is included in the definition of domestic violence enacted by the 2007 Law on Domestic Violence Prevention and Control, with relevant examples given including:

'(g) appropriating, demolishing, destroying or other purposeful acts to damage the private properties of other family members, or the shared properties of family members;

(h) forcing other family members to overwork or to contribute more earning than they can afford; controlling other family members' income to make them financially dependent;

(i) conducting unlawful acts to turn other family members out of their domicile.'¹⁷⁸⁹

However, the law has been criticised for not introducing any new criminal offences, with some suggesting that the cases that are given attention still predominately include serious physical injuries.¹⁷⁹⁰

Europe

A significant factor in European legislative responses to economic abuse is the Istanbul Convention. Within the convention, economic abuse is named as a form of both violence against women and domestic violence.¹⁷⁹¹ However, unlike with other forms of abuse (including psychological abuse, stalking, physical violence, sexual violence and rape, forced marriage and forced genital mutilation), the Convention does not require economic abuse to be criminalised. This has led some to argue that economic violence is less recognised in EU member states, and a dissonance in the recording of economic abuse due to the different responses across member states.¹⁷⁹² In addition to the Istanbul Convention, the European Parliament introduced the Directive 2012/29/EU in October 2012, which establishes minimum standards on the rights, supports and protections for victims of crime, which recognises ‘violence in close relationships’.¹⁷⁹³ The definition of violence here includes economic violence and states that the impact can include economic loss, as well as recognising that women are disproportionately likely to be victims of abuse in relationships.¹⁷⁹⁴

The European Commission’s report into the criminalisation of gender-based violence against women provides information on the inclusion of economic abuse in European countries. Where no other information was found in the course of the research, these countries are detailed here, rather than below. The report found that, among European states, the following countries have utilised either the Istanbul Convention’s definitions of gender-based violence or violence against women, or the Directive 2012/29/EU: Austria, Cyprus, Estonia, France, Germany, Greece, Iceland and Malta.¹⁷⁹⁵ Czechia is also noted to include economic violence within the definition of gender-based violence.¹⁷⁹⁶

The report also notes that the following countries include economic or financial violence in their definition of domestic violence: Belgium, Bulgaria,¹⁷⁹⁷ Croatia, Hungary, Lithuania, Malta, Romania,¹⁷⁹⁸ Slovenia,¹⁷⁹⁹ and Slovakia.^{1800 1801} For Belgium, Bulgaria, Lithuania and Romania, economic abuse is not included within criminal laws. Similarly, Denmark has been noted to cover financial abuse (along with other forms of violence against women) in the provisions offered by the criminal code, despite a lack of law on violence against women specifically.¹⁸⁰² Other countries, including Spain and Italy, have been criticised for failing to include economic abuse within their definitions.¹⁸⁰³ Other countries may have legislation that could be used to respond to economic abuse without explicitly referring to it. For example, Ireland introduced an offence of coercive control in 2018 and, whilst economic abuse is not named explicitly, it is likely that economically abusive behaviours could be included when prosecuting coercive control.¹⁸⁰⁴

The European Commission has argued that definitions of economic violence in member states are rare and that, often, general offences against property are applied to cases of economic abuse, which is a more limited view than the Istanbul Convention promotes.¹⁸⁰⁵

Croatia

Croatia enacted the Law on Protection from Domestic Violence in 2009, which included economic violence in the definition of domestic violence.¹⁸⁰⁶

Ukraine

Economic violence is included in the definition of domestic violence under the On Prevention and Counteraction to Domestic Violence law, which passed in 2017.¹⁸⁰⁷ Economic violence is defined here as the intentional deprivation of housing, food, clothes or other property, money and documents, or the opportunity to use them, as well as banning someone from working or studying, coercing them to work, preventing them from accessing necessary treatment services, leaving someone without care, and ‘other offences of economic nature’.¹⁸⁰⁸

United Kingdom

In England and Wales, the Westminster Government introduced a statutory definition of economic abuse within the gender-neutral Domestic Abuse Act 2021, defining it as:

‘any behaviour that has a substantial adverse effect on B’s ability to –

(a) Acquire, use or maintain money or other property, or

(b) Obtain goods or services.¹⁸⁰⁹

This definition is based on the research on economic abuse developed by Adams et al. in the US.¹⁸¹⁰ In a factsheet on the Domestic Abuse Act, the Government included examples such as having sole control of the family income, preventing someone from claiming welfare benefits, interfering with someone’s education, training or employment, damaging a victim’s property, and not allowing a victim access to or controlling their access to their mobile phone, transport, utilities or food.¹⁸¹¹ The Government also accepted an amendment to extend the offence of controlling or coercive behaviour in England and Wales to include abuse which occurs following the end of a relationship.¹⁸¹² As explored in the previous chapter, this is particularly relevant to the perpetration of economic abuse.

The Welsh Government have also named financial abuse in the Violence Against Women, Domestic Abuse, Sexual Violence (Wales) Act 2015, defining it as ‘the stealing of money or other property, fraud, being put under pressure in relation to money or other property, or having money or other property misused’.¹⁸¹³

The offence of controlling or coercive behaviour can also be used to prosecute economic abuse in the UK devolved nations. England and Wales were the first countries to criminalise controlling or coercive behaviours in 2015, with Scotland following in 2019.¹⁸¹⁴

Whilst the England and Wales offence did not name economic abuse explicitly, guidance around prosecuting the offence referred to financial abuse,¹⁸¹⁵ including control of finances, with examples such as only allowing a person a punitive allowance, and limiting access to finances or taking wages, benefits or allowances.¹⁸¹⁶ Research into economic abuse within successful prosecutions of this offence found that 60% of cases of controlling or coercive behaviour included behaviours of economic abuse.¹⁸¹⁷ In Northern Ireland, coercive and controlling behaviour was also criminalised through the Domestic Abuse and Civil Proceedings Act 2021,¹⁸¹⁸ referring to conduct which relates to ‘the person’s ability to acquire, use or maintain money or property or the person’s ability to obtain goods or services’.¹⁸¹⁹

The Istanbul Convention requires states to provide disaggregated data on the forms of violence it includes within the definition of domestic abuse, but the UK currently does not do this. As Sharp-Jeffs has pointed out, the Crime Survey for England and Wales presents the findings for a sole question (which has also been criticised for being subjective in nature and failing to capture the complex nature of economic abuse) related to financial abuse under the heading of ‘non-physical’ forms of abuse.¹⁸²⁰ There have also been calls for more recognition of dowry abuse,¹⁸²¹ as well as to remove the ‘no recourse to public funds’ rule for immigrants without permanent residency, which prevents victim-survivors from accessing state benefits, creating an additional barrier to leaving an abusive partner.¹⁸²²

North America and the Caribbean

Within North America, policy responses to economic abuse were found in Canada, the Dominican Republic, Mexico, Trinidad and Tobago, and the United States. Responses in the US were also found to differ significantly at a state level, and there were also variations across Canadian provinces.

Canada

In Canada, neither financial or economic abuse are recognised in the statutory definition of domestic abuse,¹⁸²³ nor is there a specific offence of domestic or family violence, with other criminal acts (such as violence, theft, fraud or stalking) used to respond to domestic abuse.¹⁸²⁴ However, there has been some progress towards the recognition of economic abuse. An updated Divorce Act was enacted in March 2021,¹⁸²⁵ which added financial abuse and coercive or controlling behaviour to the definition of domestic violence, though financial abuse has not been defined within the Act.¹⁸²⁶ In addition, in July 2019, the Canadian federal government introduced a fee-exempt, temporary resident permit for verified victims of family violence whose immigration status is dependent on their abusive partner, with guidelines providing a broad definition of domestic abuse, including financial abuse and neglect.¹⁸²⁷ However, these permits are temporary, with a timespan of between 6 months and 3 years.¹⁸²⁸

There have therefore been calls for the federal government to expand the national Gender-Based Violence Strategy to include economic abuse, and for a statutory definition of economic abuse to be created.¹⁸²⁹

Across Canada, provinces have responded to economic and financial abuse within their own legislation. For example, British Columbia's Family Law Act includes 'unreasonable restrictions on, or prevention of, a family member's financial or personal autonomy', as well as 'intimidation, harassment, coercion or threats, including threats respecting another other...property'.¹⁸³⁰

Dominican Republic

In 2011/12, the Dominican Republic amended existing domestic abuse legislation in order to include economic violence.¹⁸³¹

Mexico

In Mexico, article 343 of the Federal Penal Code 2020 states that the crime of family violence includes patrimonial or economic aggression.¹⁸³²

Trinidad and Tobago

Amending an earlier piece of legislation, the Domestic Violence Act of Trinidad and Tobago (1999) widened the definition of domestic abuse to include financial abuse.¹⁸³³

USA

In the United States, domestic violence criminal offences are primarily enforced at a local and state level, with each state varying in their definition and provision around domestic abuse.¹⁸³⁴ Stylianou notes that, for economic abuse, more overt forms may be able to be prosecuted under criminal law (such as opening a line of credit in the victim's name without their permission), whilst more covert forms (such as controlling the finances) rarely meet standards to be considered a crime.¹⁸³⁵

The most significant piece of legislation regarding federal recognition of violence against women is through the Violence Against Women Act (VAWA), through which federal funds are distributed to state domestic violence coalitions or organisations.¹⁸³⁶ This Act was going through a process of reauthorisation in 2021, with advocates lobbying for one amendment to be an inclusion of a definition of economic abuse (previous versions of VAWA had referred to the economic impacts of domestic violence, but this had not be directly linked to economic abuse).¹⁸³⁷

At a federal level, the Internal Revenue Service, the government body responsible for collecting taxes, enacted what is known as innocent spouse provision, which offers relief for an innocent spouse whose partner has jointly filed fraudulent tax returns.¹⁸³⁸ However, Clarke has suggested that the factors used by the IRS and United States Tax Court 'often produce inequitable results when the taxpayer is a victim of domestic abuse', with conflicting and 'often unattainable' requirements for how victim-survivors can corroborate abuse claims,¹⁸³⁹ and inconsistencies in whether financial abuse is considered to be 'its own "category of abuse"' and how this might affect claims.¹⁸⁴⁰ More protection is therefore needed in order to ensure victim-survivors of domestic and economic abuse are not punished for their partner's actions around taxes.

At a state level, definitions of, and responses and remedies to economic abuse differ,¹⁸⁴¹ including around the use of protection orders.¹⁸⁴² FreeFrom has mapped and scored states' responses to victim-survivors financial security, entitled The National Survivor Financial Security Policy Map and Scorecard.¹⁸⁴³ The project evaluates each state's response to victim-survivors' financial security against a set of model policies in thirteen policy categories:

- economic abuse definition in state laws
- paid and protective leave
- safe workplaces
- unemployment insurance accessibility
- litigation abuse
- designated tort for intimate partner violence
- Victims of Crime compensation accessibility
- Supplemental Nutrition Assistance Program (SNAP) accessibility
- Temporary Assistance for Needy Families (TANF) accessibility
- safe banking protection
- coerced and fraudulent debt protection
- rental protections
- alternatives to law enforcement responses.¹⁸⁴⁴

Two states (California and Illinois) are recorded as being 'financial security friendly', the second highest ranking, whilst a further 11 are recognised as 'taking steps' to financial security, but none have achieved the highest ranking of 'model state'.¹⁸⁴⁵ The project notes that no states have model policies across the 13 areas.¹⁸⁴⁶

When it comes to coerced debt, there is no single legal avenue at a federal or state level through which victim-survivors can access relief,¹⁸⁴⁷ and it has been noted that both state laws and family courts currently generally fail to address coerced debt.¹⁸⁴⁸ Littwin has therefore suggested family courts could deal with coerced debt during the divorce process as part of the division of property and assets, by determining whether an abuser has generated debt in the victim-survivor's name through fraud or duress.¹⁸⁴⁹

In the state of New York, the Family Court Act was amended in 2013 to recognise several offences relating to economic abuse, including identity theft and coercion, which it has been argued could be used to respond to economic abuse.¹⁸⁵⁰ Whilst this is promising, it is noted that the legislation did little in terms of relief for victim-survivors.¹⁸⁵¹

However, in 2019, Maine enacted an Act to Provide Relief to Survivors of Economic Abuse, which provided protection for victim-survivors by imposing additional obligations on debt collectors and consumer reporting agencies.¹⁸⁵² This includes a requirement to remove any debt determined to be the result of economic abuse from a victim-survivor's credit report, and authorising courts to order compensation for losses relating to economic abuse.¹⁸⁵³ The law also defines economic abuse as 'causing or attempting to cause an individual to be financially dependent by maintaining control over the individual's financial resources', with examples provided including:

- unauthorised use of credit or property
- withholding access to money or credit cards
- forbidding attending school or work
- stealing or defrauding of money or assets
- exploiting individual resources for personal gain
- withholding resources such as food, clothing, medication or shelter.¹⁸⁵⁴

Oceania

In the region of Oceania, only evidence around policy responses to economic abuse in the New Zealand and Australia were found, including responses at a state and territorial level in Australia.

Australia

Changes to the Family Law Act identifies behaviours which may constitute economic violence.¹⁸⁵⁵ This includes unreasonably denying a family member the financial autonomy they otherwise would have, and unreasonably withholding financial support to meet the reasonable living expenses of a family member or their child when the family member is entirely or predominantly dependent on the person for financial support.^{1856 1857}

However, economic or financial abuse is not included as a priority in Australia's National Plan to Reduce Violence Against Women and their Children, though some versions of the action plan include brief mentions of financial abuse.¹⁸⁵⁸

Almost all states and territories across Australia have responded to economic abuse in legislation (including the Australian Capital Territory, Queensland, Victoria, South Australia, Tasmania and the Northern Territory),¹⁸⁵⁹ with New South Wales being the only state that does not include or define domestic abuse in law.¹⁸⁶⁰ Tasmania was the first state to recognise economic abuse in 2004¹⁸⁶¹ and, at the time of writing, they remain the only state to have criminalised economic abuse. However, use of the law has been incredibly limited, with McMahon and McGorrrery finding that there have been no successful prosecutions in the first nine years of the offence.¹⁸⁶² Breckenridge suggests that this may be due to the failure of criminal justice systems to recognise non-physical forms of abuse and the 'hidden' or 'private' nature of economic abuse.¹⁸⁶⁴ Some states are also exploring the introduction of laws relating to coercive control, which may be another route to prosecuting economic abuse.¹⁸⁶⁵ Dowry abuse has also been provided as an example in the state of Victoria's Family Violence Protection Act.¹⁸⁶⁶

There have therefore been a number of recommendations made for the legal response to economic abuse in Australia, including that economic abuse requires a consistent definition across Australia.¹⁸⁶⁷ Aside from clear messaging that economic abuse is not acceptable, this would allow for more consistent applications of federal systems (such as family law, immigration, and social security) across states.¹⁸⁶⁸ The Royal Commission into Family Violence in the state of Victoria also included a number of recommendations regarding financial security and domestic abuse. Bond et al. summarise these as being in three areas: enhancing the ability of community services to help address and prevent financial problems as a result of family violence; changing business processes to reduce the financial impact of family violence on customers and; changing legislation (specifically around tenancy laws and fines) to improve outcomes for victim-survivors.¹⁸⁶⁹ There have also been calls for increased recognition of and response to dowry related abuse.¹⁸⁷⁰

New Zealand

Under the legal definition of domestic abuse, economic abuse is categorised as part of psychological abuse.¹⁸⁷¹ It is described as the denial or limiting of access to financial resources, or preventing or restricting employment or education opportunities.¹⁸⁷² Dowry-related violence has also been included in the definition of family violence in New Zealand.¹⁸⁷³

New Zealand has also introduced legislation requiring employers to provide ten days of paid leave for victim-survivors,¹⁸⁷⁴ as well as providing flexible working arrangements for victim-survivors, and prohibiting employment discrimination on the grounds of being a victim of domestic abuse.¹⁸⁷⁵

However, as Milne et al. have argued, economic abuse must be recognised as a form of abuse in its own right and, by not recognising it as such, responses will be limited.¹⁸⁷⁶

Southern and Central America

Whilst less evidence was found in this review relating to the recognition of economic abuse in Central and South America, there was some evidence around the inclusion of patrimonial abuse. Whilst this was often not specifically in the context of intimate partner abuse, it has been included here as it forms an important part of the picture of legislative responses across Central and South America.

Deere and Leon have listed a number of countries in Central and South America which have recognised patrimonial or economic violence against women. Unless further information is available, these will be listed here in order to avoid repetition. These countries therefore include: Argentina, Bolivia, Ecuador, El Salvador, Honduras, Panama, Paraguay, Peru, and Venezuela.¹⁸⁷⁷

Brazil

Brazil passed legislation in 2006 which legally defined intimate partner violence, which included patrimonial violence.¹⁸⁷⁸ The Maria da Penha Law defined patrimonial violence as behaviours which include the theft or damaging of property, work instruments, personal documents, assets, rights or economic resources, including those needed to meet basic needs.¹⁸⁷⁹ The law also provides for protection measures, which can include property being restored to the victim and compensation for financial losses as a result of the abuse.¹⁸⁸⁰

Colombia

In 2008, Colombia amended the existing legislation in order to expand the definition of violence against women.¹⁸⁸¹ Deere and Leon have called the inclusion of economic and patrimonial violence an important achievement of the amendments, though this was not exclusive to intimate partner relationships.¹⁸⁸² It included the concept of abusive control of finances, as well as developing the idea of property damages against women.¹⁸⁸³ Protection measures, such as the court being able to order a perpetrator to return belongings and documents or for them to be removed from the family home, were also included.¹⁸⁸⁴

Costa Rica

Costa Rica's initial domestic violence legislation was amended in 2007 to include patrimonial violence, with the definition broadly explaining it as behaviours which lead to damage, loss, destruction or taking of belongings, personal documents and economic resources.¹⁸⁸⁵

Guatemala

The 2008 Femicide Law defined a range of abuses, including economic violence. It is defined in the law as including:

- infringing upon, limiting or restricting a woman's property, property rights or labour
- forcing a woman to endorse documents that affect, limit, restrict or put their assets at risk, or relieve or absolve financial, criminal, civil or other responsibilities
- destroying or hiding documents, identification, property, belongings or work tools required to carry out daily activities
- failing to meet the basic needs of her or her children
- using psychological, physical or sexual violence in order to control monetary resources.¹⁸⁸⁶

It is punishable for up to eight years imprisonment.¹⁸⁸⁷

Nicaragua

Nicaragua amended existing domestic violence legislation to incorporate patrimonial and economic violence in 2012, and it includes a perpetrator destroying a woman's belongings, exploiting her economically, preventing her from working, denying access to food or her earnings, and not valuing domestic work within the scope of its definition.¹⁸⁸⁸

¹⁸⁸⁹

Puerto Rico

Whilst Puerto Rico's Law of Prevention and Intervention with Domestic Violence does not explicitly recognise economic violence, it does make provision for protection orders, which can include removing a perpetrator from the family home, the payment of child or spousal maintenance or compensation for the abuse, and preventing the perpetrator from disposing private or joint assets.¹⁸⁹⁰ However, it has been argued that, in practice, courts do not provide these economic remedies.¹⁸⁹¹

Uruguay

In 2018, Uruguay introduced legislation which defined both economic and patrimonial violence as separate concepts.¹⁸⁹² Economic violence was defined as behaviour which aims to limit, control or impede a woman's income (including refusal to pay child or spousal maintenance) with the aim of limiting her autonomy, whilst patrimonial violence was defined as all behaviours which aim to impact a woman's management of her assets, including through misappropriation, destruction, harm, embezzlement, loss or withholding of belongings, property rights, assets, work instruments, or personal documents.¹⁸⁹³ This therefore distinguishes between the two.

