

SURVIVING

ECONOMIC

ABUSE

Economic abuse: A global perspective

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

Briefing note



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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Contents

Contents	3
Foreword by Professor Liz Kelly	4
Introduction	5
Prevalence of economic abuse	6
Nature of economic abuse	7
Industry responses to economic abuse	9
Policy responses	12
Emerging strategic framework for understanding and responding to economic abuse	14

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 report aims to establish a picture of what economic abuse in the context of intimate partner violence looks like around the world. The research explores the prevalence and nature of economic abuse from a global perspective, alongside policy and industry responses to it. In assembling the review, we have been keen to demonstrate a focus on intersectional impacts and realities, as well as a focus on how norms about women and men's use of finances and resources underpin economic abuse.

As far as we are aware, this is the largest literature review of economic abuse which looks at both academic and non-academic literature. The [full report](#) is available on SEA's website.

As with any research project, there are some limitations with the study. For example, the study was, for the most part, undertaken in English which limited the reach of the review to literature mostly published in English. Some countries and regions were represented in areas of the evidence base more than others. Further detail on the limitations of the research is given throughout the full report.

Prevalence of economic abuse

The review established that *evidence of economic abuse was found worldwide, although this is likely to be far less evidence than exists for other types of abuse.*

Notably, there was less evidence from South and Central America. It is not possible to know if this is due to less research or weaknesses of the research (eg search terms used/language barriers), or a combination of both.

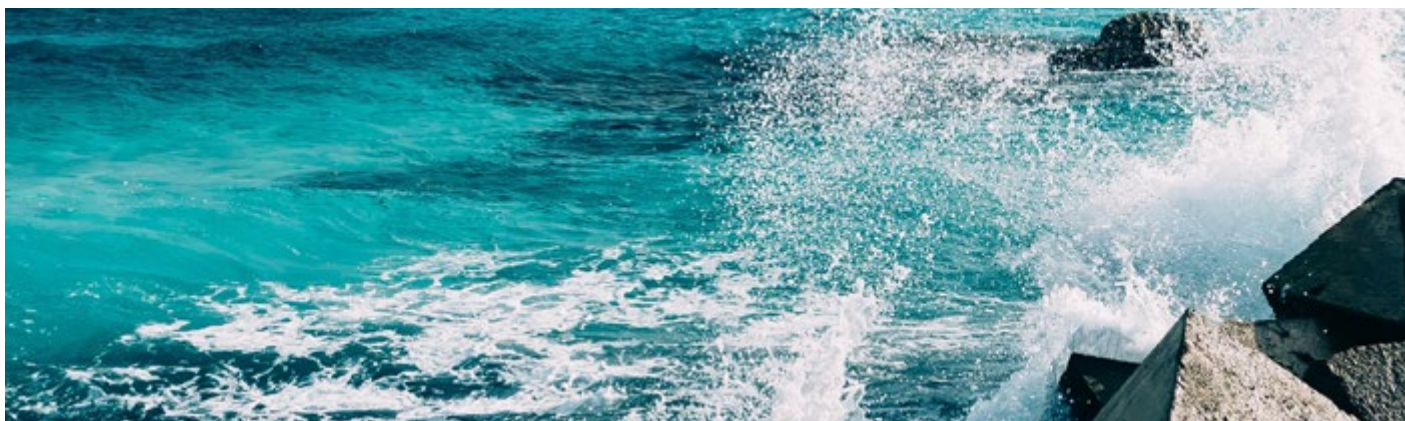


Despite evidence found around the world, *global prevalence of economic abuse is hard to establish. A chief reason for this is due to varying methodology in conducting research.*

Questions used to determine experiences varied hugely. Some research only used a single question. This reduces the likelihood of economic abuse being identified as abusers can use a vast range of behaviours.

Best practice around prevalence was found when specific scales and measures of economic abuse were used. Some of the scales and measures were tested for validity in other countries or languages. Among victim-survivors, these found incredibly high prevalence rates, sometimes as high as 100%.¹ 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. Further research should continue this practice, especially since this review found that victim-survivors were less likely to report having experienced economic abuse compared with victim-survivors who were asked if they had experienced a specific 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. Key areas for future prevalence research include ensuring that economic abuse is measured using multiple questions, including those which might be specific to certain contexts, such as for minoritised or disabled victim-survivors.



