

# Economic abuse – What Research Tells Us

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# Overview



- What is economic abuse?
- How is it different to financial abuse ?
- Economic abuse and coercive control
- Economic abuse post-separation
- Prevalence data for UK and Scotland
- Responses to economic abuse
- Economic safety



# Economic abuse



- Ability to acquire, use and maintain economic resources (Adams et al. 2008)
- Previously conceptualised as a form of psychological abuse; now evidenced as a distinct construct.
- Important to disaggregate ‘non-physical’ abuse: different trajectories, vary both in prevalence, relationship to physical abuse



# Scale of EA



- Scale of Economic Abuse (SEA) developed by Adams et al. (2008)
- Identifies 17 'items' of economic control and 11 'items' of economic exploitation: 28 in total
- SEA-12 developed by Postmus et al. (2015) containing fewer items: control, exploitation and sabotage.



## 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

1. Take money from your purse, wallet, or bank account without your permission and/or knowledge.
2. Force you to give him money or let him use your checkbook, ATM card, or credit card.
3. Steal your property.
4. Pay bills late or not pay bills that were in your name or in both of your names.
5. Build up debt under your name by doing things like use your credit card or run up the phone bill.
6. Refuse to get a job so you had to support your family alone.
7. Gamble with your money or your shared money.
8. Have you ask your family or friends for money but not let you pay them back.
9. Convince you to lend him money but not pay it back.
10. Pawn your property or your shared property.
11. Spend the money you needed for rent or other bills.

# Financial abuse



- Terms financial abuse and economic abuse are used interchangeably (Sharp-Jeffs, 2015)
- Financial abuse is a sub-category of economic abuse (Sharp-Jeffs, 2015)
- Economic resources includes money (financial abuse) but also transportation, place to stay etc. (Dutton & Goodman, 2005)



# Coercive control



- IPV as a 'pattern of coercive control' (Pence and Paymar, 1986).
- Physical violence just 'one tool' within coercive context.
- Ongoing strategy of intimidation, isolation and control that extends to all areas of a woman's life (Stark, 2007).



# Resistance



- Designed to wear down resistance
- Resistance is facilitated by tangible, social and personal resources (Dutton & Goodman, 2005)
- Tangible resources include economic resources (Dutton & Goodman, 2005)





# Exploit/create dependence



- Economic liabilities increase vulnerability to threats involving money, credit, child care and employment (Dutton and Goodman, 2005).
- Deplete economic resources to undermine partner's ability to resist: create financial indebtedness; forcing partner to quit job.



# Economic abuse wheel (Sharp, 2008)



# Isolation



“Perpetrators isolate their partners to prevent disclosure, instil dependence, express exclusive possession, monopolise their skills and resources and keep them from getting help or support.”

(Stark, 2007: 262)

# Overlaps



- Economic abuse is highly correlated with other forms of intimate partner violence (Adams et al. 2008; Outlaw, 2009; Postmus et al. 2012, 2015).
- When women experience financial abuse within a context of coercive control then they are at increased risk of domestic homicide (Websdale, 1999).



# EA and isolation

- Stopping partner from going to work
- Controlling partner's access to money
- Taking partner's car keys
- Smashing partner's mobile phone and destroying SIM card
- Refusing to buy partner clothes
- Refusing to buy partner toiletries



# Analysis of DHRs



- Analysis of 24 Domestic Homicide Review (DHR) reports (IPV) written by affiliates of Standing Together Against Domestic Violence.
- Nine note financial abuse; a further four note financial issues such as rent arrears  
Examples of financial abuse in other DHR reports.