Summary

This chapter has explored policy responses to economic abuse globally. Whilst many countries do have legislation which recognises economic violence, it is the least legislated form of abuse, and definitions may be vague, and can vary hugely. This means that the protections afforded to victim-survivors will vary. Similarly, whilst economic abuse may be criminalised or included within criminal offences in some countries, this is not the case worldwide, and limits victim-survivors' options around justice. However, evidence from Tasmania, Australia, where economic abuse is a specific criminal offence suggests this is of limited use, though this could be for a number of complex and overlapping reasons. Similarly, evidence suggests that the police and courts require further resources and a more developed understanding of economic abuse in order for protections introduced by legislation to be fully enacted. Further work should explore how the criminal justice system can best respond to economic abuse and provide victim-survivors with economic justice.

Further work is also required internationally to recognise and respond to dowry-related abuse. Whilst countries in Asia were found to have introduced specific legislation around this, there have been calls for other countries (including Australia and the UK) to also introduce legislation to afford protection for victim-survivors, including for migrants. This will ensure that all can be protected from dowry-related abuse.

The findings have highlighted that, whilst there is significant work to be done, there has been a huge amount of progress in the legal recognition of economic abuse in the context of intimate partner violence around the world. However, it requires attention internationally and nationally in order to be effectively recognised and responded to.

Industry responses to economic abuse

This chapter explores the evidence that was found in relation to industry and practice responses to economic abuse.

This includes from the financial sector, including banks, mortgage providers and creditors, utility providers, government bodies (such as the police, courts, and child maintenance or support agencies), domestic abuse services (including financial capability, literacy and empowerment work), and other providers that arose in the literature. As will be demonstrated below, the range of industries and sectors coming into contact with victim-survivors is substantial, and varies from the private, public and third sector. This therefore demonstrates how wide-reaching economic abuse can be, and the work that must be done to respond appropriately to victim-survivors, who will often be dealing with a range of complex issues. However, it is also of note that in many countries, responses to economic abuse are non-existent or in very early stages, meaning that the support available for victim-survivors varies hugely globally.

Financial Sector

Although more people globally have a bank account than ever before, women, the poor, the young and those outside the workforce all continue to have lower account ownership rates globally. With a gender gap of 6 percentage points, only 68% of women in developing economies have a formal account (whether with a bank or a regulated institution such a credit union, microfinance institution or mobile money service provider), compared to 74% of men.¹⁸⁹⁴ Globally, 78% of men and 74% of women had an account, and these gender gaps around account ownership were found to be largest in Sub-Saharan African and the Middle East and North Africa.¹⁸⁹⁵ It is therefore important to recognise that women's access to bank accounts is unequal and differs significantly globally.

Perpetrators can use a range of services within the financial sector to carry out economic abuse when the victim has a bank account. Victim-survivors may have to manage banks, loans, consumer credit, bills and debts in delinking from a perpetrator, whilst also dealing with other difficult circumstances.¹⁸⁹⁶ The sector is therefore uniquely placed to respond to economic abuse.¹⁸⁹⁷

However, evidence has shown that, whilst staff in financial institutions are increasingly being trained on domestic abuse, they may be unsure about how to respond.¹⁸⁹⁸ This may be linked to awareness of the dangers victim-survivors face.¹⁸⁹⁹

In Australia, the Financial Ombudsman Service published its Approach to Joint Facilities and Family Violence in 2018. This includes the expectation that financial services engage effectively where there are signs of family violence, and advises services to speak to victim-survivors separately from abusers if there are signs of potential financial abuse.¹⁹⁰⁰ In the UK, an insight report authored by Portas and Sharp-Jeffs demonstrates the incidence and impact of economic abuse on women at different life stages (referencing "6 Moments That Matter"¹⁹⁰¹, a financial wellbeing life stage framework created by Portas) and how this affects their relationship with financial firms. It further references a "PEOPLE Framework"¹⁹⁰² (a complementary framework created by Portas for organisations) to put forward practical insights and approaches that can be tailored to strategy, business, and operating models, consistent with Environmental Social and Governance (ESG) and regulatory developments, for how financial services can support victim-survivors throughout their life stages. These include embedding financial wellbeing in strategies, adapting product offerings and customer journeys to ensure they accessible and assist prevention, and engaging meaningfully with victim-survivors to support good and fair outcomes.¹⁹⁰³

Financial institutions play a key role in supporting victim-survivors, and Breckenridge makes the following suggestions for institutions in responding to economic abuse: establishing a specialist domestic abuse team and receiving specialist training on economic abuse, including post-separation tactics.¹⁹⁰⁴ Other measures that have already been implemented include screening protocols to identify victim-survivors of economic abuse, special products available for victim-survivors and hardship provisions.¹⁹⁰⁵

Banks and mortgage providers

As highlighted above, perpetrators can use banks to carry out economic abuse, and banks must be alert to this and ensure that victim-survivors are responded to appropriately. In their role as mortgage providers, banks are also in a key position in relation to housing for victim-survivors. Banks have increasingly become aware of the role they can play in responding to domestic and economic abuse, though it has been argued that, despite increased awareness in specialist teams, cultural shifts and systems changes are required, especially amongst frontline staff.¹⁹⁰⁶

Victim-survivors have reported mixed responses from banks.¹⁹⁰⁷ In Australia, Fernando has commented that victim-survivors faced frustrating and unhelpful responses from banks, who often did not understand the issues of power and control inherent in domestic abuse, with information about support procedures for victim-survivors inconsistently available.¹⁹⁰⁸ Differences have also been noted when dealing with local branches, and when victim-survivors are self-advocating versus being supported by a financial counsellor.^{1909 1910} Victim-survivors in the UK have reported being unable to use a PO Box at a refuge as an address for opening a new bank account,¹⁹¹¹ as well as difficulties in freezing joint accounts being used abusively by a perpetrator.¹⁹¹² One woman was told she should not have 'let' the perpetrator access her online banking details.¹⁹¹³ Evidence also suggests that victim-survivors are not aware of responses from banks, with 24% of respondents in a UK survey thinking they could not go to their bank for help,¹⁹¹⁴ whilst 75% of victim-survivors in a US study had never sought support from a bank and, of those who had, 64% reported receiving either unhelpful support, or none at all.¹⁹¹⁵ Canadian research meanwhile found that 33% of victim-survivors reported financial institutions as either unhelpful or very unhelpful, more so than any other provider (such as police, hospitals or legal services).¹⁹¹⁶

However, promising responses from banks were also found in the evidence. For example, one victim-survivor in Australia found that her husband had withdrawn \$40,000 from their joint account, following which the bank cancelled the account and divided the remaining money between them.¹⁹¹⁷

Victim-survivors in Sharp-Jeff's research also shared that their banks went above and beyond, including blocking a website that the perpetrator was spending money on with the victim-survivor's bank card, and printing bank statements and suggesting these be used as evidence for a criminal prosecution.¹⁹¹⁸

Similar issues of inconsistency have been raised around mortgage providers. For example, in the UK, the same piece of research found one victim-survivor's mortgage provider had let her have a significant length of time (over a year) without having to pay the mortgage, whilst another was being chased by her mortgage provider with little care for the abuse she had experienced.¹⁹¹⁹ The inconsistency in these decisions may be due to a lack of awareness of economic abuse, decisions being made on a commercial basis only, or a combination of the two factors. Similarly, whilst one bank initially responded well by supporting a victim-survivor with mortgage arrears through their vulnerability procedures in a specialist team, they removed her case from this team after she removed her restraining order against the perpetrator (to enable her children to see him more easily), as they took this to mean she was no longer vulnerable.¹⁹²⁰ In Australia, a victim-survivor reported her mortgage provider refusing to change her mortgage to interest-only without the perpetrator's consent, even after she explained the abuse.¹⁹²¹ This research also found that perpetrators were able to make withdrawals from mortgage loan accounts without the victim-survivors' consent.¹⁹²² In Spain, a victim-survivor reported the mortgage interest rate increasing following her disclosure that her ex-partner refused to contribute to the monthly payments.¹⁹²³ During the height of the Covid-19 pandemic, one victim-survivor in the UK reported being approved for a mortgage holiday (a break in payments, which she had been denied previously after disclosing abuse), under special measures introduced during the pandemic, leading her to comment that, 'whether it was a national crisis or a personal crisis', the bank could have provided her the break when she first requested it, and when it would have made the most difference for her.¹⁹²⁴

A similar result was noted in Australia, where a victim-survivor had previously been rejected by her bank for some breathing space but was given six months of mortgage break without having to ask.¹⁹²⁵ Advocates have therefore shared that banks could be doing more, even just by giving victim-survivors some time to resolve other issues before instigating mortgage possession proceedings.¹⁹²⁶

A small number of countries have therefore developed guidelines for best practice for banks, including in Australia, Ireland and the UK. The Australian Banking Association developed Banking Code of Practice guidelines around preventing and responding to family and domestic violence, with an initial version released in 2016 and an updated version in 2021.¹⁹²⁷ The guidelines detail a number of principles for good practice in the industry, which include:

- providing specially trained staff to respond to victim-survivors
- ensuring victim-survivors' contact information is kept secure and confidential, including from any joint account holders
- various actions to take when a customer is recognised as being a victim-survivor, including identifying safe ways to communicate, not requiring the customer to make direct contact with other account holders, and informing customers about information the bank is obliged to share with a joint account holder so the customer can be aware and make any necessary plans
- responding to abuse in transaction descriptions
- making it easier for victim-survivors to communicate with the bank, including minimising the number of times they have to share their experiences
- helping victim-survivors to regain control of their finances, including by assisting them to have their own bank account.¹⁹²⁸

The UK Finance Financial Abuse Code of Practice was developed by UK Finance alongside the UK government, as well as third sector organisations including Surviving Economic Abuse.¹⁹²⁹ First published in 2018, an updated code was released in 2021 as the 2021 Financial Abuse Code, with more banks and services signed up and committing to following the guidelines, which, like its Australian counterpart, are voluntary.¹⁹³⁰ The guidelines include a number of principles, such as:

- raising awareness amongst staff about the existence and impact of economic abuse, as well as training for staff which aligns with the Code
- creating environments for customers which encourage disclosure of their needs, and providing a supportive response which respects the need for privacy
- treating each situation on a case-by-case basis and providing exception processes where appropriate
- working with customers to ensure their finances can be accessed safely
- considering non-mainstream documents as proof of identity.¹⁹³¹

The updated guidelines also make reference to coerced debt.¹⁹³²

In Ireland, the Banking and Payments Federation Ireland released their Principles on Financial Abuse in 2022, which include:

- raising awareness and encouraging disclosure
- training frontline staff
- identifying and responding appropriately to financial abuse
- minimising the need for a customer to repeat their experiences
- helping customers to regain control of their finances
- signposting or referring to external services.¹⁹³³

The body has also requested training from Women's Aid for bank executives responsible for policy implementation, and awareness raising training with frontline staff.¹⁹³⁴ Following the development of these guidelines, similar guidelines have been urgently called for in Canada.¹⁹³⁵ In the US, whilst there are no industry wide guidelines, FreeFrom have developed Survivor Safety Banking Guidelines which banks can implement.¹⁹³⁶

Regarding action taken by specific banks, the Bank of New Zealand has taken a number of steps to tackle economic abuse. This includes providing a dedicated domestic and economic violence banking team (launched in June 2020), which is being advised by support organisations and expert academics and is only available through a referral from another organisation, such as a refuge.¹⁹³⁷ The bank has also taken steps to identify and respond to perpetrators using bank transfers to send abusive or harassing messages and found that some perpetrators were including abusive messages when transferring child support payments.¹⁹³⁸ In November 2021, the bank revealed they had found 12,000 of these transactions in the previous six months and had worked to identify patterns across transactions.¹⁹³⁹ This led to the discovery of one customer who had sent a daily one-cent payment to an ex-partner for several years, leading them to see his name every day in their account.¹⁹⁴⁰ The bank also offers special domestic abuse leave for employees.¹⁹⁴¹

In Australia, the Commonwealth Bank of Australia has invested more than \$30million in targeted activities and has expanded their support for people whose economic situations are impacted by domestic abuse.¹⁹⁴² They have partnered with academic and community experts to produce innovative responses, as well as receiving bespoke training for managers from the Gendered Violence Research Network.¹⁹⁴³ They also increased their domestic violence leave from five to ten days, created a guide for leaders to support employees experiencing abuse, and introduced a Domestic and Family Violence Emergency Assistance Package for staff and customers, providing counselling and financial assistance.¹⁹⁴⁴

Meanwhile, the National Australian Bank (NAB) made a number of changes to support customers, including removing requirements around evidence for domestic abuse, instead beginning from a point of belief for disclosures of abuse.¹⁹⁴⁵ A family violence assistance fund was also established, which provides grants of \$2,500.¹⁹⁴⁶ In addition, after learning that most defaults on loan payments were due to significant life events, including domestic abuse, NAB created the Assist Program to shift its approach to collections. This assists customers to develop a payment plan, resulting in 90% of customers in defaults being able to make payments and saving the bank over \$80 million annually.¹⁹⁴⁷

In the UK, Lloyds Banking Group have partnered with Surviving Economic Abuse, with a specialist in economic abuse seconded from Surviving Economic Abuse to sit within the bank's Domestic and Financial Abuse team, and training delivered by Surviving Economic Abuse.¹⁹⁴⁸ Lloyds Banking Group provides guidance to its member banks on economic and domestic abuse, and has also changed terms to allow perpetrators to be removed from joint accounts.¹⁹⁴⁹ Prior to this, Surviving Economic Abuse also worked with banks through a specialist Banking Advocate role, which worked to share resources with banks, train staff on economic abuse and provide advice on cases, and this role was considered to be pivotal to the outcomes achieved and helping banks to have more victim-survivor led outcomes.¹⁹⁵⁰ In addition, NatWest Bank have partnered with SafeLives to deliver cash grants of up to £1,000 to victim-survivors.¹⁹⁵¹ The bank has also conducted an internal review into how victim-survivors of economic abuse can be better supported, committing to making changes to ensure customers are better supported, including training from SafeLives and Surviving Economic Abuse.¹⁹⁵² Again in partnership with Surviving Economic Abuse and SafeLives, NatWest released a guide to highlight the signs someone may be experiencing economic abuse during the Covid-19 pandemic.¹⁹⁵³

In Israel, Women's Spirit have undertaken work to expand an existing practice called the Banking Availability Covenant for Women Survivors of Abuse, which previously only applied to women in domestic abuse shelters.¹⁹⁵⁴ The Covenant includes financial tools to make it easier for victim-survivors to repay debts to banks.¹⁹⁵⁵

There is therefore promising practice from banks, with a number of key themes. This includes specialist teams within banks in order to respond to economic and domestic abuse, as well as specialist training for these teams. The secondment of an economic abuse specialist to sit within these teams (as seen in the partnership between Surviving Economic Abuse and Lloyds Banking Group) is also good practice. The adoption of guidelines is also promising, but these must be enacted consistently and reliably across and within banks. Banks and financial services should also seek to raise awareness of economic abuse, and the role that they can play in responding to victim-survivors. These practices must be adopted more widely.

