

'What's yours is mine'

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

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APPENDICES



**For women and children.
Against domestic violence.**

2

Research findings

1. Research design

Respondents prepared to discuss experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	26	47.3	47.3	47.3
	No	22	40.0	40.0	87.3
	Unknown	7	12.7	12.7	100.0
	Total	55	100.0	100.0	

2. Research sample

Ethnicity of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	27	49.1	49.1	49.1
	BME	25	45.5	45.5	94.5
	Do not wish to disclose	2	3.6	3.6	98.2
	Unknown	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24	11	20.0	20.0	20.0
	25-34	21	38.2	38.2	58.2
	35-44	18	32.7	32.7	90.9
	45-54	3	5.5	5.5	96.4
	Unknown	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	42	76.4	76.4	76.4
	No	12	21.8	21.8	98.2
	Unknown	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

Abuser

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	(Ex)husband/partner	45	81.8	83.3	83.3
	(Ex)husband/partner and family	9	16.4	16.7	100.0
	Unknown	1	1.8	100.0	
	Total	55	100.0		

Type of service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Refuge	34	61.8	61.8	61.8
	Floating support	19	34.5	34.5	96.4
	Advocacy	2	3.6	3.6	100.0
	Total	55	100.0	100.0	

3. The likelihood of experiencing economic abuse**Experienced economic abuse**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	49	89.1	89.1	89.1
	No	6	10.9	10.9	100.0
	Total	55	100.0	100.0	

Type of service * experienced economic abuse

			Experienced economic abuse		Total
			Yes	No	Yes
Type of service	Refuge	Count	29	5	34
		% within Type of service	85.3%	14.7%	100.0%
	Floating support	Count	18	1	19
		% within Type of service	94.7%	5.3%	100.0%
	Advocacy	Count	2	0	2
		% within Type of service	100.0%	.0%	100.0%
Total		Count	49	6	55
		% within Type of service	89.1%	10.9%	100.0%

4

Collapsed ages all * experienced economic abuse

			Experienced economic abuse		Total
			Yes	No	Yes
Collapsed ages all	18-24	Count	9	2	11
		% within Collapsed ages all	81.8%	18.2%	100.0%
	25-34	Count	19	2	21
		% within Collapsed ages all	90.5%	9.5%	100.0%
	35-44	Count	16	2	18
		% within Collapsed ages all	88.9%	11.1%	100.0%
	45-54	Count	3	0	3
		% within Collapsed ages all	100.0%	.0%	100.0%
	Unknown	Count	2	0	2
		% within Collapsed ages all	100.0%	.0%	100.0%
Total	Count		49	6	55
	% within Collapsed ages all		89.1%	10.9%	100.0%

Collapsed all children * experienced economic abuse

			Experienced economic abuse		Total
			Yes	No	Yes
Collapsed all children	Yes	Count	37	5	42
		% within Collapsed all children	88.1%	11.9%	100.0%
	No	Count	11	1	12
		% within Collapsed all children	91.7%	8.3%	100.0%
	Unknown	Count	1	0	1
		% within Collapsed all children	100.0%	.0%	100.0%
Total	Count		49	6	55
	% within Collapsed all children		89.1%	10.9%	100.0%

Collapsed ethnicity all * experienced economic abuse

			Experienced economic abuse		Total
			Yes	No	Yes
Collapsed ethnicity all	White	Count	25	2	27
		% within Collapsed ethnicity all	92.6%	7.4%	100.0%
	BME	Count	22	3	25
		% within Collapsed ethnicity all	88.0%	12.0%	100.0%
Do not wish to disclose	Count	1	1	2	
	% within Collapsed ethnicity all	50.0%	50.0%	100.0%	
Unknown	Count	1	0	1	
	% within Collapsed ethnicity all	100.0%	.0%	100.0%	
Total	Count	49	6	55	
	% within Collapsed ethnicity all	89.1%	10.9%	100.0%	

