

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



For women and children.
Against domestic violence.



Acknowledgments

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Foreword Refuge

Outspoken and uncompromisingly committed to the needs of abused women and children, Refuge has pioneered many fields of intervention and enquiry, from establishing the world's first refuge in 1971, setting up groundbreaking services, creating a bespoke casework database, to running cutting edge media and policy campaigns. So it is no surprise that Refuge has led the way in the field of financial abuse since 2008 and this year, in partnership with The Co-operative Bank, published national prevalence data on financial abuse for the first time. The findings confirm that although financial abuse is reported by both men and women, like other types of abuse, it is different in form and impact when perpetrated by men against women. The report also indicates that heterosexual women experience financial abuse most often within intimate relationships alongside other forms of abuse, the effects of which can be devastating and long term. Recent analysis of Refuge's bespoke casework management system, IMPACT, reveals that 40 per cent of its female clients had experienced financial abuse; of these almost 95 per cent also suffered psychological abuse, 81 per cent experienced physical abuse, and almost 78 per cent had experienced all three.

The abuse of women in relationships takes many forms; some abuses can be easier for victim-survivors to identify, whilst others are more difficult because these behaviours are embedded within normative beliefs about the roles of men and women in relationships, and wider society. Financial abuse falls into the latter category, along with psychologically abusive behaviours that have been used by men to maintain power and control over women for centuries. The idea that men should be 'in charge', have a right to earn more in the work place and make all the big decisions wherever they find themselves, continues. It is difficult to believe that in the 21st century, women and girls are still struggling to achieve equality, to combat sexism and to live free from violence and abuse - yet it is true, and this important report is further testament to this sad fact.

Financial power (or its lack) can make or break individuals, even entire societies, as we have seen during the recent financial crisis. When financial power is exercised within an intimate relationship, in combination with repeated acts of physical, sexual or psychological abuse, it not only results in loss of resources or poverty, it can also cause serious, long term harm to 'the self': cumulative harm generally exceeds the sum of its parts. These psychological impacts, when combined with financial difficulty, can create considerable barriers to permanently leaving an abuser. The evidence suggests that the current financial crisis has disproportionately affected women, trapping the most vulnerable in dangerous situations, so it is vital we do all we can to recognise abuse of any kind and take steps to protect women from further harm. In particular, identifying financial abuse when it occurs and ensuring women achieve their personal and financial potential through education or employment, as this can help mitigate against some of the negative consequences of abuse and assist abused women to rebuild their lives; this report provides a wealth of valuable information to assist professionals, and women themselves, to do just that.

Sandra Horley, CBE
Chief executive, Refuge

Our values and ethics have always been more than words on paper. They underpin how we run our business. The Co-operative Bank remains the only High Street bank in the UK to have a customer-led Ethical Policy and we have a proud history of campaigning on issues we know our customers care about.

When we extended our Ethical Policy in 2015, our customers told us that they wanted to see the Bank return to campaigning, to address issues and causes where we can help to make a difference. I am therefore delighted to launch my first campaign as Chair of the Bank's Values and Ethics Committee.

Although a little known issue, financial abuse in intimate relationships is widespread and its impacts far reaching. We wanted to better understand the issue and the role banks could play in supporting victims so we formed a partnership with Refuge, the national domestic violence charity, and commissioned this report by Nicola Sharp-Jeffs, Research Fellow at the Child and Woman Abuse Studies Unit (CWASU), London Metropolitan University.

Our aim is to lift the lid on the issue, increase understanding and identify ways in which banks can make changes to help victims. Our research with over 4,000 adults reveals the national picture for the first time: one in five UK adults is a victim of financial abuse in relationships and this abuse spans gender, age, ethnicity, sexuality and wealth.

However, the research reveals that women are disproportionately impacted and their experience tends to be part of a coercive pattern of sustained abuse. No one can fail to be moved by some of the quotes which pepper this report, taken from Nicola's interviews with survivors of domestic and financial abuse. These offer real insights into the 'lived experience' as well as the financial legacy:

"(I had to be) accountable for every single penny that was spent; even down to a pint of milk."

"I felt abused but I would never have said it was abuse because I didn't think it was valid – because he hadn't hit me."

"And there you are. Utterly trapped, financially trapped. You look back on it and you think well why would you do that? It is so hard to explain, it's so subtle I suppose."

Our research reveals that there's a perceived double taboo of domestic abuse and money matters which prevents victims from raising the issue with their bank. In truth, the majority tell no one (34%) and those who do confide in anyone are more likely to tell a family member (32%) or a friend than approach their bank (15%). We know this a difficult and complex issue but The Co-operative Bank is not averse to tackling difficult issues. We also know it is an issue that the public would like to see our industry do more to raise awareness of, with two thirds (67%) of respondents in support of this.