Creditors

As was explored earlier in this report, perpetrators can use a range of methods to build up debt in a victim-survivor's name. It has also been noted that perpetrators might use debt collection processes as a means of harassment.¹⁹⁵⁶

Like banks, mixed responses have been reported from creditors. Advocates in Australian research reported that creditors across banks and utilities had variable understandings of economic abuse, and outcomes could vary greatly depending on who was spoken to.¹⁹⁵⁷ Victim-survivors have also reported that some creditors had been understanding of their situation, but some victim-survivors were too embarrassed to disclose.¹⁹⁵⁸ Similarly, victim-survivors have reported being distressed by the lack of sympathy from lenders and that they felt penalised for their ex-partner's actions, particularly when they had made repayments but the perpetrator had not, whilst professionals in this research also felt that victim-survivors were more likely to be targeted for debt repayments than perpetrators, yet again meaning perpetrators were not held responsible.¹⁹⁵⁹ In the US, it was found that 76% of victim-survivors had not sought support from the credit card provider, and, of those who had, 69% received no support, or felt the support they received was unhelpful.¹⁹⁶⁰ This is unsurprising when, in one study in the US, no credit card providers were found to have a written policy or protocol to respond to domestic abuse, and there were inconsistencies in how providers would respond to scenarios of domestic abuse.¹⁹⁶¹

Positively, some creditors in Australia have been noted to not list a defaulted payment on a credit report where they waive debt as a result of family violence.¹⁹⁶² However, others may enter into a repayment agreement or even waive a debt, but will still list the default on a credit report, thereby having long-term implications for victim-survivors.¹⁹⁶³ Similarly, creditors may be more likely to offer flexible repayment options rather than a debt waiver but this is inadequate and unfair in cases of economic abuse.¹⁹⁶⁴

Regarding debt collection agencies, advocates in Australia have reported mixed responses regarding domestic and economic abuse, with more positive responses often seen when a victim-survivor has access to a financial counsellor.¹⁹⁶⁵ Victim-survivors may find themselves referred to collection agencies, even in cases when they are in a hardship programme or already making regular repayments.¹⁹⁶⁶ Meanwhile, Littwin has noted that the credit reporting system is 'singularly unprepared to handle issues at the interaction of debt and domestic violence', with credit reports negatively impacted by coerced debt.¹⁹⁶⁷ This adds to the difficulty for victim-survivors in obtaining housing and employment.¹⁹⁶⁸

The Australian Banking Association also makes provisions around debt. These include that creditors should accept hardship application forms from joint debtors without the consent of the other party and should consider investigating circumstances where a joint debtor may have been coerced into taking credit despite receiving little or no benefit from it.¹⁹⁶⁹ Similarly, it includes that creditors should consider severing or apportioning a joint loan so that a victim-survivor pays only either some or none of the debt in return for a release from the whole of the debt.¹⁹⁷⁰ Bond and Ulbrick report that some creditors have varied or waived payments for joint loans for a victim-survivor without involving the perpetrator.¹⁹⁷¹ The code on domestic and family violence issued by the Association also states that, where a bank is aware that a customer's debt involves domestic abuse, the debt should not be sold onto a third-party debt collection agency.¹⁹⁷²

Advocates report that banks have taken a debt back from a collection agency if they learn of the abuse, but that this is only effective if the customer or advocate knows to disclose to the bank.¹⁹⁷³ In addition, the Australian Financial Conduct Authority has produced guidance on how it handles disputes about joint debt and domestic abuse.¹⁹⁷⁴

Responses to coerced debt in the US have proven promising through various projects which use consumer law to challenge debts, including work by the Domestic Violence and Consumer Law Working Group in New York and the Center for Survivor Agency and Justice, which implemented the Economic Justice Pilot Project in four sites.¹⁹⁷⁵ Further information on these responses can be found in the 'legal professionals' section of this report. FreeFrom have made a number of recommendations that credit providers could undertake in order to support victim-survivors, including:

- removing the need for a police report to establish fraudulent debt
- allowing evidence from alternative support sources (such as a social worker)
- offering options around skipping payments or creating flexible repayment programmes
- forgiving coerced debt
- freezing reports for missing or late payments regarding coerced debt to credit reporting agencies.¹⁹⁷⁶

In the UK, it has been noted that the legal status of coerced debt is complicated, and that victim-survivors can only rely on existing offences under specific examples (for example, fraud may only apply where the perpetrator uses a card or account information without permission, but this would not apply where the victim-survivor knowingly gave this to the perpetrator).¹⁹⁷⁷ Similarly, the courts may be unlikely to see a perpetrator using threats of abuse to force a victim-survivor into taking out credit as economic duress, as the duress has come from a third party, and not the provider of the credit itself.¹⁹⁷⁸

Credit institutions are only obliged to take reasonable steps to make sure a transaction is not entered into under undue influence when one person is being listed as a guarantor for the other's debt, and this is generally satisfied if the creditor advises the person to take independent legal advice, or meets with them in private to discuss the responsibility and possible consequences of the credit.¹⁹⁷⁹ Surviving Economic Abuse therefore undertook work to adapt the practice in the US around challenging coerced debt using consumer law, finding that creditors were inconsistent in writing off coerced debts, with one in four of the coerced debts in the project being written off.¹⁹⁸⁰ Surviving Economic Abuse and Money Advice Plus therefore developed the Economic Abuse Evidence Form (EAEF) which helps victim-survivors apply for multiple debt-write offs with one single form, with the support of a qualified money and debt advisor who has been trained on use of the form and with creditors participating in the pilot.¹⁹⁸¹ Early findings from the pilot suggest that the EAEF has greatly reduced waiting times for responses from creditors, with quicker responses than write-offs requested not using the EAEF.¹⁹⁸² Over £500,000 worth of debt has been written off so far during the pilot.¹⁹⁸³ It is therefore hoped that the EAEF will lead to greater consistency from creditors and improved outcomes for victim-survivors. The 2021 Financial Abuse Code also makes reference to coerced debt.¹⁹⁸⁴

It is therefore important that creditors are aware of economic and domestic abuse and have the training and appropriate policies in place to respond fairly and with understanding. Debt collection agencies must also be aware, particularly of the potential for a perpetrator to use them as a tool of abuse. Credit reference agencies must also have policies in place to help victim-survivors restore their credit rating to ensure they are not punished for experiencing economic abuse. Promising practice from the US and UK should also be evaluated and possible adaptations for these practices to be used in other countries should be explored.

Insurance

Perpetrators of economic and domestic abuse may be able to use insurance products in a number of ways, though this is an area that may be considered less than other forms of economic abuse.¹⁹⁸⁵

Methods of abuse utilising insurance may include having insurance for a car registered to the victim-survivor and claiming on this (preventing the victim-survivor from doing so), creating, cancelling or changing a joint insurance policy without the victim-survivor knowing, causing damage to jointly insured property or goods (which insurers may then refuse to pay for as it can be classed as 'intentional'), the perpetrator failing to disclose something relevant to a joint insurance product to an insurance company of which the victim-survivor was unaware, and seeking to obtain the victim-survivor's contact details or address post-separation through an insurance provider.^{1986 1987 1988}

The Insurance Council of Australia has introduced (voluntary) guidelines for insurance companies around supporting customers experiencing domestic abuse. These state that insurers should have a policy which encompasses:

- training for staff
- protecting victim-survivors' private information
- support for employees experiencing vicarious trauma or family violence themselves
- helping customers who are victim-survivors (including those experiencing financial hardship)
- referring victim-survivors to specialist support services where appropriate
- minimising the number of times a victim-survivor needs to disclose and share their experiences.¹⁹⁸⁹

WEstjustice have also shared an example of best practice in the form of an insurer going above and beyond these guidelines, implementing a clause to allow claims in circumstances where they would normally not be granted, whereby prejudice may be suffered due to an act of violence or intimidation.¹⁹⁹⁰ They therefore recommend that all insurers adopt such a clause, recognising that victim-survivors of domestic abuse could experience prejudice.¹⁹⁹¹

It has also been recognised that health insurance companies can leave victim-survivors with large medical expenses following abuse, with recommendations including expanding coverage for victim-survivors and abuse related expenses, suspending policy cancellations in cases of non-payment, offering an option to pause payments, and waiving late payment fees or costs for mental health services for victim-survivors.¹⁹⁹²

Other financial providers

Evidence from Australia has pointed to concerns around superannuation (also known as pensions elsewhere) and economic abuse. Whilst women already face a disadvantage due to systemic barriers (such as the gender pay gap), MacDonald points out that there are particular aspects linked to economic abuse.¹⁹⁹³ Women may lose their superannuation due to economic abuse in three ways: through a Family Law Act financial agreement; through being coerced to 'split' superannuation contributions so that a proportion is paid into the perpetrator's fund and; through self-managed superannuation funds, of which over 90% are managed by two people, mostly spouses.¹⁹⁹⁴ Another issue identified is around being able to access superannuation funds before retirement. Whilst this could allow a victim-survivor to access money at a time when it is needed (such as when leaving the perpetrator, though domestic abuse is not a specified reason to be able to do so in the Australian Government's early access arrangements)¹⁹⁹⁵, concerns have been raised about perpetrators' ability to coerce victim-survivors into accessing this money.¹⁹⁹⁶

Hing et al. have also noted that financial institutions must be aware of gambling-related economic abuse.¹⁹⁹⁷ Their research found that institutions offered little protection for victim-survivors and even enabled the abuse, with perpetrators able to forge victim-survivors' signatures on credit card and loan applications and sales documents, as well as being able to re-mortgage the home.¹⁹⁹⁸ Gambling venues and operators must also provide a response to economic abuse.¹⁹⁹⁹

Against a backdrop of unprecedented growth globally in the share of adults making or receiving digital payments in both developed and developing economies,²⁰⁰⁰ concerns have also been raised about a move away from the use of cash and the implications this could have for victim-survivors of economic abuse.²⁰⁰¹ Lower access to cash may stop victim-survivors from being able to hide money as a method to having enough money to leave a perpetrator.²⁰⁰² A lack of cash would also mean that a victim-survivor could be leaving an electronic or paper trail of their spending,²⁰⁰³ which perpetrators might be able to use to monitor spending, or even locate the victim-survivor post-separation.²⁰⁰⁴ In some regions, such as Sub-Saharan Africa, mobile money (pay-as-you go service offered by mobile network operators) is driving a significant growth in account ownership, including as a method to save. The impact of these trends on victim-survivors of economic abuse is not yet known.²⁰⁰⁵

Utilities

Utilities can be used by perpetrators in order to carry out economic abuse, as well as to locate victim-survivors post-separation.²⁰⁰⁶ Perpetrators may withhold the money needed to make payments or not make payments themselves, create debts or use debts to ensure services are cut off or that the victim-survivor is pursued for the debt, and breach confidentiality (for example by requesting forwarding addresses of bills).²⁰⁰⁷ They can also request services be disconnected, which then often requires a fee to reconnect the service.²⁰⁰⁸ Victim-survivors have also reported a number of issues in dealing with energy and water providers, including being solely pursued for a joint debt, being unable to remove themselves from a joint account or establish hardship arrangements or payment plans without the perpetrator's permission.²⁰⁰⁹ Smallwood found that 82% of family violence workers had encountered victim-survivors being pursued for the full amount of joint debt following domestic abuse.²⁰¹⁰ Braaf and Barret Meyering argue that women leaving an abusive partner often face paying for bills and debts accrued by their ex-partner whilst also paying the costs of establishing their new, separate life.²⁰¹¹

Communications

Access to landline phone, mobile or cell phone devices and services can be key for victim-survivors of domestic abuse, providing a lifeline for maintaining contact with family, friends, domestic abuse services, work or education, and emergency services. As explored earlier, abusers will seek to isolate victim-survivors, and this can be done through interference with methods of communication. Little evidence was found of communications providers' responses to economic abuse. Most of the evidence comes from Australia, particularly the Royal Commission into Family Violence (RCFV) held in the state of Victoria and the ensuing actions since.

Communications providers can play an important role in responding to economic and domestic abuse. Writing from Australia, Bond and Ulbrick note that telecommunication products can facilitate abuse by increasing safety risks and enabling financial abuse.²⁰¹² In addition, they can assist or damage a victim-survivor after leaving an abuser through the way they respond to issues such as personal safety, financial hardship and liability for services the victim-survivor has not used but may have been charged for.²⁰¹³ They also point out that telecommunication organisations are not legally required to assess a person's ability to pay and that, unlike credit contracts that may have more scope for challenge, there are limited legal options for challenging telecommunications companies if a victim-survivor has not benefited from the product or service they have been liable for.²⁰¹⁴

Family violence advocates in Australia reported mixed responses from providers, and identified a number of issues that a victim-survivor may encounter with communications organisations or providers.²⁰¹⁵ These include enabling the perpetrator's economic abuse through their use of services or selling devices in the victim-survivor's name and through poor sales practices, as well as weak financial hardship processes which could impact victim-survivors, a lack of understanding of domestic abuse and requesting unreasonable proof of the abuse.²⁰¹⁶ Similarly, Smallwood found that victim-survivors reported issues with telecommunications companies, including around joint accounts and debts.²⁰¹⁷

Following the RCFV, the telecommunications industry has developed an industry guideline entitled ‘Assisting Customers Experiencing Domestic and Family Violence’, although the extent to which these guidelines have been adopted and utilised by telecommunications companies remains unclear.²⁰¹⁸ Other recommendations from the RCFV include promoting the availability of dispute resolution mechanisms for victim-survivors and recognising family violence in the financial hardship criteria, which has since been done in Victorian organisations,²⁰¹⁹ though there is not a list of minimum eligibility criteria as recommended.²⁰²⁰ A report from the Essential Services Commission in Australia has noted best practices from companies including Telstra and Optus, including:

- the removal of a need for evidence of abuse from victim-survivors
- a programme which provides phones to women in crisis (as well as a single point of entry for these customers with the provider)
- training for staff and flexible responses to victim-survivors, such as being released from the contract with no penalty for victim-survivors of economic abuse,
- a free change of number
- a 50% discount on mobile rates for up to 24 months
- non-pursual of debt.²⁰²¹

However, the Economic Abuse Reference Group in Australia has raised concerns that the sector is still not subject to responsible lending practices.²⁰²² There is also a need for further evidence and learning from responses outside of Australia.

Energy and water

Little evidence was found from countries other than Australia regarding the response of energy and water providers, so the evidence presented here is within an Australian context.

Following the RCFV, Bond et al. note that the water industry was one of the first industries in Victoria to begin implementing the recommendations made.²⁰²³ In particular, they recognise the work of Yarra Valley Water (YVW), the largest of Melbourne’s water providers.²⁰²⁴

YVW consulted staff in the family violence sector and examined calls from customers, finding that their staff were not equipped to deal with the significant number of customers experiencing abuse, and this was both a risk for the victim-survivors calling as well as for staff.²⁰²⁵ YVW trained all staff, from board members to frontline and field staff, including targeted training for specific roles where necessary.²⁰²⁶ Systems were changed to better manage the safety of victim-survivors, such as through the implementation of a ‘safety flag’, which assigns a dedicated case manager to the account and locks any external access.²⁰²⁷ YVW shared an example whereby their action prevented a perpetrator from being able to change his partner’s account details in order to assign debt to her that she was not responsible for, thus preventing an instance of economic abuse post-separation.²⁰²⁸ The Essential Services Commission in Victoria, the body responsible for regulating energy and water providers, also amended its water industry codes. The Code requires providers to implement family violence policies for customers which include:

- training and support for frontline staff working with customers experiencing abuse
- how to prevent disclosing information to perpetrators
- allowing victim-survivors to access existing payment difficulty programmes
- minimising the need for victim-survivors to repeat sharing their experiences
- referring to appropriate support services.²⁰²⁹

The Essential Services Commission has also created a better practice guide with a family violence framework for energy and water providers, outlining principles for better practice (such as acknowledging and addressing barriers to access for customers, and prioritising safety and choice for victim-survivors) and sharing examples of how providers have enacted these principles.²⁰³⁰ Research with financial counsellors’ experiences of supporting victim-survivors around the updated water code found that most experiences reported with providers around the codes were positive.²⁰³¹ However, victim-survivors interviewed were often unaware of the support water providers might be able to offer, and were sceptical that they could help.²⁰³²

Victim-survivors in Venville's research also reported inconsistent support from water service providers depending on whether they had self-identified as experiencing abuse (with those who named their abuse receiving more help), whether they had professional support from another organisation when seeking assistance from the provider, and the stage of their debt collection.²⁰³³ Whilst good practices from water providers were identified in this research, it was also found that, when providers passed debts to external debt collectors, little help was available, as these collectors were not subject to the same codes or guidelines.²⁰³⁴ This therefore needs further exploration and consideration. Venville also recommends that providers enhance their communication about the support available.²⁰³⁵

In addition, the Energy and Water Ombudsman Victoria, who are responsible for complaints including those related to family violence, produced guidelines for how the body will respond to these complaints, held a stakeholder forum responding to staff support issues, and ensured staff received training on how to identify and respond to victim-survivors.²⁰³⁶

The work from Victoria suggests some promising practice for energy and water providers, though concerns have also been identified. Providers in other regions could therefore learn from and adopt these approaches. Research in the UK also led to a recommendation that utility providers engage with a victim-survivor in the household, even if they are not named on the account, recognising that perpetrators might restrict a victim-survivors' information about who a provider is, severely limiting their ability to act.

