

# **'What's yours is mine'**

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

**Nicola Sharp**

## **EXECUTIVE SUMMARY**



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

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## Introduction

**It is recognised within *Safety and Justice: the Government's Proposals on Domestic Violence (2003)* that women leaving a violent partner will often urgently require financial support.**

And a review of the literature on the economic aspects of domestic violence identifies three distinct but overlapping factors which help explain why this is the case. These include:

1. Women's existing economic inequality
2. The financial costs of experiencing domestic violence
3. *Experiencing economic abuse as part of domestic violence*

## Research aims

Despite recognition of economic abuse as a form of 'coercive control' that is used by perpetrators of domestic violence to gain power and control over their partners, surprisingly little research has explored the different forms that economic abuse takes.

Therefore the aims of this piece of research were to: examine the *lived experience* of economic abuse and the *impact* that this form of abuse has on the lives of women and children experiencing domestic violence.

## Research methodology

Using postal questionnaires and interviews, the research was undertaken across domestic violence services delivered by the national charity Refuge. Respondents were asked for a qualitative description of the economic abuse they had experienced and to respond to specific questions related to indicators of their economic well-being across time. The findings underwent SPSS analysis and qualitative analysis using the framework approach developed by the National Centre for Social Research.<sup>1</sup>

## Summary of research findings

The research findings showed that **89% of respondents reported economic abuse** as part of their experience of domestic violence. The research also identified four different 'types' of economic abuse:

### 1. Interfering with education and employment

Almost half the sample who had experienced economic abuse (49%) reported that their abuser had interfered with their education and employment. Of those respondents who stated that they had been participating in education or employment before experiencing domestic violence, only 33% were still in education and only 52% still in employment after the abuse had started.

In addition, 44% of the sample that was still 'allowed' to work reported experiencing economic exploitation, for example, the abuser making them hand-over their wages. Indeed of those questionnaire respondents who had a paid job whilst in a relationship with the abuser, only 56% reported having access to their wages.

### 2. Controlling access to economic resources

Just under three-quarters of the respondents who had experienced economic abuse reported that the abuser had controlled their access to economic resources (74%). Of those respondents who stated that they still had a bank account after the abuse started, only 67% still had access to it. Similarly only 60% of respondents with a debit card/cheque book and 50% of respondents who still had savings were able to access these.

Furthermore, of those women who reported claiming benefits whilst in a relationship with the perpetrator, only 48% reported having access to this source of income.

### 3. Refusing to contribute

An additional pattern described by 12% of respondents who had experienced economic abuse was that the abuser refused to contribute towards economic costs such as household bills and bringing up the children; forcing them to use their savings or get into debt as a result. Of those respondents who reported having debts when they were in a relationship with the abuser, 80% said that the debts were a consequence of the abuse they had experienced.

### 4. Generating economic costs

18% of women reporting economic abuse said that their abuser's behaviour had generated economic costs, for example, through destroying clothes and property or coercing them into taking out loans, credit cards, overdrafts, store cards and contract mobile phones. Furthermore, of all those respondents who stated that they had loans, overdrafts or credit cards whilst in a relationship with the abuser, only 58% reported having access to them.

## Experience of economic abuse

Over half of the interviewees had not been aware that they were experiencing economic abuse before coming into contact with Refuge's services. When it came to reporting what 'types', of abuse they had experienced, respondents were most likely to report experiencing either one (41%) or two different forms (45%) of economic abuse, namely the abuser interfering with their education or employment and/or controlling their access to economic resources. Only 4% of respondents reported experiencing three forms of economic abuse and just 2% experienced all four forms of economic abuse.<sup>2</sup>

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

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

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

## Impact on children

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

## The 'economic abuse wheel'

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

Analysis of the research findings showed that the use of economic abuse reinforced and overlapped with the other types of control, providing an additional tool through which to perpetrate them. The 'economic abuse wheel' was developed on the basis of the research in an attempt to illustrate this:

- SEXUAL VIOLENCE:** making her perform sexual favours for money
- PHYSICAL VIOLENCE:** using physical force to get money



The economic abuse wheel (Sharp 2008)

## Impact of economic abuse

As the economic abuse wheel shows, isolation as a consequence of economic abuse was identified by over a quarter of respondents (27%). Respondents also identified economic abuse as having a negative impact on their emotional health (41%). The phrase 'you feel worthless' was used repeatedly by women to describe how they came to view themselves as a result of the economic abuse they had experienced. In addition, respondent's physical health was impacted by economic abuse (in 14% of reported cases), often caused by their attempts to challenge this type of controlling behaviour.

41% of respondents who had experienced economic abuse reported being economically dependent on the abuser and feeling a total loss of control. They felt vulnerable to threats by the abuser to throw them out of their home and felt that the abuser had a 'hold' over them making it impossible to leave. Some respondents also reported feeling unable to survive without the abuser and questioned their own ability to cope financially.