The Co-operative Bank is committed to implementing the report's key recommendations and to working with the industry, regulators and government to ensure a code of practice is widely adopted by banks ensuring a consistent response from institutions when dealing with customers who report intimate partner violence.

Laura Carstensen
Chair of The Co-operative Bank's Values and Ethics Committee

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This report seeks to establish, for the first time, the true scale of financial abuse as it occurs within intimate relationships in the UK. While other forms of domestic violence are well-documented, the use of money to exercise power within a relationship is not yet fully recognised. Yet the impact of this form of abuse – where financial control, exploitation or sabotage are used to control a person's ability to acquire, use and maintain financial resources - can be both devastating and long-lasting. The Co-operative Bank and Refuge commissioned a nationally representative survey (n=4,002) designed to lift the lid on the extent of financial abuse in the UK. To better understand its 'lived experience', Refuge also facilitated qualitative research interviews with 20 survivors of financial abuse. Their voices provide rich and detailed insights into the research findings. The recommendations arising draw from both the survey and the interviews and can be found at the end of this report.

The national prevalence of financial abuse

The survey reveals that one in five British adults have experienced financial abuse in a current or past relationship. Victims span gender, age and income groups; however, given the gendered nature of domestic violence where power is used to exert control within intimate relationships, it is not surprising that 60 per cent of all incidents are reported by women.

Overall the report shows that while the majority of people who report experiencing an incident of financial abuse are in heterosexual relationships (88 per cent); men in same-sex (8%, n=24) relationships report disproportionately higher levels of financial abuse than lesbians (2.4%, n=11). In addition, those with a disability appear to be more likely to experience financial abuse – 53 per cent of all reported cases in the study. The report suggests that additional research is required to explore these issues.

Financial abuse rarely occurs in isolation; the vast majority of financial abuse victims (82 per cent) also experience other forms of abuse in their relationship. This may explain why a third of all victims (34 per cent) who have experienced financial abuse have kept silent and told no-one; 67 per cent of whom are women.

The lived experience of financial abuse: women

The proportion of heterosexual women experiencing financial abuse (91%, n=395) is higher than men (83%, n=244). Women who report experiencing financial abuse are more likely than men to report experiencing physical abuse (60%, n=171), sexual abuse (56%, n=102) and psychological abuse (65%, n=322) alongside financial abuse.

Compared to men: financial abuse against women coincides with key life stage events (such as moving in with a partner/getting married); the duration of abuse lasts for a longer period of time (with 78 per cent of women saying this form of abuse spanned more than five years compared to 23 per cent of men); and women are more likely to experience financial abuse in multiple relationships (69 per cent) as well as post separation.

When examples (n=143) of different forms of financial abuse (i.e. control, exploitation and sabotage) experienced by women are explored, over half (53%, n=76) report experiencing financial control, nearly half report experiencing financial exploitation (45%, n=64) and just under a quarter (23%, n=29) report experiencing more than one form. Women also report experiencing poverty within the context of financial abuse.

The lived experience of financial abuse: men

In contrast, men are more likely (63%, n=94) than women to report experiencing financial abuse for six months or less and are less likely than women to report experiencing financial abuse in a former relationship (38%, n=203).

Of those men who gave examples of the financial abuse they experienced (n=143), very few (14%, n=20) report experiencing financial control (14%, n=20). Rather the majority report experiencing single incidents of financial exploitation (43%, n=61) with a particular financial impact. Particularly striking about the examples of financial abuse provided by men, is that nearly half (43%, n=62) do not fit into the control/exploitation/sabotage categories. This suggests that not only do men experience financial abuse differently but they conceptualise it differently.

Recognising financial abuse

Only two in five (38%, n=275) of those who experience financial abuse recognise this from the outset of the relationship. The survey also explored whether there was a 'gap' between respondents who stated that they had not experienced financial abuse when asked but who then went on to select answers to questions that indicated that this might be the case. Just over a third of British adults (35 per cent; n=1,395) reported experiencing at least one potential indicator of financial abuse; for example, 1 in 10 respondents stated a partner had put debts in their name and that they had been afraid to say no.

This is broadly consistent with the finding that almost a third (30 per cent) of respondents stated that they know somebody who has experienced financial abuse in a relationship. However since the research indicates that women and men understand and experience financial abuse differently, a clear distinction needs to be made between: relationships where financial abuse operates within a context of power and control; and relationships in which there is an unequal, but not abusive, financial relationship.

Report recommendations

The recommendations arising draw from both the survey and the interviews include the following:

Government/research institutions

- Undertake research into how financial abuse is experienced by different groups within the population, including but not confined to disabled women, women from outside the UK, disabled men, and gay men

Office for National Statistics

It is essential that policy makers and practitioners make a clear distinction between relationships where financial abuse operates within a context of power and control; and relationships where there is an unequal, but not abusive, financial relationship. This has implications for how people understand the term financial abuse and therefore how the Crime Survey for England and Wales asks questions about financial abuse.