Domestic Abuse Services

Regarding domestic abuse service responses to economic abuse, these were found to be mixed, with evidence highlighting there may be a lack of awareness and developed responses. This is not just at a local or national level but can also be seen globally. For example, guidelines developed by the UN for multi-sectoral essential services responding to violence against women and girls make few references to economic violence.²⁰³⁷

In response to a lack of awareness about economic abuse, the Canadian Centre for Women's Empowerment has also undertaken work to raise awareness of economic abuse by declaring 26 November as Economic Abuse Awareness Day.²⁰³⁸ It has been noted that public campaigns around economic abuse are in their infancy and tend to primarily focus on awareness raising, though Kutin et al. point out that these have not been evaluated to determine their effectiveness.²⁰³⁹

In UK research with service providers, Christy et al. note that professionals working in the domestic abuse sector felt that there was a lack of awareness of economic abuse within the sector, as well as slow progression in the recognition of economic abuse.²⁰⁴⁰ Service providers also reported little experience with support or resources available for victim-survivors experiencing economic abuse, or facing barriers from other agencies when trying to intervene.²⁰⁴¹ In the US, a similarly bleak picture has been found, with 88% of victim-survivors in Los Angeles reporting that their domestic abuse service provider had not offered them any help around managing money, debt, credit or finding employment, with service providers reporting a lack of unrestricted funding as a barrier to this work.²⁰⁴² Meanwhile, research with victim-survivors found that 49% thought that service providers' top priorities should include assistance with debt or credit building/repair, whilst 44% felt it should include unrestricted cash, and 37% suggested financial literacy education and tools.²⁰⁴³ In a survey of domestic abuse shelters in New York, only 25% said their service conducts individual debt or credit-related screening, 57% provided financial education and 48% provided financial counselling, whilst 30% of providers said they had received no training on consumer debt and credit issues.²⁰⁴⁴ In the UK, over half (53.9%) of domestic abuse practitioners reported having supported victim-survivors with economic abuse issues, whilst 43.4% had provided support on financial abuse.²⁰⁴⁵ However, other research found that, whilst interviewees had not received training on economic abuse specifically, representatives from domestic abuse organisations in London showed a good understanding of economic abuse and its impacts.²⁰⁴⁶

All reported working with others, usually through making onward referrals, to support women's economic stability.²⁰⁴⁷ A survey of staff working in domestic and sexual violence services in Australia meanwhile found that fewer workers felt confident in identifying financial abuse compared to other forms.²⁰⁴⁸ Not knowing what to do with cases of economic abuse and a lack of resources has been linked to service providers being reluctant to discuss economic issues with clients.²⁰⁴⁹

Stylianou has therefore argued that domestic abuse services and advocates need to make economic issues a primary component of interventions, and commit to increasing victim-survivors' economic empowerment in both the long and short-term.²⁰⁵⁰ Training on economic abuse is therefore needed for advocates, including how to develop safety plans with victim-survivors that take into account their financial, as well as their physical, safety.²⁰⁵¹ This has been seen in New York City through the Ready, Set, Greenlight project, which saw domestic violence advocates receive tools and strategies for helping victim-survivors from staff working at non-profit financial clinic.²⁰⁵² The project saw 257 advocates from 28 organisations trained, and almost \$90,000 worth of debt eliminated.²⁰⁵³

The role of advocates in responding to economic abuse within domestic abuse services can therefore be significant, as they play a key role in helping women to recognise forms of abuse and assisting them with immediate financial needs.²⁰⁵⁴ Advocates might therefore be navigating a range of complex systems in responding to economic abuse.²⁰⁵⁵ Peer support groups have also been used in the US and Canada.²⁰⁵⁶ Adams and colleagues have therefore suggested the use of the economic abuse scales by practitioners, including domestic abuse service providers,²⁰⁵⁷ a call which has been echoed by others.²⁰⁵⁸ In the UK, this work has been adopted by Surviving Economic Abuse (see below for more on this).²⁰⁵⁹ Following this work, the Canadian Centre for Women's Empowerment has also committed to developing such tools.²⁰⁶⁰

In the US, the Iowa Coalition Against Domestic Violence formed a partnership with the Iowa Credit Union Foundation, which led to state-wide exemptions for victim-survivors who are undertaking a financial education programme with the Coalition, whilst the Kentucky Domestic Violence Association has partnered with BB&T Bank to provide similar opportunities.²⁰⁶¹ Similarly, the Battered Women's Economic Development Task Force in St. Louis, Missouri is an interagency coalition of advocacy programmes, shelters and academic research centres and acts as a forum for professionals to share information about the issues victim-survivors are experiencing, as well as coordinating community-wide initiatives to promote their economic security.²⁰⁶² In the UK, domestic abuse charity Refuge has partnered with PayPlan (a commercial debt help organisation), with Refuge upskilling creditors on how victim-survivors are impacted by economic abuse and PayPlan providing key information around managing income and expenditure for Refuge's frontline staff.²⁰⁶³ Also in the UK, domestic abuse charity SafeLives partnered with NatWest Bank to provide direct cash grants of up to £1,000 per victim-survivor, with grants typically being between £200–£300.²⁰⁶⁴ SafeLives therefore acts as an intermediary between the bank and accredited domestic abuse service providers.²⁰⁶⁵ There is also evidence of local domestic abuse services partnering with a local bank in both the UK²⁰⁶⁶ and US,²⁰⁶⁷ or referring victim-survivors to debt support agencies.²⁰⁶⁸

The work of Surviving Economic Abuse in the UK has also involved a high level of partnership working. This includes with banks, where the organisation has provided training to Lloyds Banking Group, one of the largest financial institutions in the UK, and their Domestic and Financial Abuse team.²⁰⁶⁹ In addition to this, an economic abuse specialist from SEA has also been seconded to support the work of the Domestic and Financial Abuse team, including sitting on an escalation panel to inform decisions and responses on individual cases.²⁰⁷⁰ This is therefore good practice in collaboration between specialist domestic abuse organisations and banks. Evidence from SEA's work with a banking partner shows that the largest support need among banking customers was help in managing finances.²⁰⁷¹

Surviving Economic Abuse has also developed a range of resources, available freely on their website, for professionals in a range of sectors, and for victim-survivors.²⁰⁷² As well as this, the charity co-delivers with money and debt advice organisation Money Advice Plus a Financial Support Line for Victims of Domestic Abuse,²⁰⁷³ as well as a casework service. Advisors on the line are trained by Surviving Economic Abuse and therefore have a strong understanding of economic and domestic abuse. For more on this partnership, see below on financial counselling. The two organisations also worked with writers of the UK soap opera *Coronation Street* to advice on an economic abuse storyline.²⁰⁷⁴

Surviving Economic Abuse also trialled placing a Domestic Violence Debt and Benefits Advocate (who was jointly employed with Money Advice Plus) within a domestic abuse organisation in London as part of their Economic Justice Project.²⁰⁷⁵ The advocate was able to directly support victim-survivors with concerns about money, welfare benefits and debts, whilst the co-location meant they were also able to provide information to staff at the service.²⁰⁷⁶ The co-location also meant that staff could provide background on a client's case to the debt advocate, preventing the need for the victim-survivor to repeat her experiences, as well as facilitating informal conversations and solutions more quickly between the debt advocate and other members of staff.²⁰⁷⁷ The project also delivered training for specialist domestic abuse services on economic abuse. Of those trained, 100% strongly agreed or agreed they had an increased understanding of: what economic abuse was the link between economic and physical safety, and the immediate and longer-term impacts of economic abuse.²⁰⁷⁸ Of those, 99% reported having an increased understanding of how to help a victim-survivor of economic abuse, and being aware of tools and resources to use when doing so.²⁰⁷⁹ Training on economic abuse was also provided to debt and money advice services, who similarly reported positive results, with all trainees reporting increased understanding in economic abuse, and how to help a victim-survivor.²⁰⁸⁰ The project also utilised Adams and colleagues' Scale of Economic Abuse to develop a screening toolkit and conversation kit for practitioners working with victim-survivors.²⁰⁸¹

Feedback from staff was that the tools helped to highlight areas with a victim-survivor that otherwise would have been missed, though some reported it could be difficult to find the time to ask the questions.²⁰⁸² In addition, the specialist advocate recorded common questions received in order to develop a range of resources, including around challenging coerced debt and how to ask for a debt write-off.²⁰⁸³

Surviving Economic Abuse has also supported RISE, a specialist domestic abuse service in Brighton, to pilot a drop-in service for victim-survivors with a specialist economic abuse support worker who was able to refer to other services for those who needed more specialist advice.²⁰⁸⁴ Whilst RISE was keen to continue the work when the pilot ended, further funding was not available.²⁰⁸⁵

A similar project has been piloted in Australia, placing a lawyer and financial counsellor into a family violence women's service. Entitled the Transforming Financial Security Project, it was a partnership between WEstjustice and McAuley Community Services for Women, designed specifically to address economic abuse, providing legal advice, casework and advocacy for victim-survivors.²⁰⁸⁶ From mid-2018 to early 2021, the project assisted 137 clients and resolved more than \$900,000 worth of legal and financial problems for victim-survivors of economic abuse, contributing to improved mental health, and more secure housing situations.²⁰⁸⁷ Many of the issues were resolved for victim-survivors without the need to attend court.²⁰⁸⁸ The project also undertook policy work based on the evidence gathered in work with victim-survivors, leading to reforms around bond loan guidelines for victim-survivors and traffic fines incurred in a victim-survivor's name as a form of economic abuse.²⁰⁸⁹ The evaluation of the project therefore found benefits for victim-survivors, as well as other family violence service providers, by reducing the pressure on staff by providing specialist support.²⁰⁹⁰

Meanwhile, in response to the vast differences between states in the US, FreeFrom has developed the Compensation Compass, a tool which helps victim-survivors identify remedies for their experiences, including civil remedies, small claims, criminal restitution and victims of crime payments.²⁰⁹¹

Whilst the tool does not provide advice or support in pursuing these options, it does take into account where the victim-survivor lives, the time they would need to invest, their immediate financial needs and their safety concerns.²⁰⁹²

In Israel, Women's Spirit works with victim-survivors on a long-term and individual level to reach financial independence through an occupational plan developed by each woman with the help of a staff member.²⁰⁹³ Women can also attend workshops around employment and business development, as well as training in financial management.²⁰⁹⁴ An evaluation of the programme found that only 24% of participants were unemployed at the end of the process, compared to 39% at the start, and that 55% reported having debts at the end of the programme, compared to 77% at the start.²⁰⁹⁵ The evaluation also found that 40% stated they had reached their goals to a large extent and 45% said they had achieved them moderately.²⁰⁹⁶

Victim-survivors have reported being unable to access domestic abuse services, including refuges, due to a lack of physical violence, showing a failure to understand the risk associated with economic and other non-physical forms of abuse.²⁰⁹⁷ In the UK, risk assessments have also been criticised for failing to explicitly include questions on economic abuse.²⁰⁹⁸ There also needs to be an intersectional understanding of economic abuse which informs responses, for example, by supporting immigrant and refugee women's experiences.²⁰⁹⁹ Australian research has also highlighted how important it is that domestic abuse service providers have an understanding of Indigenous cultures and how economic abuse may be experienced and understood.²¹⁰⁰ Services also need to be truly accessible for women with disabilities²¹⁰¹ and responsive to LGBT+ people's concerns.²¹⁰² Funding must also be available for responses to economic abuse from domestic abuse services which are run by and for the minoritised communities they serve (by and for services). The specific needs of victim-survivors who have experienced gambling-related economic abuse have also been raised.²¹⁰³

There is an urgent need for domestic abuse services to address economic safety as well as physical safety. Services need to understand that the impacts of economic abuse can be long-lasting and therefore may need long-term support, and to support victim-survivors who may not recognise they have experienced economic abuse.²¹⁰⁴ There is also a need for economic advocacy at a systemic level and working with other services.²¹⁰⁵ Surviving Economic Abuse has therefore previously called for women's economic safety to be at the heart of an integrated approach to violence against women.²¹⁰⁶ The evidence shared here points to promising practice of partnership working and the co-location of services.

Financial literacy, capability and empowerment programmes

Programmes around financial literacy, capability and empowerment were found to be a common response to the financial impacts of economic abuse, particularly in the US. These were often, but not always, delivered via domestic abuse services. It has been noted that any interventions taking this approach must recognise the trauma that victim-survivors have experienced, and that providing tools alone is not enough.²¹⁰⁷ For example, victim-survivors of economic abuse may have been told that they had poor money management skills, and work must therefore be able to address and build confidence.²¹⁰⁸ Global reviews of economic empowerment programmes (which may also involve elements of programmes found in the following section, such as microfinance or cash-transfers) have found mixed results about their impact on experiences of various forms of domestic abuse, with both decreases and increases in abuse found, including in low and middle income countries.^{2109 2110 2111 2112} There has also been criticism of such programmes for failing to empower women, not creating structural change around violence, and not fostering social or political power for women.²¹¹³ It has been found that women's risk of gender-based violence in the context of economic empowerment is influenced by their other identities and existing power relations, for example, research found conditional cash transfers were more likely to be a risk for rural women than urban women.²¹¹⁴

Future work therefore must take these factors into consideration when designing women's economic empowerment programmes. Rigorous evaluations of these programmes are needed to understand the results.

Training for advocates working with victim-survivors has also been explored. For example, in the US, FreeFrom delivers a 12-month financial capacity building certification for service providers working with victim-survivors to help them build income, manage debt, build savings and strengthen credit.²¹¹⁵ The need for this programme became clear after the success of an entrepreneurship programme for victim-survivors (see below), with demand for the programme in other cities leading FreeFrom to recognise they needed to scale up the idea by training others.²¹¹⁶ In Spain, the WeGo! Project provides a training toolkit for practitioners supporting women victim-survivors.²¹¹⁷ Training on financial literacy for social workers has also been highlighted as key,²¹¹⁸ with the Canadian Centre for Women's Empowerment delivering training for social workers on economic abuse.²¹¹⁹ Surviving Economic Abuse in the UK and the Center for Survivor Agency and Justice in the US have also provided training on economic abuse for a range of providers coming into contact with victim-survivors of economic abuse.²¹²⁰

Financial literacy programmes have been argued to aid in the prevention of intimate partner violence, and particularly economic abuse by promoting positive financial management attitudes and behaviours, as well as by educating on health money behaviours within couples.²¹²¹ Johnson suggests that receiving this information may better equip victim-survivors to recognise signs of financial control.²¹²²

The Allstate Foundation's Moving Ahead through Financial Management programme has been developed specifically for working with victim-survivors of domestic abuse, consisting of five modules: understanding financial abuse, learning financial fundamentals, mastering credit basics, building financial foundations, and long-term financial planning.²¹²³

It is the largest financial literacy programme for victim-survivors in the US, and was developed in partnership between the Allstate Foundation and National Network to End Domestic Violence.²¹²⁴ Evaluations of this programme showed increased psychological empowerment in the financial domain for victim-survivors,²¹²⁵ whilst longitudinal evaluations found that the treatment group has significantly higher scores on financial knowledge, financial self-efficacy and self-sufficiency, and financial attitudes, intentions and behaviours.²¹²⁶ These remained statistically significant over time.²¹²⁷ It was also found that the programme was associated with victim-survivors changing financial behaviours, including setting financial goals, creating a budget, and paying off debts.²¹²⁸ Evidence also demonstrated that the economic empowerment resulting from taking part in the programme was significantly related to Latina victim-survivors' quality of life, even when controlling for employment status, income and emotional health.²¹²⁹ Evaluations of the programme therefore suggest that it could serve as a valuable resource for victim-survivors,²¹³⁰ and that financial literacy was a significant predictor of economic empowerment.²¹³¹ The programme has since been adapted for delivery in Canada by the Canadian Centre for Women's Empowerment.²¹³² Financial literacy programmes for victim-survivors have also been shown to reduce financial strain (which was found to be closely associated with both economic abuse and depression) in victim-survivors of intimate partner violence.²¹³³

In Australia, Fernando notes that a number of specific programmes have used existing financial capability tools to pilot these with victim-survivors with positive outcomes.²¹³⁴ This includes the Women's Financial Literacy Project, the Purse Project, Women Talk Money, Firmer Foundations and MoneyMinded.²¹³⁵ An evaluation of Firmer Foundations found that more than 90% of participants reported improved financial skills, knowledge or confidence, 59% took action to better manage their finances, and there were reduced debts and increased savings.²¹³⁶ Work in Australia has also provided financial literacy programmes specifically for migrant women, which has been translated into ten languages, and takes an intersectional approach by considering language barriers and visas.²¹³⁷

Interventions with culturally and linguistically diverse women in Australia meanwhile have shown mixed results, highlighting a need for materials tailored specifically to these women.²¹³⁸

Some of these programmes also include asset building elements, such as Individual Development Accounts (IDA), where participants' contributions to savings are matched, although there have been concerns that generic asset building programmes do not consider victim-survivors and may replicate economically abusive behaviours.²¹³⁹ One programme for victim-survivors, the Redevelopment Opportunities for Women's Economic Action (REAP) was evaluated, showing that two-thirds of the 125 victim-survivors had met their savings goal and 76% made a matched withdrawal for purchasing an asset (such as a car, home or education).²¹⁴⁰ In another reevaluation of the financial literacy programme, increases in survivor self-efficacy were found, though changes in financial knowledge were not found to be statistically significant when length of relationship was controlled for.²¹⁴¹

One limitation of such programmes is the ability of domestic violence service providers, who often have limited resources, to be able to offer them,²¹⁴² whilst some findings about the impact of these programmes on experiences of abuse have been mixed.²¹⁴³ Similarly, victim-survivors with access to low incomes may wish to implement learning from these programmes but lack the resources to do so.²¹⁴⁴ As one Australian victim-survivor put it: 'My problem isn't managing money – there isn't enough of it to manage.'²¹⁴⁵ This has also led Weissman to claim that financial literacy programmes such as Allstate's Moving Ahead 'fail to address the lived experiences of poor and working women'.²¹⁴⁶ It has therefore been suggested that financial literacy focusing on budgeting may be overemphasised for victim-survivors of economic abuse, with more focus on transition periods and structural causes of financial disadvantage needed.²¹⁴⁷

Further (and particularly longitudinal) evidence of the effectiveness of financial literacy and empowerment interventions is therefore needed, particularly from outside of the United States and with diverse groups of participants.

Johnson has also called for the importance of ensuring comprehensive safety planning strategies are in place whilst financial interventions are being tested.²¹⁴⁸

Financial programmes

There was also some evidence found of other financial programmes relating to domestic or economic abuse, such as microcredit schemes or cash transfer programmes. Where these differ from the financial literacy, capability and empowerment programmes often delivered through domestic abuse services explored above, they will be included here.