6

Collapsed ethnicity all * collapsed all abusers

			Collapsed all abusers			Total
			(Ex)husband/ partner	(Ex)husband/ partner and family	Other	(Ex)husband /partner
Collapsed ethnicity all	White	Count	26	0	1	27
		% within Collapsed ethnicity all	96.3%	.0%	3.7%	100.0%
	BME	Count	16	9	0	25
		% within Collapsed ethnicity all	64.0%	36.0%	.0%	100.0%
	Do not wish to disclose	Count	2	0	0	2
		% within Collapsed ethnicity all	100.0%	.0%	.0%	100.0%
	Unknown	Count	1	0	0	1
		% within Collapsed ethnicity all	100.0%	.0%	.0%	100.0%
	Total	Count	45	9	1	55
		% within Collapsed ethnicity all	81.8%	16.4%	1.8%	100.0%

4. Living with economic abuse

No. of types

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 type	20	40.8	40.8	40.8
	2 types	22	44.9	44.9	85.7
	3 types	2	4.1	4.1	89.8
	4 types	1	2.0	2.0	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

5. Interfering with education and employment

Experienced economic abuse * employment

		Employment			Total
		Yes	No	Unknown	Yes
Experienced Yes economic abuse	Count	24	21	4	49
	% within Experienced economic abuse	49.0%	42.9%	8.2%	100.0%
Total	Count	24	21	4	49
	% within Experienced economic abuse	49.0%	42.9%	8.2%	100.0%

Type of service * employment

			Employment			Total
			Yes	No	Unknown	Yes
Type of service	Refuge	Count	13	12	4	29
		% within Type of service	44.8%	41.4%	13.8%	100.0%
	Floating support	Count	10	8	0	18
		% within Type of service	55.6%	44.4%	.0%	100.0%
	Advocacy	Count	1	1	0	2
		% within Type of service	50.0%	50.0%	.0%	100.0%
Total		Count	24	21	4	49
		% within Type of service	49.0%	42.9%	8.2%	100.0%

Collapsed ages all * employment

			Employment			Total
			Yes	No	Unknown	Yes
Collapsed ages all	18-24	Count	7	2	0	9
		% within Collapsed ages all	77.8%	22.2%	.0%	100.0%
	25-34	Count	8	10	1	19
		% within Collapsed ages all	42.1%	52.6%	5.3%	100.0%
	35-44	Count	7	6	3	16
		% within Collapsed ages all	43.8%	37.5%	18.8%	100.0%
	45-54	Count	1	2	0	3
		% within Collapsed ages all	33.3%	66.7%	.0%	100.0%
	Unknown	Count	1	1	0	2
		% within Collapsed ages all	50.0%	50.0%	.0%	100.0%
Total		Count	24	21	4	49
		% within Collapsed ages all	49.0%	42.9%	8.2%	100.0%

Collapsed all children * employment

			Employment			Total
			Yes	No	Unknown	Yes
Collapsed all children	Yes	Count	17	17	3	37
		% within Collapsed all children	45.9%	45.9%	8.1%	100.0%
	No	Count	6	4	1	11
		% within Collapsed all children	54.5%	36.4%	9.1%	100.0%
	Unknown	Count	1	0	0	1
		% within Collapsed all children	100.0%	.0%	.0%	100.0%
Total		Count	24	21	4	49
		% within Collapsed all children	49.0%	42.9%	8.2%	100.0%

Collapsed ethnicity all * employment

			Employment			Total
			Yes	No	Unknown	Yes
Collapsed ethnicity all	White	Count	11	12	2	25
		% within Collapsed ethnicity all	44.0%	48.0%	8.0%	100.0%
	BME	Count	12	9	1	22
		% within Collapsed ethnicity all	54.5%	40.9%	4.5%	100.0%
	Do not wish to disclose	Count	0	0	1	1
		% within Collapsed ethnicity all	.0%	.0%	100.0%	100.0%
	Unknown	Count	1	0	0	1
		% within Collapsed ethnicity all	100.0%	.0%	.0%	100.0%
Total		Count	24	21	4	49
		% within Collapsed ethnicity all	49.0%	42.9%	8.2%	100.0%

When undertaking education before * undertaking education during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	33.3	33.3	33.3
	No	11	61.1	61.1	94.4
	Unknown	1	5.6	5.6	100.0
	Total	18	100.0	100.0	

When paid job before * when paid job during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	52.2	52.2	52.2
	No	11	47.8	47.8	100.0
	Total	23	100.0	100.0	

When voluntary work before * when voluntary work during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	25.0	25.0	25.0
	No	6	75.0	75.0	100.0
	Total	8	100.0	100.0	