A number of respondents reported no long term negative impact as a result of experiencing economic abuse after leaving (35%). However, some respondents highlighted their discomfort with moving from dependency on the abuser to dependency on the state as a result of having to claim welfare benefits in order to escape. Only 16% of the respondents, all of economic age, were in paid employment after leaving the abuser.

A number of women reported experiencing ongoing economic abuse which demonstrates how this form of abuse is not dependent on physical proximity. In some cases, respondents also went on to experience problems with their credit rating as a consequence of having debts – some of which were only discovered after the respondent had left. Living at multiple

addresses for short periods of time compounded this issue. Of all those women experiencing economic abuse, 55% reported having to move home at least once to escape the abuser; and a further 24% reported having to move home up to five times.

## Summary of conclusions

A number of conclusions were reached from the findings of the research:

- In some cases, women's gender role and economic inequality influenced their experience of economic abuse by constraining their ability to dissolve their relationships, particularly when they had children
- Women's use of welfare benefits increased after entering into a relationship with the abuser and rose steeply when exiting the relationship serving to highlight a link between domestic violence and the benefit system
- Women's description of the impact that economic abuse had on them and their children showed how it compounded the more general economic problems arising from domestic violence. For example, some abusers deliberately failed to pay the rent or smashed up a woman's property so that she lost her home. In fact, of those questionnaire respondents who reported that they had rent arrears whilst in a relationship with the abuser, 63% reported that the rent arrears were related to the abuse they experienced
- The measurement of women's financial well-being across a number of indicators served to illustrate a link between economic abuse and financial hardship in the way that abusers either kept women poor or made them poor
- Many of the women experiencing economic abuse were what the Government considers to be financially excluded; around one in three of the research respondents accessing Refuge's domestic violence services did not have a bank account

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- Women's description of economic abuse illustrated that their children also experienced economic abuse
- Women's ongoing experience of economic abuse reinforced how it is a form of 'structural' abuse with many women continuing to experience economic abuse after they had left
- Hold-ups in the benefit system due to changes in address and other administrative problems led to delays in payments that respondents could not financially accommodate – this could be defined as a 'fifth' type of 'institutional' economic abuse. Other forms of 'institutional' abuse existed in cases where the control exerted by abusers was given legitimacy through the behaviour of police escorts or via the actions of some banks
- The impact of economic abuse on women's emotional, physical and financial well-being combined with ongoing economic abuse made entering into paid employment a particular challenge for some women
- Despite the considerable barriers that women face as a result of economic abuse the testimony of respondents in this piece of research demonstrated remarkably high levels of resourcefulness and the use of various coping strategies
- Addressing women's economic well-being in a domestic violence context. This work must be linked to cross-governmental work on gender equality, financial exclusion, child poverty, the 'back to work' agenda and, most importantly, the national domestic violence delivery plan
- Welfare benefits which should be fast-tracked to women who have experienced domestic violence and priority given to women experiencing domestic violence within applications for community care grants as well as crisis and budgeting loans
- The need for a Department for Work and Pensions (DWP) protocol for dealing with cases of domestic violence so that women are treated sympathetically if they have been forced to commit benefit fraud by the abuser and if there is doubt about their eligibility to claim benefits in light of allegations made by the abuser
- Re-examining the Government's proposals that address the financial situation of women with no recourse to public funds and therefore no access to the benefit system and refuges
- Teaching about violence against women including economic abuse as a mandatory part of the school curriculum
- Funding for specialist financial advisors and re-settlement workers within domestic violence services
- The role played by the police in helping women retrieve their belongings
- The high street banks who could consider implementing a protocol for dealing with banking issues related to economic abuse and domestic violence.

## Recommendations

The financial implications of domestic violence have only recently been readdressed in a report by the Home Affairs Select Committee into domestic violence, forced marriage and 'honour'-based violence (2008). It is encouraging to learn in the Government's reply to the Home Affairs Select Committee that it is currently 'exploring across a range of departments' the ability of domestic violence victims to 'access financial support quickly and easily' (HM Government 2008:21). It is hoped that this piece of research can be fed into that process. At the very least more attention needs to be given to:

## An integrated violence against women strategy

In the longer term, Government needs to develop an integrated strategy for women and children experiencing violence which puts women and children's economic empowerment and well-being at its centre.



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Author: Nicola Sharp

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1 Although the profile of the research sample broadly matched the profile of all Refuge's service users in terms of ethnicity, women in the 25-54 age group were slightly over-represented in the research sample. Furthermore, some of the sample sizes (for example, women using independent advocacy services) were smaller than others. The research findings should, therefore, be considered in light of these limitations

2 8% of respondents did not provide details of the economic abuse they had experienced

**Refuge**



For women and children.  
Against domestic violence.

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