Evidence of these programmes was often found from developing countries. Abramsky et al. note that there are mixed findings suggesting the efficacy of interventions such as cash transfers or microcredit around domestic abuse in countries such as Bangladesh and South Africa, with some studies showing a reduced risk of intimate partner violence, some showing increased risk and others showing changes in risk depending on the length of time.²¹⁴⁹ Similarly, a review of interventions in Sub-Saharan African found mixed results around economic empowerment programmes,²¹⁵⁰ whilst a literature review also found that programmes which work to improve women's access to household resources can have unintended negative consequences for women.²¹⁵¹ These include increased violence, threats or emotional abuse, though findings were again mixed.²¹⁵² Similarly, a meta-analysis of cash transfer programmes and intimate partner violence found negative impacts on physical and emotional violence and controlling behaviours.²¹⁵³ One programme in Guatemala found that rural women receiving microfinance services reported with a 63% reduction in physical violence, and a 42% reduction in economic violence.²¹⁵⁴ Similarly, a microfinance intervention that also involved group classes for women around HIV in South Africa found that women who reported more support from other group members reported less past-year economic abuse and intimate partner violence more generally.²¹⁵⁵ This suggests that improving social networks as well as economic status could be key.²¹⁵⁶

In India, findings from one intervention found that women's financial inclusion through bank account ownership was linked to being less likely to report having experienced abuse from a partner,²¹⁵⁷ and receipt of microfinance has also been linked to decreased domestic abuse.²¹⁵⁸

Meanwhile, in the US, the National Network to End Domestic Violence delivers the Independence Project in order to help victim-survivors rebuild their credit through micro-lending.²¹⁵⁹ Victim-survivors are lent \$100 (with no fees or interest) and are asked to repay the loan back over 10 months.²¹⁶⁰ If a victim-survivor is unable to make a payment, the project pays the outstanding balance from an emergency fund to ensure they do not face negative consequences, and the victim-survivor is able to enter the project again in another six months.²¹⁶¹ Over 60% of loans are paid back successfully, and victim-survivors can receive multiple microloans in order to improve their credit score.²¹⁶²

In rural Côte d'Ivoire a local programme which provides women with local and safe place to save money, access small loans and an emergency fund, alongside attending gender dialogue groups with a male partner. An evaluation of the programme found that women who received both interventions were significantly less likely to report economic abuse compared to those who only took part in the savings and loan element of the work.²¹⁶³ In the Solomon Islands, savings groups for women were found to be a potential pathway for economic empowerment, whilst also providing a social centre in the community and a safe space which women may find empowering more broadly.²¹⁶⁴

A major UN global review of cash transfer programming found that, although there is evidence that physical violence decreases with cash transfers, the evidence on non-physical violence is mixed. Cash based transfers may increase emotional abuse and controlling behaviour, noting in particular the increase in economically exploitative behaviours, control over earnings and male backlash. The reasons are not fully understood, but one hypothesis is that women's increased income gives more bargaining power and becomes a protective factor against physical abuse, but not against other forms of non-physical abuse.²¹⁶⁵

For example, a study on conditional cash transfers in Brazil reported mixed views on whether the transfers helped reduce intimate partner violence.²¹⁶⁶ Interviewing eight women in the community and five local professionals either working in intimate partner violence or who had knowledge of the cash transfer programme, the researchers found that 7 of the 13 respondents felt the transfers increased intimate partner violence, including economic abuse, as partners would take the transfer for their own use.²¹⁶⁷ A smaller number of participants felt the transfers had no impact on intimate partner violence, and only one respondent felt the transfer reduced abuse.²¹⁶⁸ Similarly, one of the most popular models providing financial services to rural populations is the village saving and loans association (VSLAs), used by millions of women in over 75 countries in Africa, Asia and Latin America.²¹⁶⁹ Various studies have showed a mixed picture in terms of the impact on intimate partner violence, with one study in the Ivory Coast showed reductions in economic abuse while other increased IPV. Researching in Bougainville, the Solomon Islands and Papua New Guinea, Eves et al. have argued that focusing on economic factors alone does not prevent violence, and may actually increase it, suggesting that increased income rarely gives women more power and agency or access to more equal sharing of resources.²¹⁷⁰ They therefore advocate for a holistic approach which also aims for community-wide social cohesion and building of capital.²¹⁷¹ Like other interventions relating to economic abuse, Eves et al. call for a 'do no harm' approach which takes into account victim-survivors' wider safety.²¹⁷²

Entrepreneur programmes for victim-survivors have also been developed. In the US, FreeFrom ran a programme for those wanting to start their own business, with all 24 participants in the original programme still making an income from their business 18 months later.²¹⁷³ Following completion of the certification provided by FreeFrom, this has been adopted by other domestic abuse service providers.²¹⁷⁴ FreeFrom has also developed its Gifted programme, a social enterprise which employs victim-survivors as entrepreneurs making handmade gifts, with 70% from the sale of each item going to the victim-survivor entrepreneur who made the product.²¹⁷⁵

Cortis and Bullen also point to microenterprise programmes for victim-survivors, which have included catering, translation and interpreting, hair and nail salons, and fashion design and tailoring.²¹⁷⁶

FreeFrom also delivered the Safety Fund, providing unrestricted cash grants for victim-survivors during Covid-19 to spend as they felt would benefit them best.²¹⁷⁷ An evaluation of the fund found that 1,100 cash grants were given to victim-survivors, averaging \$244 per grant, with 64% saying that their top need at the time was cash to spend as they needed.²¹⁷⁸ Fifty-five per cent of recipients spend their grant on food, 41% on household items, and 40% on household utilities, whilst 30% spent it on transportation costs and 29% on housing costs.²¹⁷⁹ Responses from recipients also highlighted the ripple effect of the unrestricted funding. For example, one victim-survivor shared that the grant enabled them to pay for car repairs, which enabled security around being able to follow custody arrangements for their child and the ability to buy groceries.²¹⁸⁰ Another stated that they had used the grant for childcare costs, enabling them to work and use the money originally set aside for childcare to pay their rent.²¹⁸¹ The research found that victim-survivors indicated needing \$730 on average to stay safe, which FreeFrom points out is a small amount compared to existing responses to intimate partner violence.²¹⁸²

In the UK, a similar programme has been established between charity SafeLives and NatWest bank, which provides cash grants to victim-survivors of up to £1,000.²¹⁸³ The Whole Housing Project in the UK also provided flexible funding for victim-survivors, with no set list of what would be funded and no requirement for evidence.²¹⁸⁴ Victim-survivors were encouraged to ask for what would make the most difference to their housing situation, and the average payment during the pilot was between £500–£600.²¹⁸⁵ In response to migrant and refugee women on temporary visa being ineligible for welfare benefits (known as No Recourse to Public Funds), Southall Black Sisters established the No Recourse Fund to help victim-survivors with emergency housing and living costs.²¹⁸⁶

There is therefore mixed evidence around these interventions, though promising practice has also been identified.

Other agencies

Practice responses from industries outside of the financial sector, utilities providers and domestic abuse services were also found. This included in the areas of financial counselling, legal professionals and the housing sector. In addition, responses by government bodies and agencies (such as those issuing social security payments and the police) are also included here.

Financial advice and counselling

Given the complex nature of the financial issues that victim-survivors may be experiencing, the need for financial counselling or money and debt advice is central for economic stability and independence. Being able to provide this advice is often regulated (for example, in the UK and Australia).²¹⁸⁷ Bond and Ulbrick identify financial counselling as an essential element of recovery for victim-survivors, with the value of this work increasingly recognised.²¹⁸⁸

A legal service in Australia found that some of the issues victim-survivors presented with (for example, around debts and utilities) could be dealt with through financial counselling services, though it was recognised that there was limited capacity and high demand for these services.²¹⁸⁹ Meanwhile, interviewees in one Australian project spoke of how financial counsellors must have a good understanding of domestic abuse, or be open to being trained on domestic abuse in order to improve their understanding.²¹⁹⁰ This finding was echoed in the UK.²¹⁹¹

One interviewee explained the different skills required in financially counselling victim-survivors as:

'It's like an onion, I've got to unpeel to find out what happened, why it happened, was there coercion, was there fraud, what was the woman's belief when she was signing the documents, how did she come to sign it, how did she come not to be in the room or to be in the room, what was the thinking behind the bank and the other organisations that they're dealing with? It's a completely different way of operating. So I think there's a lot of family violence that is going just unacknowledged through financial counselling services.'²¹⁹²

Interviewees therefore supported the co-location of financial counsellors in domestic abuse services, but noted that these projects tended to be run as pilot projects with no further funding commitment.²¹⁹³ For example, in Victoria, the Government announced \$1.75million to train and employ 10 full-time family violence financial counsellors at 14 agencies state-wide, recognising the importance of specialist financial counsellors.²¹⁹⁴ As well as this, in Victoria, all financial counsellors receive some training in identifying domestic and economic abuse.²¹⁹⁵ In addition to this, specialist family violence financial counsellors in Australia reported being overwhelmed with their workload and the complex nature of cases.²¹⁹⁶

However, a caveat comes with responses such as financial counselling, as Braaf and Barret Meyering note that these services can frame economic hardship as a result of lack of financial skills and knowledge.²¹⁹⁷ This means counsellors may minimise the impact of economic abuse on a victim-survivor's situation.²¹⁹⁸ Experiences with financial counsellors can be mixed, though one report found that a good counsellor could make a huge difference to victim-survivors.²¹⁹⁹ It is therefore essential that counsellors and advisors have a strong understanding of domestic and economic abuse in order to avoid blaming victim-survivors, keep them safe, and ensure perpetrators are held responsible and cannot manipulate staff and systems.

In the UK, the partnership between money and debt advice organisation Money Advice Plus and specialist economic abuse organisation Surviving Economic Abuse has led to the co-delivery of the Financial Support Line for Victims of Domestic Abuse. Money Advice Plus originally delivered the Domestic Abuse and Money Education (DAME) project in partnership with Women's Aid from 2010–2012, delivering a national telephone line which offered support for victim-survivors experiencing financial difficulties.²²⁰⁰ The advisors on the line were trained in domestic violence by Women's Aid, and there were over 200 referrals to the project within its first year.²²⁰¹ For 56% of the clients who contacted the DAME project during the evaluation period, the primary reason for getting in touch was due to concerns about debts.²²⁰² Victim-survivors who took part in the evaluation reported how the advisors were understanding and non-judgemental of their situation.²²⁰³ Victim-survivors were often in complex situations and the workload of advisors was found to be high.²²⁰⁴

Following the end of this partnership, Money Advice Plus continued the service on limited funding. In 2018, Money Advice Plus partnered with Surviving Economic Abuse to continue the service as part of the Domestic and Economic Abuse Project (DEAP), providing a telephone line and casework for victim-survivors (as well as training for organisations coming into contact with victim-survivors, including domestic abuse services).²²⁰⁵ This project ended in 2020, developing into the Financial Support Line for Victims of Domestic Abuse (FSL), again delivered in partnership by Money Advice Plus and Surviving Economic Abuse. The Line provides both one off or short-term advice, as well as longer-term casework.²²⁰⁶ Advisors on the support line are trained in economic abuse and can provide advice around:

- welfare benefits
- debts (including both coerced and non-coerced debt in order to see a holistic picture of the victim-survivor's situation)
- debt solutions
- opening new bank accounts safely
- other banking issues
- signposting to other services.²²⁰⁷

Data from the FSL highlights that there is a continuing increase in demand for the service, with this demand exceeding the current resources available.²²⁰⁸ Common issues from victim-survivors contacting the FSL included legal issues, coerced debt, debt advice and mortgages.²²⁰⁹ Advisors also seek to help victim-survivors with financial gains, such as through income maximisation (such as applying for welfare benefits or grants) and debt management (such as negotiating reduced payments over a longer time period) and debt write-offs (for more on debt write-offs, see discussion of the EAEF in Creditors responses to economic abuse). Evidence also highlights that there is a significant increase in victim-survivors' money knowledge and money confidence following involvement with the FSL casework service, as well as many callers requiring emotional support from advisors.²²¹⁰ This suggests that involvement with the FSL is beneficial for victim-survivors both economically and emotionally.

The importance of money and debt advice which understands domestic and economic abuse is illustrated by the case of Rebecca. She received support from the DEAP casework service to write off all of her coerced debts, which a non-specialist debt support service had previously supported her with.²²¹¹ When she came to DEAP, Rebecca had been following a debt repayment plan by the other organisation for seven years, but had a further sixteen years to go before she would be debt-free.²²¹² She describes the write-offs as 'a surreal, amazing feeling...to finally break one of those chains that links you to the perpetrator'.²²¹³ Such services also understand the need for the victim-survivor to be in control of what action is taken (in contrast to the lack of control they may have had when with the perpetrator) and the additional emotional impact this work may carry.²²¹⁴ Cases such as this led to the development of the Economic Abuse Evidence Form pilot project, explored above.

Also in the UK, the Anglia Care Trust delivered a money advice service for victim-survivors of domestic abuse in Suffolk, providing advice on priority and non-priority debts and support with appropriate longer-term solutions, such as negotiating payments, requesting write-offs, Debt Relief Orders or bankruptcy.²²¹⁵

During the evaluation period, the majority of referrals to the service came from the local Women's Aid service and Anglia Care Trust's Domestic Abuse Outreach Service.²²¹⁶ The evaluation of the project concluded that the service provided victim-survivors with financial capability tools and bespoke money advice, enabling them to reconstruct financial independence and build financial confidence.²²¹⁷ Also in the UK, Citizens Advice, a national organisation which provides a range of advice, found that their advisors were regularly coming into contact with victim-survivors of economic abuse and that special remedies (such as more time, needing to establish new independent finances, and the need to consider safety) were often required to help deal with this.²²¹⁸ In addition, Surviving Economic Abuse provided specialist training for a range of practitioners who may come into contact with victim-survivors of economic abuse.²²¹⁹ The training was found to greatly improve the support that practitioners could offer.²²²⁰

The Economic Justice Project discussed earlier, led by Surviving Economic Abuse, had also hoped to develop a 'formula' for debt write-offs, but the project found huge inconsistency between which debts would be written off, even with the same creditor.²²²¹ The partnership is therefore currently piloting the Economic Abuse Evidence Form (modelled on the existing Debt and Mental Health Form in the UK)²²²² whereby a money and debt advisor (who has been trained on economic abuse and using the form) can fill in a single form to apply for debt write-offs for coerced debt from multiple creditors.²²²³ It is hoped that this will reduce the burden on victim-survivors of applying to each creditor, which will often require different forms of evidence, and increase successful outcomes in having coerced debt written off.²²²⁴

The evidence presented here has therefore highlighted how important it is for victim-survivors of economic abuse to be able to access financial counselling or money and debt advice. However, it is imperative that these services are delivered by advisors or counsellors who have been trained in domestic and economic abuse. Best practice identified here and in the section exploring the responses of domestic abuse organisations also points to the co-location of these services within domestic abuse services.

Government bodies

A range of government bodies and agencies come into contact with victim-survivors of economic abuse. This section will therefore explore the responses of these bodies.

As well as the bodies outlined below, it is also important that those dealing with immigration and visa applications are aware of domestic and economic abuse. As was explored earlier, perpetrators can use the insecure immigration status of victim-survivors (who are often financially dependent on the abuser) as a tactic of abuse. Lengthy application processes, a lack of information, fear of deportation and confusion around policies can increase vulnerability for migrant women.²²²⁵ Victim-survivors therefore need access to appropriate information and advice, advocacy and legal assistance around immigration, and material assistance.²²²⁶

Social security and welfare benefits

Social security payments and welfare benefits can be a key resource for victim-survivors leaving an abusive partner. However, such payments can also be used by a perpetrator to carry out economic abuse, for example by behaving in a way which leads to the victim-survivor owing debts to agencies which she is then liable for.²²²⁷ In Australia, though discretion can be used to waive such debt, this can be difficult to apply in cases of economic or domestic abuse, due to language around a person having 'knowingly' given false information, without recognition of the reasons this may have been done.²²²⁸

Victim-survivors have reported inconsistent responses from social security agencies, making it difficult to know their options.²²²⁹ In Australia, research has even found that victim-survivors have described the welfare benefits body as abusive and behaving similarly to their ex-partner.²²³⁰ Similarly, in Sweden, one victim-survivor reported her government social worker checking all of her spending via bank statements, leaving her scared to spend the money she was receiving.²²³¹ It has been found that economic abuse is not always taken into account by the government agency Centrelink in Australia.²²³²

The agency also has prohibitive rules around emergency payments and services that are non-conducive to disclosing experiences of abuse.²²³³ However, it has been noted that social security agencies, such as Centrelink, can be useful for linking victim-survivors to specialist services, and this may be particularly relevant for identifying economic abuse.²²³⁴

In the UK, the welfare benefit known as Universal Credit has been heavily criticised by domestic and economic abuse organisations, as payments for both members of a couple are made to one account. This means that a perpetrator could therefore be given the full amount of payment, leaving a victim-survivor with no access²²³⁵ and in a dependent and dangerous position. For example, Griffiths has pointed out that the non-receiving member of a couple could find themselves legally liable to pay rent but unable to access the part of the Universal Credit payment needed to do so, particularly if a perpetrator withholds or uses this payment for other means.²²³⁶ Whilst payments of Universal Credit can be separated between a couple, this is discretionary in proven cases of domestic abuse or serious financial mismanagement²²³⁷ and only available upon request. Data suggests that few separate payments have been made, and the request for a separate payment could also put a victim-survivor at risk.²²³⁸ ²²³⁹ The Scottish Government passed legislation to deliver separate payments automatically in 2018 but the ability to do so is limited by the IT system used by the Westminster government, meaning this is not possible.²²⁴⁰ This system therefore urgently requires change. However, in addition to the lack of separate payments, concerns have also been raised about Universal Credit for jointly assessing a couple living together for means-tested benefits and how this ignores potential unequal sharing of resources within a household.²²⁴¹ The Australian benefits system has also faced criticism for jointly assessing a victim-survivor and perpetrator's access to social security.²²⁴² Research found that economic abuse was even considered as evidence of a relationship according to the criteria used to determine if two people were in a relationship.²²⁴³

The UK Government has also been criticised for its No Recourse to Public Funds (NRPF) rule, which prevents migrant women from accessing state welfare benefits, including housing benefit which is used to pay for refuge spaces.²²⁴⁴ Whilst there is a concession available for victim-survivors, this is only for those on a spousal visa and was also intended to be around physical abuse rather than non-physical forms, including economic abuse.²²⁴⁵ Concerns about migrant victim-survivors' access to crisis benefits have also been raised in Australia.²²⁴⁶

Staff administering welfare benefits must therefore be trained on economic and domestic abuse, and effective domestic abuse policies must be in place. It is imperative that welfare benefits can provide an appropriate safety net for all victim-survivors and their children. However, these issues are only relevant in countries where there is a functioning social security system, which particularly excludes lower-income countries.²²⁴⁷ Research published in 2021 established that 4 billion people (53% of the global population) do not have access to social protection, with the highest levels of coverage found in Europe and Central Asia.²²⁴⁸ Asia and the Pacific, the Arab States and Africa were found to have marked coverage gaps.²²⁴⁹ The report also highlighted disparities between men and women's access to social protection.²²⁵⁰ Where this access does not exist, or access is unequal and fragmented across a population, victim-survivors are left without a safety net, inevitably impacting their decision when considering leaving an abuser.