- Report financial and psychological abuse as forms of 'non-physical' abuse separately within the Crime Survey for England and Wales
- Develop clear and accurate definitions of financial and psychological abuse
- Expand the question related to financial abuse to cover the ability to acquire, use and maintain financial resources both in a relationship and post-separation

Financial sector

A series of recommendations are also made in relation to how financial institutions can positively support victims of financial abuse, these include:

- Developing a code of practice to guide financial institutions, to create a more consistent response to disclosures of intimate partner violence and help ensure bank practices and policies do not further disadvantage victims or place the perpetrator in a position of power
- Developing awareness raising materials to share with bank customers and integrate financial independence and money management into the application process
- Developing a training package on financial abuse in relationships for front line staff and establish clear referral pathways to specialist services such as Refuge

As the words of one interviewee illustrate, the significance of such support cannot be underestimated.

"He can't physically get me, he can't emotionally hurt me and yet still, financially he can cripple me."



Financial abuse is recognised within the cross-government definition of domestic violence. Yet there are a number of problems associated with this definition (Kelly & Westmarland, 2014; Refuge, 2014). Since these have important implications for how financial abuse is understood and responded to, any attempt to define financial abuse must start by addressing them.

1.1 Defining domestic violence

The term 'domestic violence' emerged in the mid-1970s to describe violence and abuse within intimate relationships (Kelly & Westmarland, 2014). However, in 2005 the Government definition of domestic violence was expanded to include violence perpetrated by family members. Thus the Government definition referred to:

***Any incident** of threatening behaviour, violence or abuse between adults who are, or have been, intimate partners or family members; regardless of gender or sexuality (Home Office, 2005)*

Kelly and Westmarland (2014) argue that because family violence usually consists of single incidents, this definition served to obscure the reality of intimate partner violence (IPV). IPV has long been recognised as an ongoing pattern of purposeful behaviour where one partner uses physical, sexual, psychological and/or financial abuse against the other in order to exert power and control over them.

In March 2013, the Westminster Government sought to acknowledge this by inserting a reference to 'coercive and controlling behaviour' into the definition and adding a 'pattern of incidents' to the 'any incident' description.

Any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexuality. The abuse can encompass, but is not limited to the following types of abuse: psychological, physical, sexual, financial or emotional (Home Office, 2012)

Yet this confused the definition still further (Kelly & Westmarland, 2014; see also Refuge 2014). Not only does it continue to conflate family violence and intimate partner violence, but it presumes that the dynamics underpinning both are the same. This is not the case.

The domestic violence definition also remains gender neutral, despite widespread recognition that IPV is both a cause and a consequence of gender inequality (UN, 2006). Research has consistently shown that as a pattern of abuse, IPV is disproportionately experienced by women and perpetrated by men. This is not to say that men do not experience abuse from intimate partners; rather that issues of gender and sexuality play out differently (Kelly & Westmarland, 2014).

1.2 Gender and sexuality

The Crime Survey for England and Wales reports that one in four women and one in six men have experienced domestic violence (ONS, 2015). However this analysis relies on the 'any incident' definition. As such, a single push or slap is given the same weight in the survey as arguably more dangerous acts, such as strangulation (Kelly & Westmarland, 2014; see also Radford et al. 2011). Nor does the survey explore the context in which the violence took place (i.e. whether there was there a primary perpetrator, responses in self-defence).

When IPV is recognised as a pattern of behaviour, then the gendered distribution of victimisation and perpetration becomes clear. Walby and Allen (2004) analysed crime survey data on repeat victimisation. This showed that, on average, women had experienced twenty incidents of domestic violence in the last year. Men subject to domestic violence in the same time period had experienced an average of seven incidents. Twenty-eight per cent of women had experienced one incident only, compared to 47 per cent of men. An exploration of the frequency of attacks, the range of forms of violence and the severity of the injury found that women were also the 'overwhelming majority of the most heavily abused group' (2004: vii). Among those subject to four or more incidents of domestic violence from the perpetrator of the worst incident (since age 16), 89 per cent were women.

Analysis of crime survey data further suggests that heterosexual women are more likely to experience any domestic abuse compared with heterosexual men and that lesbian or bisexual women are more likely to be victims of domestic abuse compared with gay or bisexual men (Smith et al. 2010). This data should, however, be treated with caution since, small numbers of respondents identify themselves as gay/lesbian or bisexual; a significant proportion chooses not to disclose this information and it is unclear whether the violence reported took place in previous heterosexual relationships.¹ Indeed data from a nationally representative survey in the United States (US) contradicts reports that intimate partner violence is more prevalent among lesbian couples. This survey found that intimate partner violence was more prevalent among gay male couples, suggesting that intimate partner violence is perpetrated primarily by men, whether against same-sex or opposite-sex partners (Tjaden et al. 2004).