# Post-separation

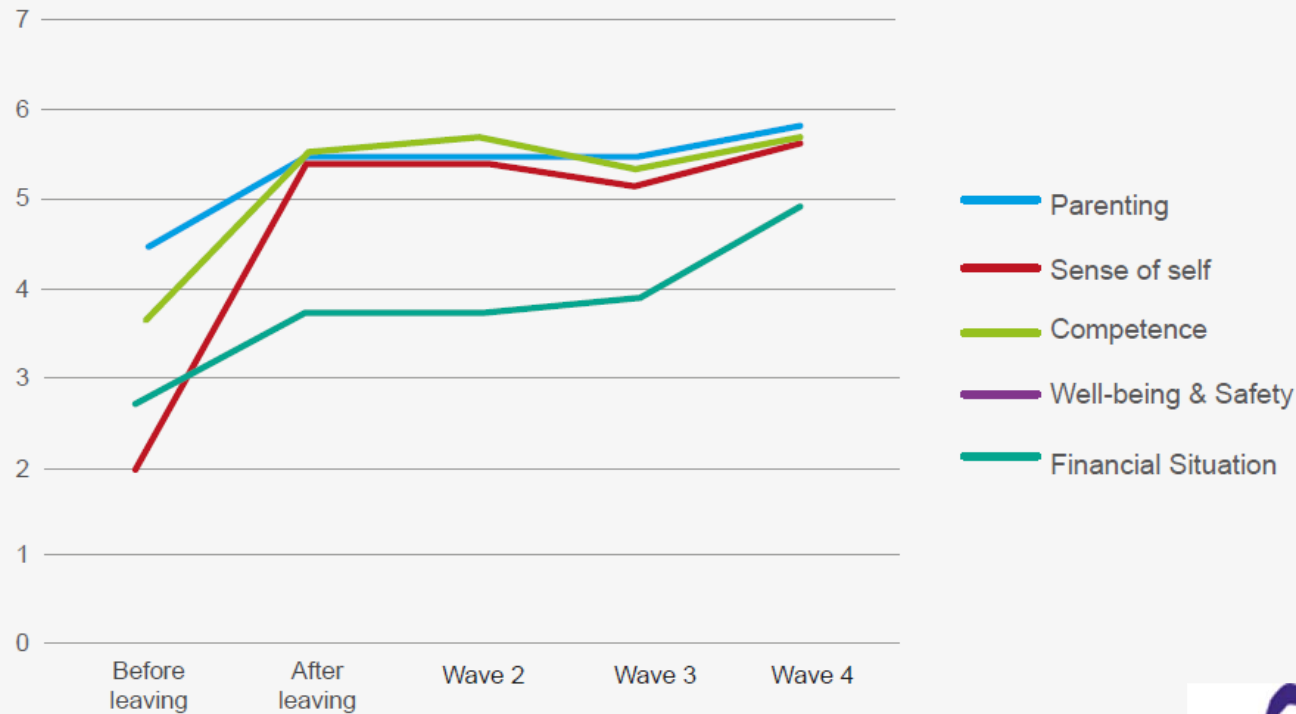


- ◆ Coercive control extends beyond separation.
- ◆ Financial abuse does not require ‘physical proximity’ (Stark, 2007).
- ◆ Financial abuse may begin, continue or escalate post-separation.
- ◆ Can be a factor in returning to the abuser.



# Financial stability

**Figure 3:4** Changes in space for action over three years: parenting, sense of self, competence, well-being and safety, financial situation



# National survey



**Money matters.**

Research into the extent and nature of financial abuse within intimate relationships in the UK

Written for The Co-operative Bank and Refuge  
by Nicola Sharp-Jeffs

The **co-operative bank**

Working in partnership with

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

The cover features a photograph of a woman with glasses holding a young child, sitting on a white sofa and talking to another woman with long dark hair.

# Method



- Nationally representative survey (n=4,002)  
Asked respondents if they had experienced financial abuse in past/current relationship
- Provided definition – interfering with a partner’s ability to acquire, use and maintain financial resources.
- Space to give examples as free text.





# Headline findings



- One in five British adults reported having experienced financial abuse in a current or past relationship.
  - One in five women experienced financial abuse.
  - One in seven men experienced financial abuse.



# Gender - women



- More likely to experience financial abuse across all forms - control, exploitation and sabotage.
- More likely to experience other forms of abuse in a context of coercive control.
- Nearly eight in ten women experienced financial abuse for more than five years.
- One in four women post-separation



“All my mail being opened to make sure I wasn't obtaining credit. Having to ask for money to buy clothing and personal effects. Being given a certain amount of money for housekeeping and having to keep within this limit and all this whilst I was working and bringing a wage into the house.”

# Gender - men



- Report experiencing single incidents of financial exploitation and little financial control.
- Less likely to report experiencing other forms of abuse.
- Majority report experiencing financial abuse for six months or less.
- One in five men post-separation.



“My girlfriend helping me spending my savings, then going off me once it had gone.”



# Experience of FA



- 40% of all respondents answered a question that indicated they had experienced financial abuse.
- 38% of respondents in Scotland
  - 42% of respondents in Glasgow
  - 41% of respondents in Edinburgh

# Know someone



- 28% of all respondents reported knowing someone who has experienced financial abuse
- 28% of respondents in Scotland
  - 51% of respondents in Glasgow
  - 34% of respondents in Edinburgh



# Levels of responses



- Legislative level
- Policy level
- Community groups
- **Money advice services/debt services**
- Domestic violence services



# Money advisors



- One in five encounter clients whose partners forced them to take out credit or used credit card without asking
- Almost one in five encounter clients whose partner controls access to income, benefits, bank accounts or savings
- Over one in five encounter clients with partners 'refuse to contribute'  
(Darnell Bradley & Marjoribanks, 2017)



# Economic safety



- Need to address the joint goals of physical and economic safety – they are intertwined.
- Those who can access and mobilise economic resources have more options for safety.





# Using a safety lens



- Requesting a credit report can lead to a woman's new address being seen by the perpetrator if they have joint finances.
- Routine for addresses to be published in the register on the Insolvency Service website when a Debt Relief Order is made.



# Partnership working



- Need to have extensive knowledge to minimise risk.
- Need to develop partnerships between domestic violence services and money specialists.



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