When paid job during * access to salary during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	55.6	55.6	55.6
	No	8	44.4	44.4	100.0
	Total	18	100.0	100.0	

6. Controlling access to economic resources**Experienced economic abuse * controlling economic resources**

			Controlling economic resources			Total
			Yes	No	Unknown	Yes
Experienced economic abuse	Yes	Count	36	9	4	49
		% within Experienced economic abuse	73.5%	18.4%	8.2%	100.0%
Total		Count	36	9	4	49
		% within Experienced economic abuse	73.5%	18.4%	8.2%	100.0%

Controlling economic resources * Type of service

			Type of service			Total
			Refuge	Floating support	Advocacy	Refuge
Controlling economic resources	Yes	Count	20	15	1	36
		% within Type of service	69.0%	83.3%	50.0%	73.5%
	No	Count	5	3	1	9
		% within Type of service	17.2%	16.7%	50.0%	18.4%
	Unknown	Count	4	0	0	4
		% within Type of service	13.8%	.0%	.0%	8.2%
Total		Count	29	18	2	49
		% within Type of service	100.0%	100.0%	100.0%	100.0%

Collapsed ages all * controlling economic resources

			Controlling economic resources			Total
			Yes	No	Unknown	Yes
Collapsed ages all	18-24	Count	6	3	0	9
		% within Collapsed ages all	66.7%	33.3%	.0%	100.0%
	25-34	Count	16	2	1	19
		% within Collapsed ages all	84.2%	10.5%	5.3%	100.0%
	35-44	Count	11	2	3	16
		% within Collapsed ages all	68.8%	12.5%	18.8%	100.0%
	45-54	Count	2	1	0	3
		% within Collapsed ages all	66.7%	33.3%	.0%	100.0%
	Unknown	Count	1	1	0	2
		% within Collapsed ages all	50.0%	50.0%	.0%	100.0%
Total		Count	36	9	4	49
		% within Collapsed ages all	73.5%	18.4%	8.2%	100.0%

Collapsed all children * controlling economic resources

			Controlling economic resources			Total
			Yes	No	Unknown	Yes
Collapsed all children	Yes	Count	28	6	3	37
		% within Collapsed all children	75.7%	16.2%	8.1%	100.0%
	No	Count	7	3	1	11
		% within Collapsed all children	63.6%	27.3%	9.1%	100.0%
	Unknown	Count	1	0	0	1
		% within Collapsed all children	100.0%	.0%	.0%	100.0%
Total		Count	36	9	4	49
		% within Collapsed all children	73.5%	18.4%	8.2%	100.0%

Claiming benefits during * access to benefits during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	48.0	48.0	48.0
	No	12	48.0	48.0	96.0
	Unknown	1	4.0	4.0	100.0
	Total	25	100.0	100.0	

Bank account during * access to bank account during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	62.5	62.5	62.5
	No	12	37.5	37.5	100.0
	Total	32	100.0	100.0	

Debit during * access to debit during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	60.0	60.0	60.0
	No	8	40.0	40.0	100.0
	Total	20	100.0	100.0	

Savings during * access to savings during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	5	50.0	50.0	50.0
	No	3	30.0	30.0	80.0
	Unknown	2	20.0	20.0	100.0
	Total	10	100.0	100.0	

Household income during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	3	6.1	6.1	6.1
	?	9	18.4	18.4	24.5
	30	1	2.0	2.0	26.5
	Unknown	26	53.1	53.1	79.6
	180	1	2.0	2.0	81.6
	250	1	2.0	2.0	83.7
	500	1	2.0	2.0	85.7
	700	1	2.0	2.0	87.8
	1000	1	2.0	2.0	89.8
	1100	1	2.0	2.0	91.8
	4000	1	2.0	2.0	93.9
	10000	1	2.0	2.0	95.9
	25000	1	2.0	2.0	98.0
	70000	1	2.0	2.0	100.0
	Total	49	100.0	100.0	

7. Refusing to contribute**Experienced economic abuse * refusing to contribute**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	12.2	12.2	12.2
	No	39	79.6	79.6	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Collapsed ages all * refusing to contribute