1.3 Understanding financial abuse within the context of IPV

As this exploration of the domestic violence definition illustrates, defining and understanding financial abuse relies on a clear analysis of who is doing what to whom. The dynamics of financial abuse perpetrated by an adult child towards a parent in a family violence scenario will be very different to financial abuse exerted within an intimate partner relationship. If IPV is understood as a pattern of power and control, then it follows that financial abuse perpetrated in this latter context is undertaken with the objective of hindering a partner's financial independence, thereby limiting their options in ways that act as powerful barriers both to leaving and rebuilding lives free from violence (Kelly, Sharp and Klein, 2014).

If financial abuse within an intimate partner relationship is not part of a pattern of abusive behaviour then it needs to be understood and defined differently. For example, Cameron's (2014) typology of financially abusive perpetrators distinguishes between: those who use financial abuse as part of a range of behaviours to control their partner and to ensure that their personal needs are met within the relationship and; those who enter into a relationship with the primary objective of taking a partner's money and financial assets.

Similarly Corrie and McGuire (2013) suggest that a distinction needs to be made between relationships where there is financial abuse and relationships where there is an unequal, but mutually agreed upon, financial relationship. Establishing this would, of course, be far from straightforward, however as a starting point they suggest that the following question is asked: Does the relationship negatively affect one partner financially and undermine their efforts to become economically independent?

¹Data from 2007/08 and 2008/09 was combined by Smith et al. (2010) for analysis. This showed that 94 per cent of adults aged 16 to 59 identified themselves as heterosexual/straight, two per cent as lesbian/gay or bisexual and a further four per cent selected either the 'do not know' or 'do not want to answer' response options. Although a number of surveys about domestic violence in same sex relationships have been undertaken (see, for example, Donovan & Hester, 2007), most have been conducted within the lesbian, gay and bisexual community rather than as part of a wider general population survey.

1.4 Defining financial abuse

Complicating the issue of financial abuse still further is the fact that there is no detailed Westminster Government 'definition' of financial abuse. The Crime Survey for England and Wales (CSEW) asks participants whether an intimate partner has prevented them from having a 'fair share of the household money' (ONS, 2015). But the evidence base on financial abuse within the context of IPV (see Sharp-Jeffs, 2015) suggests that this is an inadequate measurement since financial abuse is more nuanced (Home Office, 2012) and multi-faceted (Green & Pearce, 2002).

For the purposes of this research, financial abuse undertaken within the context of IPV is defined as involving behaviours that:

Control a woman's ability to acquire, use and maintain financial resources

This definition is adapted from a definition of economic abuse created by Adam et al. (2008).² Whilst the terms financial abuse and economic abuse are often used interchangeably within the intimate partner abuse literature, they do not mean the same thing. Financial abuse is certainly a feature of economic abuse and involves similar behaviours but it applies specifically to financial resources (i.e. money) and not to all economic resources (such as food, telephones and transport) (Littwin, 2012).

Just over a decade ago, Green and Pearce (2002) asserted that little had been done to explore the variety of means via which financial abuse is enacted. However the evidence base has expanded over the last decade (Sharp-Jeffs, 2015) to the extent that Postmus et al. (2012) have developed a conceptual framework on financial abuse. This suggests that it comprises three distinct strategies: financial control; financial exploitation; and financial sabotage (see Table 1; and Sharp-Jeffs, 2015 for comprehensive overview). Abusers may use one or more of these strategies successively, simultaneously (Citizen's Advice, 2014; Sharp, 2008) or may switch between them.

Table 1: Summary of forms of financial abuse (from Postmus et al. 2012)

Form of financial abuse	Example
Financial control	<ul style="list-style-type: none"> Demands to know how money is spent (i.e. demands receipts) Makes important financial decisions without discussion Keeps financial information secret Makes partner ask for money
Financial exploitation	<ul style="list-style-type: none"> Does not pay household bills Spends money needed for household bills Builds up debt under partner's name
Financial sabotage	<ul style="list-style-type: none"> Does things to stop partner from going to work/college Demands partner stops working/studying Does not allow partner to work/study

1.5 The prevalence of financial abuse

There is also no published data on the prevalence of financial abuse in England and Wales. Although a specific question about financial abuse is asked within the Crime Survey for England and Wales (CSEW), the Office for National Statistics (ONS) combines CSEW data on financial and emotional abuse, reporting them together as 'non-physical' forms of abuse.