Nature of economic abuse

The research confirms that perpetrators use economic abuse in the context of coercive control, creating an environment of fear and control for victim-survivors. Physical violence is therefore unnecessary in order to make victim-survivors comply.

It is underpinned by gendered norms around money and financial management.

Examples include:

- Threats or coercion which discouraged victim-survivors from seeking child support or stopped them from working and studying
- Perpetrators threatening not to provide money or economic resources
- Threats around debt, such as a perpetrator refusing to pay towards joint debt or creating debts in joint accounts or utilities
- Coerced debt, as well as threats against the victim-survivor and her children, including withholding access to food
- Threats around dowry abuse
- The threat of divorce, particularly for migrant women.

Categorising abusive behaviours

Previous research on economic abuse has led to two conceptualisations for understanding economically abusive behaviours: economic restriction and economic exploitation;² and economic control, economic exploitation and employment sabotage.³ However, during this review, it became clear that these did not always fit with the experiences victim-survivors shared in the global evidence. We therefore recommend that the categories of economic restriction, economic exploitation and economic sabotage first proposed by Sharp-Jeffs are adopted.⁴ This widens the concept of sabotage from beyond solely employment to consider how perpetrators can sabotage victim-survivors economically in other ways. It also recognises that perpetrators can exploit victim-survivors through employment (for example, by forcing them to work multiple jobs).

We recommend categorising economic abuse as:

Economic restriction



Economic exploitation



Economic sabotage





Overlap with other forms of abuse

We found considerable evidence that abusers use *economic abuse alongside other forms of abuse*, including physical violence, sexual violence, intimidation, isolation, emotional abuse, using children, and using male privilege.

However, this was not always recognised within the research itself or was not conceptualised as economic abuse. SEA had to draw this out during the analysis.

Intersectionality

Perpetrators use and exploit existing inequalities to perpetrate economic abuse. Intersecting forms of inequalities are therefore significant to victim-survivors' experiences.

Societal factors impact women's experiences of economic abuse, which may include views around traditional gender roles and employment, childcare and differences in men and women's pay.⁵ Research also highlighted that disabled victim-survivors 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.^{6,7} Migrant women were also found to report a number of consequences of economic abuse. This included the perpetrator preventing them from learning the language of the country they had migrated to, and that this could prevent them from working or studying.⁸ Further work is needed to understand these different experiences.

Research revealed how abusers could use cultural norms, including patriarchal practices, to control victims. For example, dowries, bride price and lobola were noted to be a barrier for women leaving perpetrators. Findings also showed that abusers could use political systems, including around immigration, to further facilitate control. For example, migrant women were reported to experience economic abuse that exploited their immigration status. This included abusers' threats to send women 'back' and cancel visas if they did not do what their husbands asked.

Industry responses to economic abuse

Financial sector

Positively, **banks are increasingly aware** of the role they can play in responding to economic abuse and the significant positive impact they can have for victim-survivors. For example, industry guidelines in Australia, the UK and Ireland provide best practice for banks to follow in responding to economic abuse. Evidence also highlighted specialist economic abuse teams in banks in New Zealand and the UK. However, **this good practice is not universal and is not available to all victim-survivors**. There is work to be done to ensure that, where there are responses in place, victim-survivors can access these consistently.

Coerced debt

Coerced debt can have huge implications in a myriad of ways. Abusers damaging victim-survivors' credit history or rating is a key example. This can make it more difficult to leave an abuser by creating additional barriers to accessing essentials such as housing, utilities or banking services.

A survey with victim-survivors in the US found that having damaged credit prevented 66% of victim-survivors from getting a loan, 63% from accessing housing and 21% from getting a job.⁹ 21% reported there were other impacts, such as not being able to get financial aid to go back to school or set up utilities.¹⁰

Women in Timor-Leste reported being held responsible for their partner's debts and that their partner physically abused them when they challenged this.¹¹ Women in Ghana also reported their husbands coercing them into debt, and that they felt this impacted how others viewed them.¹²



Service providers have reported that, where the abuser has used coerced debt, victim-survivors can experience longer stays in shelters.¹³ Research found that they may be more likely to return to the abuser or not leave them in the first place.¹⁴ Poor credit may leave victim-survivors at risk of predatory debt collection practices or at risk of having utilities disconnected. It can also be a barrier to employment, with some employers or careers requiring a credit check before hiring.