			Refusing to contribute			Total
			Yes	No	Unknown	Yes
Collapsed ages all	18-24	Count	0	9	0	9
		% within				
		Collapsed ages all	.0%	100.0%	.0%	100.0%
25-34	Count	3	15	1	19	
	% within					
	Collapsed ages all	15.8%	78.9%	5.3%	100.0%	
35-44	Count	2	11	3	16	
	% within					
	Collapsed ages all	12.5%	68.8%	18.8%	100.0%	
45-54	Count	1	2	0	3	
	% within					
	Collapsed ages all	33.3%	66.7%	.0%	100.0%	
Unknown	Count	0	2	0	2	
	% within					
	Collapsed ages all	.0%	100.0%	.0%	100.0%	
Total	Count	6	39	4	49	
	% within					
	Collapsed ages all	12.2%	79.6%	8.2%	100.0%	

Collapsed all children * refusing to contribute

			Refusing to contribute			Total
			Yes	No	Unknown	Yes
Collapsed all children	Yes	Count	6	28	3	37
		% within				
		Collapsed all children	16.2%	75.7%	8.1%	100.0%
No	Count	0	10	1	11	
	% within					
	Collapsed all children	.0%	90.9%	9.1%	100.0%	
Unknown	Count	0	1	0	1	
	% within					
	Collapsed all children	.0%	100.0%	.0%	100.0%	
Total	Count	6	39	4	49	
	% within					
	Collapsed all children	12.2%	79.6%	8.2%	100.0%	

Debts during * related to abuse during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	16	80.0	80.0	80.0
	No	2	10.0	10.0	90.0
	Not applicable	1	5.0	5.0	95.0
	Unknown	1	5.0	5.0	100.0
	Total	20	100.0	100.0	

8. Generating economic costs**Experienced economic abuse * generating economic costs**

			Generating economic costs			Total
			Yes	No	Unknown	Yes
Experienced economic abuse	Yes	Count	9	36	4	49
		% within Experienced economic abuse	18.4%	73.5%	8.2%	100.0%
Total		Count	9	36	4	49
		% within Experienced economic abuse	18.4%	73.5%	8.2%	100.0%

Collapsed ages all * generating economic costs

			Generating economic costs			Total
			Yes	No	Unknown	Yes
Collapsed ages all	18-24	Count	2	7	0	9
		% within Collapsed ages all	22.2%	77.8%	.0%	100.0%
	25-34	Count	4	14	1	19
		% within Collapsed ages all	21.1%	73.7%	5.3%	100.0%
	35-44	Count	1	12	3	16
		% within Collapsed ages all	6.3%	75.0%	18.8%	100.0%
	45-54	Count	1	2	0	3
		% within Collapsed ages all	33.3%	66.7%	.0%	100.0%
	Unknown	Count	1	1	0	2
		% within Collapsed ages all	50.0%	50.0%	.0%	100.0%
Total		Count	9	36	4	49
		% within Collapsed ages all	18.4%	73.5%	8.2%	100.0%

Credit during * access to credit during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	11	57.9	57.9	57.9
	No	6	31.6	31.6	89.5
	Not applicable	1	5.3	5.3	94.7
	Unknown	1	5.3	5.3	100.0
	Total	19	100.0	100.0	

Rent arrears during * related to abuse during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	62.5	62.5	62.5
	No	1	6.3	6.3	68.8
	Unknown	5	31.3	31.3	100.0
	Total	16	100.0	100.0	

9. Consequences of economic abuse**Isolation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	13	26.5	26.5	26.5
	No	33	67.3	67.3	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

Negative emotional

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	40.8	40.8	40.8
	No	26	53.1	53.1	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

No basic necessities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	5	10.2	10.2	10.2
	No	41	83.7	83.7	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

Negative physical

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	7	14.3	14.3	14.3
	No	39	79.6	79.6	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

Dependency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	40.8	40.8	40.8
	No	26	53.1	53.1	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

Financial insecurity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	3	6.1	6.1	6.1
	No	43	87.8	87.8	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

Inability to handle money

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	4.1	4.1	4.1
	No	44	89.8	89.8	93.9
	Unknown	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

10. After leaving**Independence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	17	34.7	34.7	34.7
	No	26	53.1	53.1	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Paid job after

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	8	16.3	16.3	16.3
No	36	73.5	73.5	89.8
Unknown	5	10.2	10.2	100.0
Total	49	100.0	100.0	

Receiving benefits after

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	41	83.7	83.7	83.7
No	3	6.1	6.1	89.8
Not applicable	1	2.0	2.0	91.8
Unknown	4	8.2	8.2	100.0
Total	49	100.0	100.0	