²Behaviours that 'control a woman's ability to acquire, use and maintain economic resources' (Adams et al. 2008: 564)

This reflects the fact that financial abuse has previously been conceptualised as a form of psychological abuse (Loring 1994, cited by Weaver et al. 2009). Indeed, it is only recently that researchers have attempted to measure economic/financial abuse as a distinct construct (Adams et al., 2008; Sharp, 2008; Weaver et al., 2009). Outlaw (2009) argues that it is important to do this because ‘non-physical’ forms of abuse may have different trajectories and vary both in prevalence and their relationship to physical violence.

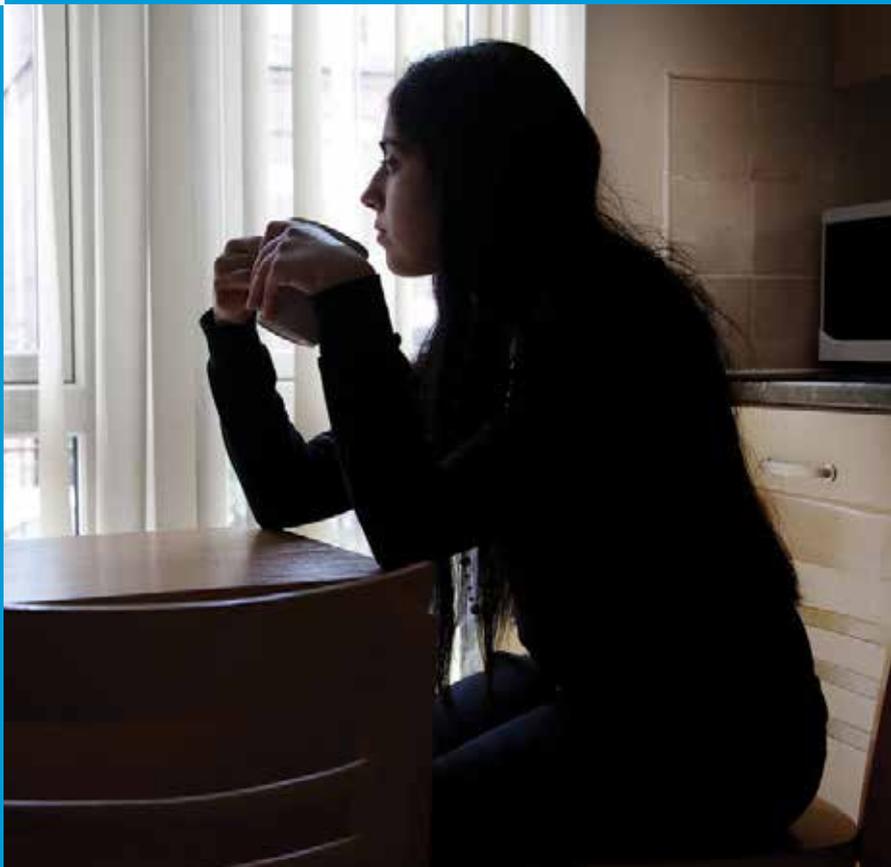
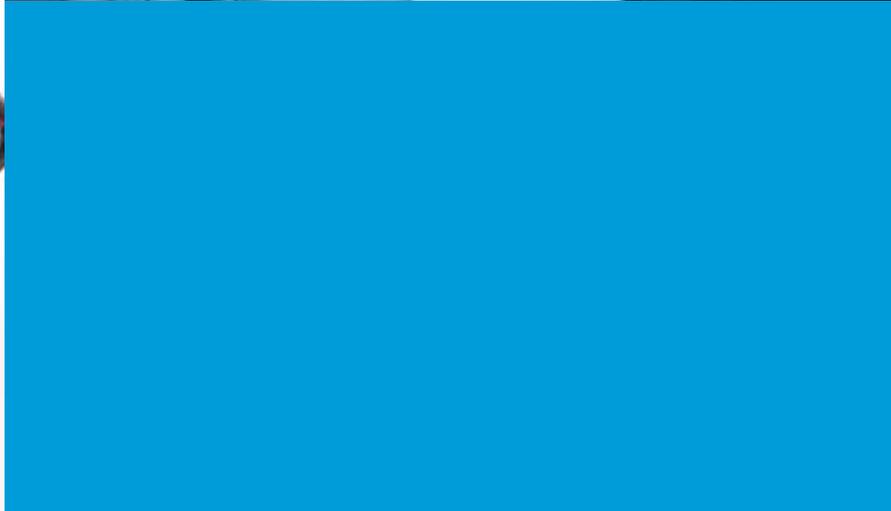
Crime Survey data has consistently shown that women are far more likely than men to have experienced non-physical (financial and emotional) forms of intimate partner violence at least once in the past year and since the age of 16 (ONS, 2015). Female partner abuse victims are also more likely to report non-physical than physical abuse (ONS, 2014; see also Outlaw, 2009), offering further support for understanding intimate partner violence as a form of patterned behaviour.