Child maintenance and support

The previous chapter highlighted how perpetrators can use payments of child support and maintenance post-separation to economically abuse victim-survivors. This review also found evidence around the government agencies that administer or oversee these payments, which will be explored here. Whilst systems of course differ globally, there was evidence around agencies' responses to economic abuse, particularly from Australia and the UK. Much of this was critical of these agencies' responses to economic abuse through the non-payment or interference with child support payments. Responses were sometimes described as 'institutional economic abuse'²²⁵¹ or 'state-facilitated economic abuse'.²²⁵²

One victim-survivor described her experiences with the Australian Child Support Agency as, 'It's just exchanging one abuser for a whole system'.²²⁵³ In the UK, 86% of single parents said they felt the Child Maintenance System (CMS), the body responsible for overseeing payments, had allowed their ex-partner to financially control or abuse them post-separation, whilst 83% felt they would never receive the arrears in payments they were owed.²²⁵⁴

Victim-survivors have reported that the lack of action from child maintenance or support agencies enables perpetrators to reduce or avoid making payments, including a failure to follow up on perpetrators' manipulation of the system (for example, using false tax or earnings reports) and to carry out enforcement action.²²⁵⁵ In the UK, for example, the CMS can take away a paying parent's passport or driving licence due to a failure to pay child maintenance, or even pursue prison time, but data suggests use of these measures is rare.²²⁵⁶

There have also been reports that victim-survivors have not been made aware of certain exemptions in place that are available, such as not being required to seek payments, or fee waivers when using a government body to claim and administer payments.^{2257 2258} When victim-survivors have been aware of these, they have reported finding exemptions difficult to apply for, or having applications rejected, despite a context of domestic abuse.²²⁵⁹ As well as this, victim-survivors have shared being told not to expect payments,²²⁶⁰ or be grateful for any payments they do receive from the perpetrator by agency staff, thereby failing to recognise these as essential to many women's budgets and that they are entitled to the payments.^{2261 2262} In some cases, victim-survivors were left to negotiate payments with abusive ex-partners due to a lack of agency response,²²⁶³ or were told to hire a private investigator to collect evidence about their ex-partners' lack of compliance,²²⁶⁴ or even contact ex-partners by the agency itself.²²⁶⁵ During Covid-19, research from South Africa found that paying fathers used lockdown restrictions as an excuse not to pay maintenance, and that there was a lack of follow up from the responsible government body.²²⁶⁶ Similarly, victim-survivors in the UK reported that the CMS would not take their calls, only taking calls from paying parents.²²⁶⁷

This allowed perpetrators to halt or reduce payments without providing any evidence for a change in circumstances, and many victim-survivors taking part in the research shared negative experiences of contact with the CMS.²²⁶⁸

However, similar to the concerns shared above about a lack of access globally to social security payments, systems around child support payments vary hugely globally. For example, evidence was found of there being no legal provision for child maintenance (for example, in rural areas where customary laws are followed)²²⁶⁹ or victim-survivors having no option but to pursue payments through the court system (which may lead to costs, such as around legal representation or court fees).²²⁷⁰ Therefore, access to child support will vary hugely and not all victim-survivors can seek support with enforcement of payments through a government body.

It is therefore crucial that agencies are trained on domestic and economic abuse (including being able to recognise perpetrators, as well as victim-survivors), and that appropriate enforcement action is taken against perpetrators who manipulate the system in order to reduce, withhold or otherwise interfere with payments. Governments should also explore increased minimum payments, as well as guaranteed payments for victim-survivors, to ensure that they and their children do not go without due to a perpetrator's economic abuse through payments.²²⁷¹ Governments should also follow the example of countries such as New Zealand and the United States, where child support is owed to the state and not the parent, protecting the parent.²²⁷² One survey of single parents in the UK found that 94% felt payment arrears would be taken more seriously if the money was owed to the government.²²⁷³ As well as this, victim-survivors receiving social security payments or welfare benefits should not have these payments reduced or dependent on the amount of child support they should be receiving, as this extends a perpetrator's control not only to the payments they owe, but to government payments as well. There also needs to be wider recognition of the non-payment or interference with payments as a form of economic abuse.²²⁷⁴

For countries where there is no formal system for ensuring payments are made, this allows perpetrators to economically abuse victim-survivors, and action should be taken to guarantee victim-survivors can reliably and consistently receive child support.

Police

As explored in the previous chapter, the criminalisation of economic abuse varies greatly, including at a national and state level. Some areas have criminalised economic abuse, others have criminalised coercive control, and other areas use existing offences such as fraud in order to respond to cases. This section will therefore explore the evidence that arose during the review about the response of the police to economic abuse in the context of intimate partner violence. As well as the response to economic abuse, Smallwood has noted that police intervention can make a significant difference to women's long-term economic and physical safety, including being the difference between being able to remain in their home and homelessness, and being able to access daily necessities.²²⁷⁵

Research with victim-survivors and professionals has demonstrated a lack of recognition and understanding from the police around economic abuse, with police focus often still being mostly on acts of physical violence. In Australia, 87% of family violence workers reported having observed the police failing to recognise economic abuse.²²⁷⁶ For example, Ulbrick's work shows that participants from the legal sector in Victoria, Australia felt that police routinely failed to investigate economic abuse.²²⁷⁷ When it was investigated, it was explored in isolation from the rest of the abuse a victim-survivor was experiencing, therefore failing to place it in the context of coercive control as well as failing to fully understand the risk a victim-survivor may be at.²²⁷⁸ There is also a need for police to better understand how to collect evidence of economic abuse, and some of Ulbrick's participants linked a lack of understanding of how to 'prove' economic abuse to the police failing to take it seriously.²²⁷⁹ Where economic abuse has not been criminalised, responses are also lacking.

For example, Wilkund points out that, in Sweden, the police focus is often on the physical and sexual forms of abuse, with any mention of economic abuse being directed to other teams within the police, such as those working on fraud.²²⁸⁰ Similarly, in the UK, victim-survivors reported police not understanding what economic abuse is or how to address it.²²⁸¹

As well as this, during lockdowns due to Covid-19 in the UK, there is evidence that the police failed to understand economic abuse. For example, one professional shared that a victim-survivor they were supporting had faced multiple barriers to leaving.²²⁸² These included economic abuse with the perpetrator trying to prevent her from working whilst she was also unable to safely access money in their joint bank account. She was fined by the police for breaking lockdown restrictions when she left after the perpetrator threatened to kill her, as he had not acted upon these threats.²²⁸³ Another victim-survivor reported an initially negative response from the police after her ex-partner reported her to both the police and her workplace for supposedly having broken lockdown restrictions (with the aim of threatening her employment).²²⁸⁴ However, this was eventually taken more seriously when the victim-survivor was able to present evidence of harassing emails and text messages.²²⁸⁵

Research has also noted a lack of police recognition of the role gambling may play in domestic and economic abuse, with the perpetrator's gambling trivialised, downplayed or not seen as relevant to the rest of the abuse, despite there often being huge amounts of money gambled.²²⁸⁶ Regarding police responses to dowry-related abuse, evidence suggests that this is also trivialised by police,²²⁸⁷ with inaccurate recording of dowry deaths and issues around the police evidencing dowry abuse.²²⁸⁸

In recognition of these issues in the UK, SafeLives has provided training for police officers called Domestic Abuse Matters (DA Matters), which can be delivered to all police officers.²²⁸⁹ In addition, SafeLives have co-created and co-delivered a module on economic abuse with Surviving Economic Abuse for some officers, who are called DA Champions, who work across the rest of their force to share their learning by challenging language or stigma, review cases and ensuring information about support services is available.²²⁹⁰

The additional training is delivered by Surviving Economic Abuse's Training Officer and a retired police officer, which ensures the training is understanding of the culture and experiences of officers.²²⁹¹ It includes how to collect evidence of economic abuse for prosecution using the offence of controlling or coercive behaviour, as well as how to identify economic abuse and how police officers can help victim-survivors create economic safety.²²⁹² An evaluation of the training found that:

- 91% of participants reported understanding the evidence gathering opportunities around economic abuse
- 93% reported understanding economic abuse and how it fits within domestic abuse
- 98% reported a good understanding of the impact of economic abuse on victim-survivors.²²⁹³

This initiative is promising, though long-term evaluation is necessary to understanding whether the learning is embedded and leads to change in practice.

This lack of action from the police has left victim-survivors feeling disempowered and at risk.²²⁹⁴ Given the wealth of evidence about the high prevalence of economic abuse within the context of intimate partner violence that this research has highlighted, the findings outlined here are extremely concerning. It is imperative that the police have an increased understanding of economic abuse, in order to respond and investigate it fully. The training provided by SafeLives and Surviving Economic Abuse is promising practice in achieving this. Globally, economic abuse has been included in the new UN Handbook on gender-responsive police services for women and girls subject to violence, and this is positive progress.²²⁹⁵

Courts

Both criminal and civil courts (for example, family courts) may encounter economic abuse. This section of the report will therefore explore the evidence that was found relating to the responses of courts to economic abuse. As highlighted in the previous chapter, abusers can use the legal system to continue to perpetrate economic abuse post-separation.²²⁹⁶

More generally, it has been argued that the courts focus on domestic abuse as ‘limited to discrete acts of violence or abuse’, rather than as a system of control.²²⁹⁷ For economic abuse, this then may lead to a focus on whether a victim-survivor was pressured or threatened around a specific transaction, failing to understand that due to the context of coercive control, a victim-survivor could be coerced economically without the need for a direct threat.²²⁹⁸

Breckenridge’s review of international literature found that, globally, a lack of legal recognition of economic abuse was a huge barrier for victim-survivors, with legal professionals and judges showing less concern for economic abuse than other forms of abuse.²²⁹⁹ For example, in South Africa, there is evidence that magistrates felt that cases and applications which included economic abuse (as well as psychological abuse and sexual violence) were less convincing than those which involved physical abuse (or threats of), with Artz finding that magistrates revealed ‘strong scepticism’ about these forms of abuse.²³⁰⁰ Her research found that only 11% of application forms for protection orders that mentioned economic abuse in the description of the abuse requested protection specifically around this.²³⁰¹ She argues this shows the variety in how victim-survivors experience abuse and how the court system categorises it.²³⁰² Similarly, magistrates in Australia were found to have a lack of awareness and understanding of economic abuse, and that economic abuse was (mistakenly) considered to be low risk.²³⁰³ Further research from Australia found that, even if economic abuse was identified during the application process for an intervention order, it was not noted on the orders themselves, which limited their use in seeking remedies for economic abuse through other systems.²³⁰⁴ The research found no evidence of other mechanisms (such as magistrates courts dealing with breaches of an intervention order regarding financial or property matters) being used in response to economic abuse, leaving family courts (which often requires expensive legal representation) to deal with the issue.²³⁰⁵ Meanwhile, in the US, it has been argued that, despite a broad definition of domestic abuse from the Department of Justice, the legal system often requires physical abuse in order for a case to be successful.²³⁰⁶

There is also evidence that judges may be reluctant to give perpetrators jail time due to women’s economic dependence on their partner.²³⁰⁷ Meanwhile, some have argued that the lack of legal response to economic abuse is due to an entrenched fear of entering into the private family sphere and interfering with the intimate economic relationship.²³⁰⁸ Research has also shown that women who report domestic abuse within financial proceedings are more likely to receive a minority property share than those who do not, and there are also reports of victim-survivors being told by legal professionals not to mention domestic abuse during proceedings.²³⁰⁹ Despite this, there has been some work by the United Nations Office on Drugs and Crime (UNODC) to integrate economic abuse in standards for judges at a global level.²³¹⁰

Regarding court responses to dowry abuse, it has been argued that there needs to be much better judicial understanding of the practices of *stridhan* and dowry in divorce, maintenance and other financial settlements, to ensure that women are not left destitute.²³¹¹ Anitha et al.’s work in the UK and India led them to suggest that dowry and *stridhan* should be considered pre-marital assets, and that more expert evidence around these issues should be utilised.²³¹² Recommendations for closing the justice gap in England and Wales have included specialist training on dowry abuse for the judiciary and legal practitioners, careful evidence gathering (eg the use of photos or videos of gifts), and consideration given to enforcing an order using reciprocal maintenance arrangements in place between the UK and other countries, including India and Pakistan.²³¹³

The evidence also pointed to a need for further legal aid for victim-survivors of economic and domestic abuse. Whilst legal aid varies from country to country, a common theme was that current arrangements are not sufficient, often leaving victim-survivors with huge debts or stress,^{2314 2315} selling assets to pay for costs or simply unable to afford representation.²³¹⁶ This has been summarised as leaving victim-survivors choosing between ‘unaffordable expense or underrepresentation’.²³¹⁷ It is unsurprising then that Douglas has argued the lack of legal aid in Australia was experienced as a form of secondary victimisation by victim-survivors.²³¹⁸

A lack of legal aid has led victim-survivors to having to represent themselves in the legal system,²³¹⁹ including against perpetrators with expensive legal teams.²³²⁰ In the UK, many victim-survivors have reported not meeting the threshold for legal aid, but not having the money to pay for representation.²³²¹ Means testing for legal aid in the UK has been criticised for failing to account for the economic realities of victim-survivors. For example it includes ‘trapped capital’ (often in the form of property ownership) in assessing whether someone is eligible for legal aid, as well as demanding unaffordable contributions which prices victim-survivors out of being able to access safety.²³²² However, a recent court ruling means that victim-survivors will no longer be asked to sell their homes in order to access safety.²³²³

Time in court can cost victim-survivors in a number of ways, including the cost of representation, court costs and lost work days.²³²⁴ This leaves many unable to afford to pursue a court case²³²⁵ or needing to make serious cutbacks (including on food) to pay for costs.²³²⁶ Victim-survivors’ employment can also be negatively impacted, as well as their health.²³²⁷ A report also found that compensation schemes for victims were seemingly under-used by victim-survivors of domestic abuse, and that this may be due to a lack of awareness, but also barriers in accessing these for victim-survivors.²³²⁸ For victim-survivors whose bank accounts are being monitored, access to free legal advice and legal aid are also important in terms of safety and being able to take action without the perpetrator being alerted.²³²⁹

As was noted earlier, tax courts can also respond to economic abuse. Zagorski notes that, whilst tax court judges are considered elite in the field of tax law, they are typically not well versed in domestic abuse.²³³⁰ Therefore, training around domestic and economic abuse should be provided for judges who may be implementing Innocent Spouse Relief in the US.²³³¹

In family courts, concerns were also raised about the court’s lack of response to issues such as joint debts.²³³² In Australia, whilst these can be dealt with under existing Family Law Act provisions, it was found that this was rarely used by courts in practice.²³³³

In the US, Littwin has noted the difficulties lawyers and victim-survivors face in trying to undo the harm of coerced debt. She notes that a family court judge could issue a statement around debts in a victim-survivor’s name being generated coercively, but that this would have no impact (for example, on creditors, landlords or employers) as the family court cannot act in these areas.²³³⁴ She therefore suggests that, given that family courts already make decisions about economic rights, they could also be given powers around dividing debts.²³³⁵

Regarding change, it is essential that courts are fully aware of economic abuse and how this may operate in the context of coercive control and intimate partner violence. Whilst in theory there may be responses courts can use for economic abuse, there were often concerns about these being applied in practice. Widespread changes are also required to ensure that victim-survivors can access and afford legal representation.

Legal professionals

Given the range of issues victim-survivors may face, it is unsurprising that many may require legal support. This section therefore examines how legal professionals have responded to economic abuse.

Perhaps due to issues with legal aid highlighted above, participants in Australia shared that they highly valued legal advocacy for victim-survivors, including:

- providing clients with legal information
- referrals to legal services
- explaining legal documents in accessible language
- help in preparing documents
- accompanying victim-survivors to court.²³³⁶

In Australia, Wyndham Legal Service, a community organisation providing free legal assistance, provided a dedicated economic abuse lawyer, who worked with the courts, other service providers and the police to identify women going through the process of gaining an intervention order.²³³⁷

The lawyer would see victim-survivors following a referral and discuss various possible remedies, including:

- support for self-advocacy
- direct advocacy on the victim-survivor's behalf
- applying for debt waivers
- dealing with ombudsmen and dispute resolution services
- attempting to negotiate with a perpetrator.²³³⁸

The economic abuse lawyer was also able to refer to other services, including a service which could provide some family law support, and there was no set time limit on the support the lawyer could offer.²³³⁹ The service therefore recognised that holistic support for victim-survivors of economic abuse in community legal settings would include being able to address economic abuse and other financial matters relating to domestic abuse, being available over extended time periods, and including, but not being limited to, court processes.²³⁴⁰

In the US, the Center for Survivor Agency and Justice (CSAJ) has undertaken a number of projects relating to legal responses for victim-survivors. The Center's longest running project is the Consumer Rights for Domestic and Sexual Violence Survivors Initiative, which uses consumer law responses to financially restore victim-survivors.²³⁴¹ The project has also produced a Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors, which offers practical consumer and economic civil legal remedies, as well as non-legal methods, such as credit reporting and repair, federal tax advocacy, rights and protections in housing and employment and bankruptcy and foreclosure.²³⁴² CSAJ also operates the Building Partnerships for Economic Justice project, which focuses on collaborative responses which enhance consumer rights for victim-survivors, and the ACCESS to Justice for Survivors project, which works with legal advocates who are not lawyers to navigate the court system.²³⁴³ The project focuses on addressing some of the direct and indirect costs victim-survivors face throughout the legal system, and provides training, peer exchange and partnership building opportunities for services, with advocates sharing different supports available to help reduce costs for victim-survivors.²³⁴⁴

CSAJ has also created a consumer rights screening tool for domestic violence advocates and lawyers, which aims to provide an overview of common consumer issues for victim-survivors and offer guidance on how to identify these issues.²³⁴⁵ The tool also stresses the importance of using it within the context of understanding the victim-survivor's broader safety, for example by seeking any financial information that the perpetrator holds partnership with the victim-survivor to ensure her safety.²³⁴⁶

In New York City, the Civil Legal Advice and Resource Office provides a programme specifically designed for domestic violence victim-survivors, providing legal advice with consumer debt issues.²³⁴⁷ The project understands that debt issues that victim-survivors have are often a direct result of the abuse, and must be responded to beyond solely legal support, therefore linking with domestic violence and consumer law practitioners, as well as taking safety into consideration at every stage.²³⁴⁸

In Israel, Women's Spirit have also responded to coerced debt by working with the Clinic for Social Law at the Academic Center for Law and Business, leading action to implement a gender-based understanding in insolvency and financial proceedings.²³⁴⁹

