Economic abuse - Key Literature

Australia


This research draws on interviews, focus groups and surveys involving more than 200 women. Section four (from p31) focusses on the systemic continuation of financial abuse post-separation and explores abuse perpetrated through the legal system (including tactics of furthering abuse; the emotional cost of legal proceedings; the financial impact of legal costs; vexatious litigation), and Child Support (eg: partner’s hiding assets etc to avoid paying child support).

The authors find that a common theme in the women’s stories is that on-going engagement with their former partner through the courts, the Child Support Agency and Centrelink, continues, and in some cases facilitates, the pattern of financial abuse for years after the marriage ends (p31). Tactics identified by study participants included: running up legal costs; hiring aggressive, bullying lawyers; using the legal system to ‘destroy’ their ex-partners; legal proceedings undermining women’s ability to work; refusing to comply with parenting orders; contesting parenting orders and masking their income to avoid child support.


This report outlines the state of knowledge about the economic tactics and financial impact of domestic violence, and ways to promote women’s economic security during and following violence. Pages 6-8 outline forms of economic abuse experienced in the context of domestic abuse and consider the prevalence and effect of economic abuse. Economic abuse can include, for example, preventing or interfering with women’s participation in education, training or employment; with their acquisition or use of economic resources; refusing to contribute to economic resources; or generating economic costs for women (p 1). It is estimated that financial abuse is perpetrated in around 80 percent of abusive relationships (p 7). Violence can also undermine compliance with welfare or employment services, or can act as a barrier to child support (p 2). The report notes that even when tactics of economic abuse are not employed by abusers, domestic and family violence still has economic impacts and results in financial disadvantage: “This disadvantage is experienced in different ways by women in different circumstances. It influences when and how women can avoid or escape violence, and how they can participate in employment and society during and following violence, ultimately undermining women’s independence and wellbeing over the life course” (p 1). As a
consequence of violence, victim/survivors may have difficulties sustaining education, job searches, or employment.

**Cortis, Natasha and Jane Bullen, *Domestic violence and women’s economic security: Building Australia’s capacity for prevention and redress: Final report* (ANROWS, 2016).**

In Australia, it is estimated that financial abuse has been a tactic reported by among 80-90 percent of women who seek support for domestic and family violence (p 11). This report found in interviews with service providers that financial issues are a major factor in a woman’s decision to stay in or leave a violent relationship (p 48).

This research report builds on the literature review contained in *Building effective policies and services to promote women’s economic security following domestic violence: State of knowledge paper* (Cortis and Bullen, 2015). The statistical material reported here reinforces how domestic violence contributes to high levels of financial stress among Australian women. Domestic violence is associated with economic stressors which penalise women for a number of years after violence is experienced (p 6). It found that although women affected by violence had similar average incomes to those not affected by violence, and were no more or less likely to participate in paid work, women affected by violence fared much worse on indicators of financial hardship or stress (for example, having more difficulty paying bills, carrying higher average levels of debt, or being more likely to go without food) (p 7). The paper provides several broad system goals for addressing the economic harm associated with violence, including improving system capacity to redress economic harms; that is, to remedy the injustices women experience where loss of resources results from violence (p 8). Some strategies include improving community understanding of the economic issues arising from violence; improving access to child support settlements, and preventing economic loss while waiting for court settlements (p 8).


Economic abuse is a widespread and damaging aspect of intimate partner violence (IPV). Although research has mainly addressed cohabiting couples, women’s long-term experiences after separation are seldom explored, and researchers have not developed a gendered analysis of child support-related economic abuse. Interviews with 37 single mothers were conducted to determine how men’s deliberate withholding of child support can constitute economic abuse, which may be facilitated through gendered State processes and institutions that order child support transfers. The author argues that the State may facilitate gendered abuse through the design and implementation of the Australian Child Support Program (CSP). Child support-related economic abuse is not the result of a failed system. Instead, it reflects the role
of the CSP as regulating, rather than preventing, economic abuse. Findings showed that women participants understood that the withholding of child support by their former partners was a means to control their acquisition and use of money, and undermined their economic security and autonomy. On this basis, women experienced their former partner’s behaviours as post-separation economic abuse which, in turn, was normalised and intensified through the CSP policy.


‘This study determined the lifetime prevalence of economic abuse in Australia by age and gender, and the associated risk factors. The lifetime prevalence of economic abuse in the whole sample was 11.5%. Women in all age groups were more likely to experience economic abuse (15.7%) compared to men (7.1%). Disability, health and financial stress status were significant markers of economic abuse. Conclusions: For women, financial stress and disability were important markers of economic abuse. However, prevalence rates were influenced by the measures used and victims’ awareness of the abuse, which presents a challenge for screening and monitoring’. The authors state that the implications of these findings for public health were that ‘social, health and financial services need to be aware of and screen for the warning signs of this largely hidden form of domestic violence’ (p.1).


This article examines the experience of low-income women on welfare in Australia and the process of seeking child support from a violent ex-partner. It analyses how the current system around exemptions for child support in the context of domestic violence ‘fails to protect women from ongoing abuse while at the same time rendering them financially disadvantaged’ (p759).


This report draws on detailed cases of 300 women who sought the support service of InTouch Multicultural Centre Against Family Violence over 2015–16. The report draws attention to cases involving abuse related to dowry issues (see p29, 65). It considers limitations of the legal response to this issue.