Data collected by the Adult Psychiatric Morbidity Survey for England and analysed by the National Centre for Social Research looked specifically at access to a fair share of the household finances. Here, almost half of adult men and women experiencing violence reported restricted access to household finances. However, those with the most extensive experience of violence were once again more likely to be women (Scott et al, 2013).

Attempts to measure prevalence have been undertaken by researchers with samples of women who have experienced IPV. These report that financial abuse ranges from 43 to 98 per cent (Sharp, 2008). Stark (2007: 272) observes that denial of money is among the most ‘prominent’ forms of coercive control, occurring in ‘more than half’ of cases. This is consistent with survey data published in 2013 which showed that over half of women in refuge accommodation (57%) and just less than half (49%) of non-refuge service users reported experiencing financial abuse (Women’s Aid, 2013, cited in Howard & Skipp, 2015).

Summary

There is no clear policy definition of intimate partner violence (IPV); nor is there a clear policy definition of financial abuse within the context of IPV. Despite including a question to measure financial abuse in the Crime Survey for England and Wales (CSEW), the question is limited in scope and the findings are not published in a disaggregated form. Moreover, given the problems associated with the ‘single-incident’ framing of the CSEW, it is also questionable how useful ONS data on this issue would be in understanding the true scale and experience of financial abuse in the UK. The next section of this report sets out how Refuge and The Co-operative Bank designed and commissioned a piece of research to address these issues.



The overarching aim of the research was to establish the true scale of financial abuse in the UK and to understand more about its lived experience. As such the research was made up of two elements: a nationally representative survey on financial abuse; and qualitative research interviews undertaken with twenty survivors of IPV who had accessed Refuge's specialist services.

2.1 The national survey

Opinium – a specialist market research agency – was commissioned to deliver a nationally representative survey. In order to inform the survey content, a comprehensive review of the literature on financial abuse was undertaken (see Sharp-Jeffs, 2015). This identified that the evidence base on financial abuse has expanded over the last decade to the extent that the range of financially abusive tactics used within intimate partner relationships is now well-understood within academic literature.

As such, the existing evidence base was drawn upon to develop a series of multiple choice questions that explored the ability of respondents to acquire, use and maintain financial resources. Particular answers were highlighted as representing behaviours which, in the context of intimate partner violence, are established forms of financial abuse. Thus, in addition to analysing yes/no answers to a direct question on whether respondents had experienced financial abuse, it was possible to identify inconsistencies between those respondents who stated that they had not experienced financial abuse but who then went on to answer questions in a way that might indicate that their partner has controlled, exploited or sabotaged them financially. Since it was possible that some participants might not recognise their experiences as financial abuse, a question on recognition was therefore also included to explore this in more detail.

The literature review also served to identify gaps in knowledge. Due to the lack of a national picture of the prevalence of financial abuse within the general population, there is little understanding about the social characteristics of those who experience it and how these intersect with each other. Respondents were therefore asked to provide demographic data in relation to:

- Gender
- Age
- Ethnicity
- Sexuality
- Disability
- Marital status
- Employment status
- Personal income
- Household income
- Household composition

Other questions were developed to explore more about the 'lived experience' of financial abuse, including when in an intimate relationship financial abuse begins, how it is introduced, how long it lasts for, whether and how it interacts with other forms of abusive behaviour, how it is experienced post-separation and in how many relationships an individual might experience financial abuse.

Finally, help-seeking behaviours were asked about – to whom, if anyone, those who experience financial abuse disclose to. This section included questions developed by The Co-operative Bank which sought to elicit views of the wider public about the ways in which banks might act on this issue.

2.2 Interviews

In recognition that the survey responses would generate topline quantitative research findings, Refuge also facilitated semi-structured interviews with twenty survivors of IPV who had experienced financial abuse and accessed Refuge's services. An interview guide was developed with a focus on exploring how financial abuse is experienced and survivors' interaction with financial institutions.

2.3 Field work timings

Opinium built a nationally representative sample of 4,002 respondents who completed a computerised self-completion questionnaire about financial abuse. This took place over a period of three weeks. The interviews with twenty survivors of financial abuse were conducted over a two week period. The majority (n=17) of interviews were undertaken face-to face in refuges, workplaces and survivors' homes. Three interviews were conducted over the telephone. On average, each interview lasted for about an hour.

2.4 Analysis

An initial analysis of the survey findings was undertaken by Opinium and then developed by the Child and Woman Abuse Studies Unit (CWASU) working with Refuge and The Co-operative Bank. Sections of 'free text' from the national survey outlining examples of financial abuse were coded according to the three forms of financial abuse identified by Postmus et al. (2012) and then entered into the Statistical Package for the Social Sciences (SPSS) for analysis. The twenty interviews were transcribed and entered into Nvivo – an electronic analytical tool for qualitative analysis.