Creditors' responses can vary hugely and are inconsistent. Again, much of the evidence we found on creditors' responses was from Australia, UK and the US, so was concentrated in the global north. This means that huge numbers of victim-survivors cannot access responses that exist in some countries.

Advocates in Australian research reported that creditors across banks and utilities had variable understandings of economic abuse. This meant that the outcome for a victim-survivor could vary greatly depending on which staff member they spoke to.¹⁵ Victim-survivors have also reported that some creditors had been understanding of their situation, but other victim-survivors felt unable to disclose the abuse to a creditor.¹⁶ 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. This is particularly the case when they had made repayments but the perpetrator had not. 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 responsible¹⁷.

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% then received no support or felt the support they received was unhelpful.¹⁸ 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 domestic abuse.¹⁹

Domestic abuse services

Responses in domestic abuse services can be mixed. Evidence highlighted that, whilst there was some evidence of good understanding, there was also a lack of awareness and resources for services to respond to economic abuse.

In UK research with service providers, domestic abuse professionals 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**.²⁰ Service providers reported little experience of support or resources available for victim-survivors experiencing economic abuse (such as help with debts or repairing a credit rating damaged by the abuser). They also faced barriers from other agencies when trying to intervene. 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.²¹

The Declaration on Elimination of Violence Against Women – and many responses developed by the UN since around violence against women and girls – do not recognise economic abuse. Positively, however, their multi-sectoral essential services guide has a small number of references to economic abuse.²² 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 creating an annual Economic Abuse Awareness Day. It has been noted that public campaigns around economic abuse are in their infancy and tend to primarily focus on awareness-raising.²³ Globally, it is hard to know if work on responding to economic abuse within domestic abuse services is taking place, but not being documented and shared, or whether work on responding to economic abuse is not taking place.

The role of an advocate – a specialist support professional who supports a victim-survivor – in responding to economic abuse within domestic abuse services can be significant. They play a key role in helping women to recognise forms of abuse and assisting them with immediate financial needs. Advocates might be navigating a range of complex systems in responding to economic abuse. Peer support groups have also been used in the US and Canada²⁴. Some researchers have suggested that practitioners, including domestic abuse service providers, use economic abuse scales – a call which has been echoed by others. In the UK, this work has been adopted by Surviving Economic Abuse. The Canadian Centre for Women’s Empowerment has also committed to developing such tools.

Victim-survivors have reported being unable to access domestic abuse services, including refuges, due to a lack of physical violence.²⁵ This suggests that domestic abuse services either **fail to understand the risk associated with economic and other non-physical forms of abuse or prioritise physical violence given limited resources.** In the UK, risk assessments have also been criticised for failing to explicitly include questions on economic abuse.²⁶

There also needs to be an **intersectional response to economic abuse**, for example, by supporting immigrant and refugee women’s experiences. Australian research has also highlighted how important it is that domestic abuse service providers have an understanding of how economic abuse may be experienced and understood by Indigenous groups²⁷ as well as being comprehensively accessible for women with disabilities and responsive to LGBT people’s concerns. The specific needs of victim-survivors who have experienced gambling-related economic abuse have also been raised.²⁸



Policy responses

Encouragingly, 113 countries have laws which recognise economic abuse. Despite this, many women globally don't have this protection.²⁹ One study estimated **1.4 billion women live in countries which do not recognise economic abuse**.³⁰ Where countries do have laws, the implementation of these is mixed.

*Across the regions examined by the research, laws addressing economic abuse as part of domestic violence were found lacking in 47% of countries in East Asia and Pacific; 52% of countries in Europe and Central Asia; 29% of countries in Latin America and the Caribbean; 79% of countries in the Middle East and North Africa; 100% of countries in North America; 20% of countries in South Asia, and 53% of countries in Sub-Saharan Africa.*³¹

The systems in place to support best practice policy was mixed, including among government agencies and bodies (such as the police and courts). Evidence highlighted a lack of awareness and understanding of economic abuse, and a focus on physical forms of abuse.

While 113 countries have laws that recognise economic abuse, 1.4 billion women live in countries which do not recognise it.