Undertaking education after

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	15	30.6	30.6	30.6
No	28	57.1	57.1	87.8
Unknown	6	12.2	12.2	100.0
Total	49	100.0	100.0	

In debt

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	9	18.4	18.4	18.4
No	34	69.4	69.4	87.8
Unknown	6	12.2	12.2	100.0
Total	49	100.0	100.0	

No. of moves

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Not applicable	9	18.4	18.4	18.4
1	27	55.1	55.1	73.5
2	5	10.2	10.2	83.7
3	3	6.1	6.1	89.8
4	2	4.1	4.1	93.9
5	2	4.1	4.1	98.0
Don't want to say	1	2.0	2.0	100.0
Total	49	100.0	100.0	

Negative emotional

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	12.2	12.2	12.2
	No	37	75.5	75.5	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Ongoing economic abuse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	7	14.3	14.3	14.3
	No	36	73.5	73.5	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Rent arrears after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	27	55.1	55.1	55.1
	No	17	34.7	34.7	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Discussion of Research findings and Conclusions**Undertaking education before**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	18	36.7	36.7	36.7
	No	27	55.1	55.1	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Undertaking education during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	9	18.4	18.4	18.4
	No	34	69.4	69.4	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Undertaking education after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	30.6	30.6	30.6
	No	28	57.1	57.1	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Paid job before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	23	46.9	46.9	46.9
	No	22	44.9	44.9	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Paid job during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	18	36.7	36.7	36.7
	No	27	55.1	55.1	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Paid job after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	8	16.3	16.3	16.3
	No	36	73.5	73.5	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Receiving benefits before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	9	18.4	18.4	18.4
	No	34	69.4	69.4	87.8
	Not applicable	1	2.0	2.0	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Receiving benefits during

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	25	51.0	51.0	51.0
No	18	36.7	36.7	87.8
Sometimes	1	2.0	2.0	89.8
Not applicable	1	2.0	2.0	91.8
Unknown	4	8.2	8.2	100.0
Total	49	100.0	100.0	

Receiving benefits after

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	41	83.7	83.7	83.7
No	3	6.1	6.1	89.8
Not applicable	1	2.0	2.0	91.8
Unknown	4	8.2	8.2	100.0
Total	49	100.0	100.0	

Savings before

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	18	36.7	36.7	36.7
No	23	46.9	46.9	83.7
Unknown	8	16.3	16.3	100.0
Total	49	100.0	100.0	

Savings during

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	10	20.4	20.4	20.4
No	33	67.3	67.3	87.8
Unknown	6	12.2	12.2	100.0
Total	49	100.0	100.0	

Savings after

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	10	20.4	20.4	20.4
No	33	67.3	67.3	87.8
Unknown	6	12.2	12.2	100.0
Total	49	100.0	100.0	

Credit before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	6	12.2	12.2	12.2
	No	36	73.5	73.5	85.7
	Unknown	7	14.3	14.3	100.0
	Total	49	100.0	100.0	

Credit during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	38.8	38.8	38.8
	No	25	51.0	51.0	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Credit after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	30.6	30.6	30.6
	No	29	59.2	59.2	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Rent arrears before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	10	20.4	20.4	20.4
	No	32	65.3	65.3	85.7
	Not applicable	1	2.0	2.0	87.8
	Unknown	6	12.2	12.2	100.0
	Total	49	100.0	100.0	

Rent arrears during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	16	32.7	32.7	32.7
	No	29	59.2	59.2	91.8
	Unknown	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Rent arrears after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	27	55.1	55.1	55.1
	No	17	34.7	34.7	89.8
	Unknown	5	10.2	10.2	100.0
	Total	49	100.0	100.0	

Other debts before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	8.2	8.2	8.2
	No	33	67.3	67.3	75.5
	Unknown	12	24.5	24.5	100.0
	Total	49	100.0	100.0	

Other debts during

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	40.8	40.8	40.8
	No	18	36.7	36.7	77.6
	Unknown	11	22.4	22.4	100.0
	Total	49	100.0	100.0	

Other debts after

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	18	36.7	36.7	36.7
	No	18	36.7	36.7	73.5
	Unknown	13	26.5	26.5	100.0
	Total	49	100.0	100.0	

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