2.5 Limitations

This report presents descriptive statistics from the nationally representative survey. It establishes baseline data on financial abuse. Since no specific hypotheses were being tested, statistical significance tests have not been performed. Further research will be able to build on these findings, including the possibility that women and men understand the issue differently.



This section starts by presenting the quantitative findings of the nationally representative survey (n=4,002). It then focuses specifically on the data that relates to the sub-sample of women and men (n=730) who have experienced financial abuse in a current/former relationship. The context setting section of this report suggests that gendered patterns of victimisation are likely to shape individuals' experiences of financial abuse. Thus the subsample is also analysed according to gender (men, n= 294; and women, n=436) and its intersection with other social characteristics.

3.1 The national prevalence of financial abuse

The nationally representative survey delivered by Opinium recruited 2,059 women and 1,943 men (n=4,002). Almost one in five respondents (18%, n=730) stated that they have experienced financial abuse either in a current or former relationship.

Gender

When these findings are analysed by gender, women are more likely (60%; n=436) to report experiencing financial abuse than men (40%; n=294). Thus one in five women experience financial abuse (21%, n=436) compared to one in seven men (15%; n=294). Gendered patterns also emerge when the findings are analysed according to sexuality, age, ethnicity, disability, relationship status, children, employment, personal income and household income.

Sexuality

The majority of respondents who have experienced financial abuse described themselves as heterosexual (88%, n=639). Ten per cent described themselves as homosexual (5%, n=35) or bisexual (5%, n=35). This suggests that at least 57% (n=419) of the perpetrators in the 'financially' abused sample are men and at least 35% (n=255) are women. Because the gender of the perpetrator was not asked of respondents however it is unclear who perpetrated financial abuse against those respondents who describe themselves as bisexual (5%, n=35), other (0.5%, n=5) or prefer not to say (2%, n=15).

When the intersection between gender and sexuality is explored, the proportion of heterosexual women reporting experiencing financial abuse (91%, n=395) is higher than the proportion of heterosexual men (83%, n=244). The proportion of men and women describing themselves as bisexual is the same (women 5%; men 4%). However, the proportion of men who report being financially abused and homosexual is higher (8%, n=24) than for lesbians (2.5%, n=11).

Table 2: Gender and sexuality of respondents who reported financial abuse

	N=730	Women (n=436)	Men (n=294)
Heterosexual (n=639)	88%	91%	83%
Homosexual (n=35)	5%	2.5%	8%
Bisexual (n=35)	5%	5%	4%
Other (n=5)	0.5%	1%	0.25%
Prefer not to say (n=15)	2%	1%	3.75%

Age

Over a quarter (26%, n=191) of the sub-sample were aged between 30 and 39. Nearly two-thirds were aged between 20 and 49 (63%, n=461).

Again, gender differences were present within some age bands. Men (25%) were proportionately more likely than women (13.5%) to experience financial abuse between 20-29 years of age. Women were slightly more likely than men to report experiencing financial abuse between the ages of 40-49 as well as 60-69.

Table 3: Gender and age of respondents who reported financial abuse

	N=730	Women (n=436)	Men (n=294)
Under 20 (n=4)	0.5%	0.5%	0.25%
20-29 (n=133)	18%	13.5%	25%
30-39 (n=191)	26%	26%	27%
40-49 (n=137)	19%	21%	15%
50-59 (n=112)	15%	16%	15%
60-69 (n=101)	14%	17%	10%
70-79 (n=48)	7%	7%	6%
80 and older (n=4)	0.5%	0.5%	1%

Ethnicity

Nine out of ten respondents described their ethnicity as white. Women were slightly more likely to describe themselves as white (91%) or BAME (6%) compared to men (89%, 4%). Men were slightly more likely to describe their ethnicity as mixed (4%) than women (see Table 4).

Table 4: Gender and ethnicity of respondents who reported financial abuse

	N=730	Women (n=436)	Men (n=294)
White (n=659) (White British, n=610 and White Other, n=49)	90%	91%	89%
BAME (n=37) (Indian, n=10 and Asian, n=11, Other n=16)	5%	6%	4%
Mixed ethnicity (n=19)	3%	2%	4%
None of these (n=5)	0.5%	0.5%	1%
Prefer not to say (n=11)	1.5%	1%	2.5%

Disability

The number of respondents reporting disability is much larger than the general population, which in the 2011 census was 32 per cent (33% for women and 31% for men).³ There were more disabled women in the sample who experienced financial abuse (55%, n=212) than men (45%, n=177). However, the proportion of men (60%, n=177) who reported being disabled was higher compared to women (49%, n=212). Why those with a disability should be more vulnerable to financial abuse is an issue that needs to be explored.