In the UK, Surviving Economic Abuse worked with legal firm Hogan Lovells to produce a report which outlines the various legal options victim-survivors may have in responding to economic abuse.²³⁵⁰ The charity also undertook work on coerced debt, seeking legal advice to explore how it could be challenged in the UK.²³⁵¹ This identified two points of law under UK law in which coerced debt could be challenged: in cases where there were obvious signs of duress or undue influence, which the creditor ignores, and where there is a question around whether information (such as a credit card PIN) was given voluntarily or with valid consent.²³⁵² As there are limited grounds for legally challenging demands to repay coerced debt in the UK, it was established that these cases would need to be exceptional, so the work pivoted towards focusing on and supporting partnership between domestic abuse and money and debt advice services (see below for more on this).²³⁵³

Housing

Housing is central to domestic abuse, and the home can be used by perpetrators of economic abuse. Evidence has demonstrated that between 50% and 60% of cases of women's homelessness worldwide can be linked to domestic abuse.²³⁵⁴ In 2019, women made up fewer than 15% of global landowners, and victim-survivors of gender-based violence are more likely to face eviction.²³⁵⁵ In Brazil, where there are only 70 domestic abuse shelters for a population of over 200 million and there is no social housing programme, it was found that victim-survivors struggle to keep their homes after experiencing domestic abuse, and that housing was a key reason women remained with abusive partners.²³⁵⁶

Advocacy around housing has been found to be valued by victim-survivors, including organising crisis accommodation, providing assistance with housing applications or references for estate agents, and support around financial and material assistance from the government or charities.²³⁵⁷ Arrears in housing payments and property damage may be indicators of economic abuse, and victim-survivors may be held responsible for these when the perpetrator is the one truly to blame.²³⁵⁸ Poor practices by landlords have also been found, including one victim-survivor being forced to pay several thousand pounds in order to end her lease early so she could leave the property where she was abused.²³⁵⁹ A lack of formal services and support mean that victim-survivors may therefore be left with fewer options. Cities Alliance (who work globally to fight urban poverty in cities) point out women who live in informal settings (poor quality housing which is not built following formal regulations) have been found to face a lack of economic resources, limited access to basic services and health problems, compared to those in safe housing.²³⁶⁰ Programmes around domestic abuse and housing have therefore been found globally, including in Ecuador, where the Casas Acogidas programme sees women living in shelters shape their co-living by deciding on and designing the services that are needed.²³⁶¹

In Australia, 'staying at home' programmes were introduced from the 1990s, which had the aim of enabling victim-survivors and their children to stay in the family home, with the perpetrator removed, though aims can vary greatly.²³⁶² Whilst this can be important for victim-survivors, providing economic and housing security, as well as consistency for victim-survivors and children, some will be unable to stay in the family home regardless.²³⁶³ This may be due to fear of the perpetrator, particularly if they know the location of the victim-survivor, police failing to respond to protection order breaches, or being unable to afford it without the perpetrator's contribution.²³⁶⁴ In Victoria, the RCFV made a number of recommendations around tenancies for victim-survivors. These included:

- ensuring there is a clear mechanism for appointing liability around the tenancy in cases of abuse (to ensure victim-survivors are not held liable where perpetrators should be)
- preventing landlords from unreasonably withholding consent for modifications to a rental property to improve its security
- systems for a victim-survivor wishing to leave a tenancy to terminate a co-tenancy if the perpetrator is a co-tenant.²³⁶⁵

In the UK, a collaboration between domestic violence organisations and housing partners led by the Domestic Abuse Housing Alliance piloted the Whole Housing Approach which encapsulates all areas of housing. This included privately owned housing (which was led by Surviving Economic Abuse), privately rented housing, social landlords, refuges, and housing options for perpetrators.²³⁶⁶ This therefore differed from existing work, which has tended to focus on social housing, and included both the privately rented and owned housing sectors. It involved training for a range of staff and providers, as well as guidance for social providers,²³⁶⁷ and a toolkit, including a chapter on economic abuse.²³⁶⁸

This chapter makes a number of recommendations for housing providers, including:

- access to specialist debt advice for victim-survivors of economic abuse
- screening for domestic and economic abuse where there are arrears
- policy-makers creating supportive policies for victim-survivors more broadly (such as the removal of the No Recourse to Public Funds rule)
- specialist training for staff
- local authorities providing access to essential items (such as household items or appliances) for women fleeing abuse.²³⁶⁹

Housing is key for victim-survivors of economic abuse, and it is important that there is access to affordable, safe and secure housing, whether this is provided by the social or private sectors. Training across all housing providers is also needed, and this needs to take victim-survivors' economic and physical safety into account.

Employers and educators

As the previous chapter has highlighted, perpetrators of economic abuse can interfere with victim-survivors' employment, education or training in a number of ways, and these actions can have long-lasting impacts. These findings demonstrate the need for employers and educators to respond to economic abuse, though more evidence was found of employer and educators' responses to domestic abuse more broadly, rather than economic abuse in particular. One survey found that of victim-survivors who had sought support from their workplace, 59% reported receiving unhelpful responses or no support at all.²³⁷⁰ Research has also shown that employers have responded to victim-survivors by firing them (therefore exacerbating any economic abuse carried out by the perpetrator),²³⁷¹ and also that Black victim-survivors were less likely to receive support in the workplace than White victim-survivors.²³⁷²

In organisations that were responding to customers experiencing abuse, there was also some recognition that their own staff will also include victim-survivors and perpetrators (for example, the Insurance Council of Australia states that insurers should include support for staff experiencing abuse in their guidance for helping customers who are victim-survivors)²³⁷³ and policies must therefore take this into consideration.²³⁷⁴ Organisations therefore must have an effective domestic abuse policy for staff, which should include a range of supports, but avoids being a 'one size fits all' solution and allows for flexibility.²³⁷⁵

In the previous chapter around policy responses to economic abuse, it was found that some countries (such as New Zealand and the Philippines)²³⁷⁶ have introduced policies around paid leave for domestic abuse victim-survivors. Where national policies do not exist, employers can support victim-survivors by providing paid leave, and it has been argued that employers have a duty of care towards employees in this regard.²³⁷⁷ A number of organisations around the world have introduced this leave for victim-survivors, including ANZ Bank in New Zealand,²³⁷⁸ South Ayrshire Council in Scotland (the first local authority in Europe to do so),²³⁷⁹ Vodafone for employees globally,²³⁸⁰ and Hogan Lovells in the UK.²³⁸¹ Paid leave is key for giving victim-survivors time for dealing with the abuse (for example, attending court sessions, medical appointments or other practical matters, as well as dealing emotionally with the abuse), and it is essential that this is rolled out globally. Whilst this should be enshrined at a national policy level, employers can take action to provide it along with further support (see below).

Other support options may also be required. For example, FreeFrom suggests that this could include emergency grants and financial coaching.²³⁸² Training for staff, including managers, in order to raise basic awareness of domestic abuse, is also important, as is provision around confidentiality for victim-survivors and how co-workers can respond if they suspect a colleague is experiencing domestic abuse.²³⁸³ Employee Assistance Programmes and counselling may also be provided, as well as referrals to specialist support services or increased options around security (such as screening of calls or being escorted to a vehicle).²³⁸⁴

For educators, this might include accommodating victim-survivors who have missed classes or assignments due to the abuse,²³⁸⁵ work to increase retention of victim-survivors and training on intimate partner violence for those in contact with students (including teaching staff and support staff).²³⁸⁶

It is also important to provide flexible working arrangements for victim-survivors. This may include flexibility around working hours or location,²³⁸⁷ or being allowed to use work resources such as a phone or laptop for personal use.²³⁸⁸

Employers and educators can be supported through the process of creating policies to support victim-survivors of domestic and economic abuse. For example, the Employers Initiative on Domestic Abuse (EIDA) in the UK, supports employers to respond to domestic abuse by sharing best practice through a handbook (which includes information on how to support victim-survivors and how to write a domestic abuse policy) and events.²³⁸⁹ In the US, FreeFrom has worked in partnership with employers to create promising responses to abuse.²³⁹⁰ Correia also identified local initiatives including:

- the National Workplace Resource Center on Domestic Violence in San Francisco, which provides materials for employers including a workplace policy checklist
- the Battered Women Employed programme, also in San Francisco, which advocates for the employment rights of victim-survivors
- the Domestic Violence Intervention Program in Iowa's adaption of a curriculum for employers responding to domestic abuse.²³⁹¹

Glenn has also identified the work of Futures Without Violence, who work to increase workplaces' understanding of domestic and sexual violence, as well as developing trauma-informed job training programmes for victim-survivors.²³⁹²

For responding specifically to economic abuse, Portas' and Sharp-Jeffs' insight report for employers (including financial firms) applies Portas' PEOPLE Framework²³⁹³ to employer organisations, with joined-up, practical suggested responses for each strand:

- Purpose and Business Strategy: identifying how economic abuse relates to an organisation's purpose and business strategy, collecting, using and sharing appropriate data insights to inform economic abuse strategies and embedding across the business model.
- ESG Social Principles for Economic Abuse: four principles (developed by Sharp-Jeffs) relate back to purpose and serve as an underpin for consistent embedding of approaches for addressing economic abuse. These include a survivor-centred, safety-focussed and intersectional approach to economic abuse, exploring opportunities for developing coordinated and collaborative approaches to economic abuse (for example, with other organisations in the employers' sector, or assisting survivors with their financial wellbeing).
- Openness & Transparency: adopting a transparent approach to aid understanding of, and approaches to, economic abuse.
- Policies, Practices & Operations: adopting policies, practices and processes which empower employees' financial wellbeing; developing approaches which consider how employers can support survivors to (re)establish employment; embedding consideration of economic abuse into employee benefits and enable victim-survivors to access financial services (for example, through reduced-cost loans), and; adopting strategies to support victim-survivors through the employee journey.
- Leadership & Culture: creating an informed and survivor-responsive culture where staff are empowered to support colleagues.
- Engagement with People & Employee Survivors: engaging with victim-survivor employees in ways that are meaningful to support good outcomes for all victim-survivors according to their life circumstances.²³⁹⁴

Portas' 6 Moments That Matter²³⁹⁵ provides insights an employer may consider in responding to economic abuse.²³⁹⁶ When a victim-survivor is Growing Up, Studying & Re-Qualifying, employers could:

- establish work experience opportunities for young victim-survivors
- provide financial wellbeing tailored for young people
- support victim-survivors' training and development
- provide skills grants.

When a victim-survivor is Entering or Re-entering The Workplace, employers can:

- adopt survivor-inclusive recruitment policies
- require sole bank accounts for paying wages
- adopt policies for economic abuse
- include economic abuse in staff financial wellbeing or financial produce references
- embed safety into workplace pensions and benefits
- provide support for victim-survivors leaving an abusive partner.

Relationships: Making Up & Breaking Up, provides how employers can provide training and financial wellbeing to raise awareness of economic abuse and when a victim-survivor is leaving the perpetrator, an employer can:

- provide flexible working arrangements
- support legal processes the victim-survivor may be going through (eg by providing time off work).

Employers can also consider economic abuse when an employee is experiencing Motherhood or Becoming A Carer, by:

- providing assistance for employees and their families experiencing economic abuse
- providing flexible working arrangements for victim-survivors returning to work
- having contact plans for those on maternity leave.

For victim-survivors who are in the Later Life, Planning & Entering Retirement stage, either because they are at pension saving age or approaching retirement, pension policies and practices can take economic abuse into consideration, provide access to specialist guidance for victim-survivors, whilst employees experiencing ill-health or old age (Ill-health, Infirmary & Dying) can also benefit from flexibility, and safeguards for economic abuse in pension or other income benefits.²³⁹⁷ This extract guide was developed by Portas based on her 6 Moments That Matter work. The 6 Moments That Matter are key life stages and events which can have implications for people's financial futures. Portas' work raises awareness of these in order to help everyone can live a fair and secure financial life, and she also developed a PEOPLE Framework to inform practice and policy. The extract guide for financial services on economic abuse (and a similar guide developed for employers) therefore utilises Portas' existing work in order to highlight how economic abuse can impact victim-survivors, and how financial services (and employers) can create change. 6 Moments That Matter and the PEOPLE Framework are proprietary and are reproduced here together with extracts from the insights with Portas' written consent. Portas' work with Nicola Sharp-Jeffs and Surviving Economic Abuse has been done on a pro bono basis to support survivors and inspire change. For more on the 6 Moments That Matter framework developed by Jane Portas and to access the main report from which the economic abuse reports were extracted, please see the 6 Moments That Matter website.²³⁹⁸

The findings here highlight that employers and educators have an active role to play in supporting victim-survivors of economic abuse, and that there are examples of good practice already for employers to use in their own responses. It is key that employers recognise economic abuse as part of domestic violence.²³⁹⁹

Other

Local councils also have a role to play in responding to economic and domestic abuse. Responses to domestic abuse from local councils in Australia have been noted to vary greatly, with some having no provision at all for family violence or the resulting financial hardship.²⁴⁰⁰ In the UK, three London boroughs (Hammersmith and Fulham, the Royal Borough of Kensington and Chelsea, and the City of Westminster) came together to launch a Shared Services Violence Against Women Strategy, which recognised economic abuse.²⁴⁰¹ The three local authorities worked with Surviving Economic Abuse, particularly as part of the Economic Justice Project, to consider their response to economic abuse.²⁴⁰²

Social workers can play a significant role for victim-survivors. Some research has found that social workers may not recognise economic abuse or coerced debt, viewing it as a relationship dispute,²⁴⁰³ whilst other work found that between one quarter and a third of social workers reported always asking clients about financial concerns.²⁴⁰⁴ However, in Switzerland, social workers were reported to have a 'striking awareness' of economic abuse, recognising it as an expression of unequal gender relations.²⁴⁰⁵ Social workers were reported to assist victim-survivors with obtaining financial assistance, developing employment perspectives, helping to arrange childcare, and support with receiving alimony payments.²⁴⁰⁶ Similarly, Coutts noted in her research with social workers in Sweden that she had not expected to find the level of awareness of economic abuse that the practitioners displayed, with all eight indicating they commonly came into contact with economic abuse.²⁴⁰⁷ They reflected that victim-survivors' cases were often complex, and their role usually involved some level of awareness-raising of economic abuse with women, as well as financial literacy.²⁴⁰⁸ However, there was no formal recognition of this in policy documents and social workers had to develop their own responses.²⁴⁰⁹ The lack of recognition at a policy level often left social workers and victim-survivors navigating barriers and processes that discouraged women from becoming economically self-sufficient.²⁴¹⁰

Whilst there is less evidence on the role of medical professionals and their role in responding to economic abuse, a previous chapter of this report highlighted the impact of economic abuse on physical and mental health. This is supported by findings from Turkey that show mental health nurses felt economic abuse and emotional abuse were the most common types of violence victim-survivors experienced.²⁴¹¹ In addition, Cameron found that almost three quarters of victim-survivors felt that doctors' surgeries would be the most helpful place for information on financial abuse to be shared.²⁴¹² Research in the UK also found that victim-survivors presenting to hospitals were more likely to be from higher income households.²⁴¹³ This therefore highlights the need for doctors, nurses and staff within surgeries to be informed about economic abuse and prepared to respond to a victim-survivor's disclosure.²⁴¹⁴

In Australia, the work of the Victorian Royal Commission on Family Violence also recognised that traffic fines can be used as a form of economic abuse.²⁴¹⁵ For example, perpetrators may incur traffic fines using the victim-survivor's car and, previously, victim-survivors could only be excused from a payment if they made a declaration identifying the driver, which carries huge safety risks.²⁴¹⁶ Domestic violence was not considered a special circumstance which could be used to excuse fines, unlike health issues or homelessness, and whilst victim-survivors could accept the fine then apply to the court for special circumstances, this was expensive, time-consuming and a safety risk.²⁴¹⁷ The RCFV therefore recommended that changes were made which allowed a victim-survivor to have fines in their name revoked by declaring they were not driving the car at the time of the offence, that they are a victim-survivor of abuse and that they are unable to identify the driver at the time due to safety concerns.²⁴¹⁸ This has since been implemented and, whilst there is promising feedback, advocates have raised concerns that the standard of evidence required is too high and applications are taking too long.²⁴¹⁹ One advocate stated at the time of the research that one case had been ongoing for nine months and was not yet resolved.²⁴²⁰

In Victoria, fines resulting from using toll roads have also been raised, for example through the perpetrator accumulating fines whilst using the victim-survivor's car on toll road, or the victim-survivor driving on toll roads whilst fleeing.²⁴²¹ These fines are enforced through the criminal system, and can escalate to costing \$400 for one trip.²⁴²² The Victorian Government has therefore introduced a Family Violence scheme for dealing with toll debts, but it is noted that fines are easier to deal with than the debts, so toll operators' awareness and responses must be improved.²⁴²³

Bond and Ulbrick also link the issue of vehicle registration to economic abuse, in that a car the victim-survivor regularly uses might be registered in the perpetrator's name, or that the perpetrator drives a car in the victim-survivors' name (including the issue of incurring fines).²⁴²⁴ This may include where the victim-survivor no longer even has access to the car.²⁴²⁵ Transferring the registration requires the consent of the perpetrator as well as a payment, and this can prevent victim-survivors from also being able to re-register vehicles, leaving them open to fines for driving an unregistered car.²⁴²⁶ For example, the evaluation of the Transforming Financial Security project gives an example of a perpetrator buying a car in the victim-survivor's name, which he used exclusively and took following the end of the relationship, when the victim-survivor obtained a police intervention order which excluded the abuser from the home.²⁴²⁷ The victim-survivor was told by the roads agency that she needed to remove the license plates, whilst the police would not act because they did not consider the car stolen and felt it was a family law property matter.²⁴²⁸ The perpetrator had run up \$10,000 in fines in her name.²⁴²⁹ In Victoria, the responsible road agency has now developed a policy for these situations, which allows victim-survivors to apply for a vehicle transfer in or out of their names using a statutory declaration from the victim-survivor, and a piece of evidence such as a supporting letter from a family violence worker.²⁴³⁰ This concern has also been raised in New Zealand.²⁴³¹

Summary

This chapter has therefore demonstrated the vast range of services responding to economic abuse. It has highlighted the work that has been done, including promising practice, but also the work that is yet to be done. For example, financial services play a key role in responding to economic abuse, and great strides have been made, particularly in Australia and the UK, though responses to individual victim-survivors may be inconsistent, and responses were found to vary across many of the industries explored here. Perpetrators can also manipulate wider systems, including those around banking or government bodies (such as the courts and child support agencies), meaning these organisations are facilitating economic abuse. It is therefore vital that industries and organisations take action around economic and domestic abuse to restrict and prevent the harm that perpetrators can inflict, including post-separation. The findings have also demonstrated that much of the promising practice around responses to economic abuse have been found when organisations work in partnership with specialist economic and domestic abuse services, thereby ensuring that responses are survivor-centred and take both physical and economic safety into account at every stage.