In one reported case: ‘Cultural influences on nature of marriage meant that once she returned to India as a result of the abuse she could not go back to her parents as a married woman cannot do that. The victim-
survivor’s family was required to pay a significant dowry for the victim-survivor when she married the perpetrator, and after she returned to India her father convinced her to come back to Australia to stay in the marriage regardless of the circumstances’ (p29). In another case: ‘The victim-survivor reported in the [intervention order] application that when she arrived all the money and jewellery she was given was taken by the perpetrator and his family, and they were pressuring her to get a dowry for them. She was physically, emotionally and financially abused, and was made to do all the housework, heavy lifting and cooking even whilst pregnant. The victim-survivor had a miscarriage due to the abuse from the perpetrators. When the victim-survivor’s cousin came to check in on her the victim-survivor was locked in a room by the perpetrators and [they] threatened to make her disappear if she spoke to her cousin.’ (p65)


This article presents a cross-generational analysis of the gendered meanings and politics surrounding monetary remittances. Indian female migrants to Australia, who contribute significantly to household incomes, have recently started to question the sources and directions of remittances. This happens when the woman's earnings are sent, without consultation, to the husband's parents for luxuries, while the family in Australia is struggling. Women in paid work also want to send their earnings to their own parents, particularly if there is financial need. Remittances have become a testing ground for the traditional belief that the husband and his family own the money in the patrilineal marital household. It is possible to interpret male control of remittances without consultation as a form of financial abuse of the wife in the sending household. The article draws on two qualitative studies on five decades of Indian migration to Australia covering 203 people from 112 families.

International


The study examined the frequency, nature and effects of non-consensual, credit-related transactions where one partner in an intimate relationship uses coercive control to dominate the other. Coercive control allows abusers to incur debt in their partners’ names. An abuser uses coercive control to create an environment which renders refusing a demand or questioning behavior dangerous. The study used a sample of 1,823 female callers to the National Domestic Violence Hotline over an 8-week period. Results showed that coerced debt, from both coercive and fraudulent transactions, is a common problem and is associated with control over financial information, credit damage, and financial dependence on the abuser. This study reaffirms the need for policy reform and victim services that address coerced debt, therefore mitigating a potentially significant economic barrier to safety.

This study recognizes that economic abuse is part of the pattern of behaviors used by batterers to maintain power and control over their partners; it describes the development of the Scale of Economic Abuse. The article reports on interviews conducted with 103 survivors of domestic abuse who responded to measures of economic, physical, and psychological abuse as well as economic hardship. This article includes an analysis of specific forms of economic abuse, and the effect this has on women.


This article presents a very good, basic overview of economic abuse, though from an International perspective. It considers ‘economic violence’ as including limited access to funds and credit; controlling access to health care, employment, education, including agricultural resources; exclusion from financial decision making; and discriminatory traditional laws on inheritance, property rights, and use of communal land.


This article explains and establishes through empirical research how, amongst other things, a lack of financial independence is a primary reason women do not leave abusive relationships.


This article explains the concept of ‘coerced debt’ - it ranges from abusers taking out credit cards in their partners’ names without their knowledge, to forcing victims to obtain loans for the abuser, to tricking victims into signing ‘quit claim’ deeds for the family home. It presents empirical data on the nature and scope of coerced debt in the US, and explains how abusive partners use the complex consumer credit system to leave many victims of domestic violence with hundreds or thousands of dollars of coerced debt.


The article focuses on economic abuse as a form of domestic violence perpetrated against women, commonly, by their intimate partners or ex-partners. It defines economic abuse as controlling financial resources and access to money and prohibiting attendance at school or office with the objective of making an individual (the victim) financially dependent. It also provides the results of a study conducted by the
National Coalition against Domestic Violence to examine means of addressing economic abuse, including financial literacy programs for victims.


Accounts of physical abuse often dominate perceptions of intimate partner violence (IPV); however, economic abuse is a frequently hidden form of abuse (p 1). This article reviews the global literature on economic abuse to determine how it is defined, and what measures may be used to capture its prevalence (p 3).

Definitions of economic abuse often focused on economic control, including behaviours such as ‘restricting access to finances, refusing to contribute financially for necessities or other items, restricting access to financial information or involvement with financial decision-making, and controlling the household spending’ (p 5). Economic exploitation includes behaviours such as ‘misusing family finances; damaging property; stealing property, money, or identities; going into debt through coercion or in secret; kicking the victim out of the living situation; using wealth as a weapon or as a threat; selling necessary household or personal items; restricting access to health care or insurance; and denying or restricting access to transportation’ (p 5).

The results indicate that consistency of terminology is increasing, but that further research is needed to deepen this understanding, particularly relating to how language and culture may impact understandings of economic abuse (p 17).


This paper furthers knowledge about economic abuse and its relationship with economic self-sufficiency. It presents results from an interview study with victims of domestic violence and identified high levels of economic abuse and that economic abuse is often linked to a decrease in economic self-sufficiency.


This research considers how economic abuse may trap people in abusive relationships. Additionally, it explores how abused women are commonly isolated from financial resources and lack ready access to cash, checking accounts, or charge accounts. See especially pp30-43 for an analysis of how money and economic issues played a role in women’s experiences of abuse.
The article discusses the reciprocal relationship between intimate partner violence (IPV) and the economic instability created by batterers for their partners through economic sabotage and control. It identifies the dimensions of economic harms experienced by survivors of violence and recommends programmatic responses that address the depth of these harms. It explains the potential of consumer law and other economic legal remedies in providing survivors with tools to address economic abuse.


See 3.3.4 Dowry-related violence and harassment. 'Demands for dowry can result in women being harassed, harmed or killed, including women being burned to death, and in deaths of women which are labelled as suicides. It is necessary for dowry to be defined as broadly as possible to capture the full range of exchanges given, or asked for, in the name of dowry.' This paper recommends legislation should ‘define dowry-related violence or harassment as any act of violence or harassment associated with the giving or receiving of dowry at any time before, during or after the marriage.’ (p20)