Child support/maintenance 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)³² or victim-survivors having no option but to pursue payments through the court system (which may lead to costs, such as for legal representation or court fees).³³

Where systems do exist, they differ globally, with much of the evidence around agencies' responses to economic abuse coming from Australia and the UK. The evidence was largely critical of these agencies' responses to economic abuse, especially in relation to non-payment or interference with child support payments. This was sometimes described as 'institutional economic abuse'³⁴ or 'state-facilitated economic abuse'.³⁵ One victim-survivor described her experiences with the Australian Child Support Agency as '*...just exchanging one abuser for a whole system*'.³⁶

In the UK, 86% of single parents said they felt the Child Maintenance System (CMS), which is responsible for overseeing payments, had allowed their ex-partner to financially control or abuse them post-separation.³⁷ Victim-survivors have reported that the lack of action from child maintenance or support agencies enables perpetrators to reduce or avoid making payments. This includes by failing to carry out enforcement action or follow up on perpetrators' manipulation of the system, for example, using false tax or earnings reports.

Evidence from multiple countries found that, **victim-survivors were left to negotiate payments with abusive ex-partners** due to a lack of agency response. Some were told to hire a private investigator to collect evidence about their ex-partners' lack of compliance, or were even told to contact abusive ex-partners directly.



During Covid-19, research from South Africa found that paying fathers used lockdown restrictions as an excuse not to pay maintenance and found a lack of follow-up from the responsible government body.³⁸ Similarly, victim-survivors in the UK reported that the CMS would not take their calls, only taking calls from paying parents.³⁹ This allowed perpetrators to halt or reduce payments without providing any evidence for a change in circumstances. Many victim-survivors taking part in the research shared negative experiences of contact with the CMS.

Police

Research with victim-survivors and professionals has demonstrated **a lack of recognition and understanding from the police** around economic abuse, with police focus often being mostly on acts of physical and sexual violence.

In Australia, 87% of family violence workers reported having observed the police fail to recognise economic abuse.⁴⁰

Some research linked a lack of understanding of how to ‘prove’ economic abuse to the police failing to take it seriously.

Courts

Research found that the courts understand domestic abuse as ‘limited to discrete acts of violence or abuse’, rather than as a system of control.⁴¹ For economic abuse, this may lead to a focus on whether a victim-survivor was pressured or threatened around a specific transaction, failing to understand the wider context of coercive control. 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.⁴²

Evidence from South Africa shows 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 research finding that magistrates revealed ‘strong scepticism’ about these forms of abuse.⁴³ The 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.

It has been argued that there needs to be **much better judicial understanding of the practices of stridhan (property given at time of marriage) and dowry in divorce**, maintenance and other financial settlements, to ensure that women are not left destitute. Concerns were also raised about the lack of response by family courts to issues such as joint debts.

Emerging strategic framework for understanding and responding to economic abuse

Economically abusive behaviours by perpetrators

<p>Economic restriction</p> <p>Including:</p> <ul style="list-style-type: none"> 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. 	<p>Economic exploitation</p> <p>Including:</p> <ul style="list-style-type: none"> 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. 	<p>Economic sabotage</p> <p>Including:</p> <ul style="list-style-type: none"> 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.
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Broad recommendations for stakeholders

<p>Financial sector</p> <ul style="list-style-type: none"> Promising practice needs to 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. 	<p>Researchers</p> <ul style="list-style-type: none"> 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. 	<p>Policy-makers</p> <ul style="list-style-type: none"> 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. 	<p>Government agencies</p> <ul style="list-style-type: none"> 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. 	<p>Domestic abuse services</p> <ul style="list-style-type: none"> 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.
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Promising practice by and with stakeholders identified in the research

<p>Financial sector</p> <ul style="list-style-type: none"> 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. 	<p>Researchers</p> <ul style="list-style-type: none"> 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. 	<p>Policy-makers</p> <ul style="list-style-type: none"> 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. 	<p>Government agencies</p> <ul style="list-style-type: none"> 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. 	<p>Domestic abuse services</p> <ul style="list-style-type: none"> 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.
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Conclusion

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 limit abusers' ability to carry out this form of abuse.

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. 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.

You can download the full report [here](#). If you would like to find out more about this research, please contact Dr Kathryn Royal on research@survivingeconomicabuse.org

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Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it. We work day in, day out to ensure that women are supported not only to survive, but also to thrive.

Get involved

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