Conclusion

This research has involved (to our knowledge) the largest literature review of what is known globally about economic abuse. It draws together evidence from a wide range of sources, including from third sector organisations and relevant industries, academic research (such as peer-reviewed journal articles, as well as dissertations and theses) and other sources.

This research has established that understanding of economic abuse in the context of intimate partner violence is an emerging area and constantly developing, as are the responses to it. This conclusion will therefore summarise the key findings and themes from the research.

Prevalence

A vast amount of data was found which related to the prevalence of economic abuse globally. There was a substantial range in the questions used to establish prevalence, however, with some research only utilising a single question. This therefore reduces the likelihood of economic abuse being identified and, as we have seen throughout this research, abusers can use a vast range of behaviours to carry out economic abuse. Due to the variety in research populations and the questions used to establish if participants had experienced economic abuse, there was a huge variety in the prevalence rates found among both victim-survivors of intimate partner abuse and within more general populations. The full collection of evidence found relating to prevalence of economic abuse, including results presented by regions and countries, can be found in Annex 1.

Best practice around prevalence was found in the utilisation of specific scales and measures of economic abuse, some of which were tested for validity in other countries or languages. Among victim-survivors, these found incredibly high prevalence rates, sometimes as high as 100%. Good practice was also seen in using either these measures or a series of questions relating to economic abuse in surveys with the general population. Therefore, further research should continue this good practice of using multiple questions to assess experiences of economic abuse in the context of intimate partner violence. This is particularly necessary given that evidence in this review demonstrated that rates of self-identifying experiences as economic abuse were lower than rates where participants were asked if they had experienced a list of behaviours.

In recognition of differing contexts and experiences globally, existing scales and questions may need to be adapted before use, or context-specific measures may be required. There was also a small evidence base regarding perpetration rates of economic abuse, although this was only amongst men and was exclusively found in Africa and Asia.

Key areas for future prevalence research therefore include ensuring that economic abuse is measured using multiple questions which recognise a range of behaviours that abusers can use, including those which might be specific to certain contexts (such as for minoritised and/or disabled victim-survivors). Further research is also needed which includes samples which are fully representative, as well as specific work with minoritised communities.

Nature

The evidence found throughout this review has highlighted that economic abuse, like domestic abuse more broadly, is highly gendered. Women are more likely to experience it from men, and social and economic systems support men's control of and power over economic resources. This does not mean that men cannot experience economic abuse (committed by women or other men), but that abusers' use of economic abuse is supported by gendered inequalities which adversely impact women. Similarly, there was evidence that men and women have different understandings and accounts of what constitutes economic abuse, with women seemingly more likely to understand it as occurring within a context of abuse. In addition, an intersectional approach is also vital to understanding economic abuse, as the evidence demonstrated that perpetrators use and exploit existing inequalities. This means that those who are discriminated against (for example, on the basis of their ethnicity, sexuality, or disability) will experience it in unique ways which relate to these identities.

Perpetrators also use economic abuse within the context of coercive control, and it is this environment which makes it such an effective tactic, limiting women's access to economic resources and, subsequently, their space for action. Using the segments of the economic abuse wheel, this research found a significant amount of evidence supporting the finding that economic abuse is used in conjunction with other forms of abuse by an intimate partner, thereby reinforcing the abuser's use of different forms of abuse and their impact on victim-survivors. However, economic abuse was not consistently recognised in research which did not seek to specifically include or explore it, and it was only through the analysis that these behaviours were recognised and drawn out. This therefore suggests a need for a wider awareness and understanding of economic abuse within domestic abuse and intimate partner violence research.

In addition, that abusers can continue, escalate and even begin economic abuse post-separation makes it particularly destructive. It is unsurprising, then, that a huge range of substantial impacts linked to economic abuse were found as part of this review, including long-term economic, emotional and health impacts for victim-survivors and their children.

The research found evidence for a huge range of economically abusive behaviours, and it is due to this that we recommend the adoption of the conceptualisation of behaviours first proposed by Sharp-Jeffs, which differs from others found and used in the review. Sharp-Jeffs categorises economic abuse under the headings of economic sabotage, economic exploitation, and economic restriction, and these aligned more closely to the experiences of victim-survivors found throughout the review.

Future research on the nature of economic abuse should therefore prioritise developing intersectional understandings of economic abuse, and how those from minoritised communities may be affected. In addition, more understanding of the long-term impacts of economic abuse would be beneficial for developing responses and support for victim-survivors.

Policy responses

In order to respond to economic abuse, it is vital that it is recognised and prioritised at a policy level. This research established that there were differing levels of recognition of economic abuse globally. For example, at an international level, it was often noted to be absent from plans of action on domestic abuse or violence against women. However, at some international levels, economic violence was recognised, such as in the Maputo Protocol across Africa and as part of the Istanbul Convention in Europe. At a national level, only 113 countries were found to have laws in place to protect victim-survivors from economic abuse, whilst another study found that 1.4 billion women globally are not protected from economic abuse. Positively, however, the evidence suggested that this figure is declining and that economic abuse is becoming more recognised, though it still lags behind other forms of domestic abuse.

However, economic abuse has been found to be the least legislated form of abuse. This review also found that the definitions provided in law of economic abuse can be vague, and may not specify what economic abuse might involve. Some policy responses were found to only include economic abuse as a form of emotional, failing to recognise it as distinct. Some legislation was also criticised for failing to link to any direct responses (such as criminalisation) or provisions for victim-survivors. The evidence also suggests that further recognition of dowry-related abuse is needed. In addition to weaknesses within policy responses themselves, there is a strong need for the structures which enact or enforce legislation (such as the police and courts, or other government agencies such as those overseeing social security or child support payments) to have an understanding of economic abuse and ensure that victim-survivors are supported, and abusers are held responsible and cannot manipulate systems.

Industry responses

There are a significant number of organisations who are encountering and responding to victim-survivors of economic abuse, including those who might not usually be considered in responses to domestic abuse, such as financial services and utility providers, as well as more traditional stakeholders such as government agencies (for example, the police and courts) and domestic abuse services. This range of stakeholders serves to demonstrate how wide-reaching the impacts of economic abuse can be for victim-survivors. It is worth noting here that much of the evidence found relating to industry responses to economic abuse was from the global north, particularly the UK, US and Australia. As a result, not all victim-survivors globally will have access to the organisations or systems (such as bank accounts or child support agencies) that were discussed. It is difficult to know whether this work is not taking place in other countries or contexts or if it is not being written about and was therefore not found during the research process.

Across the industry responses examined during this review, a recurring need identified was for increased awareness, recognition and understanding of economic abuse. This includes the staff that victim-survivors come into contact with and those who are designing services. It is vital that organisations are aware of how victim-survivors may be impacted, and how perpetrators may use systems in order to carry out economic abuse, including post-separation. There is therefore a widespread need for training on economic abuse for staff who are in contact with victim-survivors of economic abuse, and for organisations to have the infrastructure in place to be able to respond appropriately and sensitively to economic abuse, as well as to ensure they are not facilitating further abuse by perpetrators. This not only applies to financial services, but the evidence also highlighted mixed levels of awareness of economic abuse within domestic abuse services. Such services must prioritise economic safety, and have the appropriate resources in order to support victim-survivors of economic abuse. It is also essential that government bodies, including court systems, the police, social security agencies and child support agencies, are aware of economic abuse and can respond effectively to it.

This is even more important in contexts where there is limited or unequal access to these systems. Only when this is the case will victim-survivors be able to access physical and economic safety.

Evidence highlighted how victim-survivors received mixed responses from organisations. Positively, emerging good practice was identified. This included best practice guidelines for financial services in responding to economic abuse, as well as collaborating with specialist domestic and economic abuse organisations in order to develop and deliver responses, including specialist financial abuse teams and training for staff. This collaboration was also seen with other services, with co-location and delivery of specialist financial advice (including debt advice) and legal services for victim-survivors of economic abuse alongside specialist domestic abuse services. Similarly, projects which seek to reduce the impact of coerced debt on victim-survivors, including by challenging or applying for the debt to be written-off are promising practice. These examples of good practice must therefore continue and be evaluated in order to share learning which could be adopted elsewhere.

Strategic framework for responding to economic abuse

Given the huge amount of evidence found during this review, a broad strategic framework has been developed for use in future work around economic abuse. This highlights examples of the different forms of economic abuse using the classifications of economic restriction, economic exploitation and economic sabotage, as it is vital that research and responses to economic abuse have a strong understanding of these behaviours. The examples included are intended to be illustrative, rather than exhaustive. This is then followed by recommendations for a number of stakeholders, which are deliberately broad reaching in recognition of the different stages of development that work related to economic abuse is at globally. It is underlined by examples of best practice unearthed during the research, which may be adopted and adapted in different contexts. This strategic framework is presented below.

An emerging strategic framework for understanding and responding to economic abuse

Economically abusive behaviours by perpetrators

Economic restriction

Including:

- Monitoring spending, eg through a bank account, cash, receipts or an allowance.
- Controlling a victim-survivors' access to their income, savings or bank accounts.
- Controlling or preventing access to economic resources, such as transport or mobile phone.
- Denying money needed for essentials.
- Making a victim-survivor quit work or studies.

Economic exploitation

Including:

- Building up debt in the victim-survivors' name, including through coercion or fraud.
- Spending their money as they want whilst making the victim-survivor solely responsible for essentials or joint costs.
- Making a victim-survivor work more (eg more hours, multiple jobs).
- Forced domestic or unpaid labour.
- Putting liabilities in the victim-survivor's name and assets in their own name.

Economic sabotage

Including:

- Failing to pay child support in full or reliably, or manipulating how much is owed.
- Using court processes to economically exhaust a victim-survivor.
- Falsely accusing a victim-survivor of fraudulently claiming welfare benefits.
- Damaging or destroying the victim-survivors' property, assets or belongings.
- Changing financial products without the victim-survivor's knowledge or consent.

Broad recommendations for stakeholders

Financial sector

- Promising practice needs to be adopted and adapted.
- Responses must involve and be informed by specialist domestic and economic abuse services.
- Organisations should ensure responses to victim-survivors are consistent and follow the policies in place.

Researchers

- Scales measuring the full extent of economic abuse must be included in IPV prevalence surveys.
- More research with diverse communities is needed, including on the prevalence and nature of economic abuse.
- Longer-term research on the impacts of economic abuse.
- More work on how economic abuse overlaps with other forms of abuse and how it is facilitated by systems and structures.

Policy-makers

- Economic abuse in IPV needs to be recognised at all levels (including international, national and regional) of policy.
- Economic abuse must be defined in a way which recognises the range and complexity of behaviours.
- Policy needs to be supportive of responses, including in government bodies.

Government agencies

- Agencies need the infrastructure to support any policies around economic abuse.
- Agencies must be able to recognise and respond appropriately to victim-survivors.
- Agencies must prevent perpetrators from using systems to perpetrate economic abuse, including by changing systems which facilitate abuse.
- Agencies must remove processes which punish victim-survivors.

Domestic abuse services

- Economic abuse and safety must be included in approaches to intimate partner violence.
- Services should seek to further their awareness and understanding of economic abuse.
- Services should be aware that economic abuse requires specific responses which include both physical and economic safety, and seek to deliver these.

Promising practice by and with stakeholders identified in the research

Financial sector

- Codes of conduct for responding to financial abuse within the financial services sector.
- Collaboration with specialist domestic abuse services.
- Trained economic abuse teams responding to victim-survivors, including those with coerced debt.

Researchers

- The development and use of scales designed specifically for economic abuse which are developed for or adapted to local contexts.
- The growth of research which includes and understands economic abuse as a distinct form of IPV.

Policy-makers

- Economic abuse is recognised in the legislation of 113 countries.
- Laws which allow for prosecuting perpetrators of economic abuse, such as those specifically on economic abuse, or on coercive control.
- Research-informed policy.

Government agencies

- Specialist training on recognising economic abuse for police officers.
- Countries where child support payments are enforced and owed to the state, rather than directly to the victim-survivor.

Domestic abuse services

- Collaboration with non-traditional stakeholders to ensure responses are safe for and informed by victim-survivors.
- Evaluations of jointly delivered and located services for victim-survivors, eg legal services and financial advice.
- Use of research-based and evaluated economic abuse screening tools with victim-survivors to inform support.

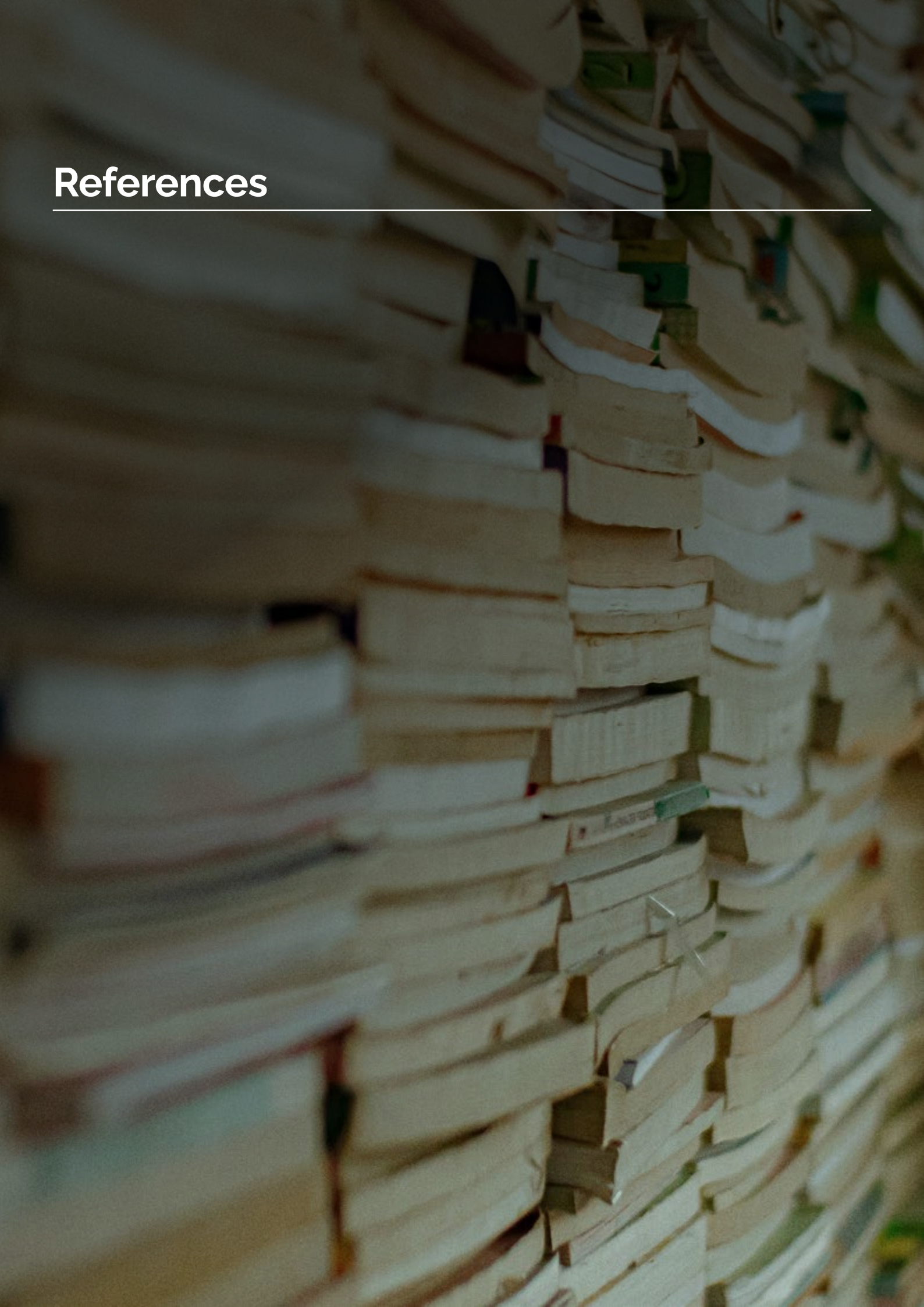
Summary

This research has firmly established that economic abuse committed by an intimate partner is a global problem. A huge range of economically abusive behaviours are used by perpetrators in order to limit victim-survivors' ability to access and use economic resources, and limit their self-sufficiency and space for action. Economic abuse therefore requires a coordinated response from a range of stakeholders in order to support victim-survivors. This will also limit abusers' ability to carry out this form of abuse.

A significant amount of evidence around economic abuse was found from around the world. As far as we are aware, this research is the first review of its kind which looks at such a wide range of sources. Despite the volume of evidence presented here, economic abuse in the context of intimate partner violence is less understood than other forms of violence against women, and is often still mistakenly conceptualised as a form of emotional abuse, rather than a distinct form of abuse. The evidence here supports findings that perpetrators rarely use economic abuse in isolation, often taking place within the context of coercive control. Dedicated responses are therefore needed, and it is vital that these prioritise victim-survivors' economic and physical safety together.

Whilst the review has established that there have been great developments in understanding and responding to economic abuse in recent years, it has also demonstrated how much more work there is to do in understanding the prevalence and nature of economic abuse, and how industries and policy-makers respond to it. This research has established that abusers' use of economic abuse is a global problem. It is vital that this work is carried out everywhere in order to ensure that victim-survivors can live a life which is free of economic abuse.

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