Relationship status

Two-thirds of those experiencing financial abuse were either married (47%, n=345) or living as married (15%, n=110).

Married or civil partnered men (56%) were proportionately more likely than women (42%) to report financial abuse. But women (17%) who were 'living as married' were more likely to report financial abuse than men (11%). Also of note is that proportionately more widowed and divorced women report experiencing financial abuse (see Table 5).

Table 5: Relationship status of respondents reporting financial abuse

	N=730	Women (n=436)	Men (n=294)
Married/civil partnership (n=345)	47%	41%	56%
Living as married/with partner (n=110)	15%	17%	12%
In a relationship/living separately (n=45)	6%	6%	6%
Single/never married (n=83)	11%	11%	12%
Widowed (n=32)	4%	6%	2%
Divorced (n=95)	13%	15%	10%
Separated (n=17)	2%	3%	2%
None of the above (n=2)	0%	0%	1%

Children

Three quarters (71%, n=546) of respondents who report experiencing financial abuse have children. Overall, however men (77%) were slightly more likely than women (73%) to have one or more child.

Employment

Almost three quarters (70%, n=517) of respondents who had experienced financial abuse reported being in either full time (55%, n=404) or part time (15%, n=113) employment. However, men (70%) were far more likely than women (46%) to be working full time – women were more likely to be in part time work or to be retired (see Table 6).

Table 6: Working status of respondents reporting financial abuse

	N=730	Women (n=436)	Men (n=294)
Working full time (n=404)	55%	46%	70%
Working part time (n=113)	15%	21%	7%
Full time student (n=12)	2%	2%	1.5%
Retired (n=118)	16%	19.5%	11%
Unemployed (n=40)	5%	4.5%	6.5%
Other not working (n=43)	6%	7%	4%

Personal income

Just under half (43%, n=313) of respondents who reported financial abuse have a personal income of up to £20,000. Another 28 per cent (n=202) earn between £20,001 and £50,000 with 19 per cent (n=139) earning over £50,000.

Women (50%) were proportionately more likely than men (33%) to earn under £20,000. Men (32%) were proportionately more likely than women (10%) to earn over £50,000. However a similar proportion of men and women reported earning between £20,001 and £50,000 (see Table 7).

Table 7: Personal income of respondents who reported financial abuse

	N=730	Women (n=436)	Men (n=294)
No income (n=26)	4%	4%	2%
Up to £20,000 (n=313)	43%	50%	33%
£20,001-£50,000 (n=202)	28%	27%	29%
Over £50,001 (n=139)	19%	10%	32%
Prefer not to say (n=50)	7%	9%	4%

Household income

Over a third (36%, n=262) of those who reported financial abuse have a household income of between £20,001 and £50,000. A quarter (25%, n=184) have an income of over £50,000.

Women who reported financial abuse are more likely than men to live in a household where the income is less than £10,000 or between £20,001 and £50,000. Men are more likely to live in a household where the income is over £50,000 (see Table 8). The figures on personal and household income reflect wider gendered patterns of economic inequality.

Table 8: Household income of respondents who reported financial abuse

	N=730	Women (n=436)	Men (n=294)
Up to £10,000 (n=72)	10%	12%	7%
£10,001 - £20,000 (n=149)	20%	21%	20%
£20,001 - £50,000 (n=262)	36%	41%	28%
Over £50,000 (n=184)	25%	16%	39%
Prefer not to say (n=63)	9%	10%	6%

Summary

Findings for the sub-sample reporting financial abuse, when analysed by gender, suggest different 'profiles' for women and men.

Women are proportionately more likely than men to report experiencing financial abuse. Heterosexual women are also more likely to experience financial abuse than heterosexual men. This is consistent with Crime Survey data. That a greater proportion of homosexual men report experiencing financial abuse than women who define themselves as lesbian is inconsistent with UK data on IPV, however it is consistent with US population surveys (see context section).

Women were most likely to report experiencing financial abuse between the ages of 30-39. Given that crime survey data indicates that young women are more at risk of IPV this is surprising. However,

it has previously been suggested that the pattern of abuse experienced by heterosexual women may change over the length of a relationship, with physical abuse decreasing and psychological, financial and sexual abuse increasing over time (Bows, 2015).

Furthermore, the finding that over half of the sample is disabled is unexpected. Whilst research has suggested that disabled women's experience of IPV 'may particularly include financial abuse and sexual and psychological violence' (Hague et al., 2007: 87) there is a lack of research to explain the disproportionately high level of disabled men within this sample.

It is also of note that women who are married and living as married are more likely to experience financial abuse than women who have a different relationship status. Men's experience appears to be similar here; however a higher proportion of men who experience financial abuse are more likely to be married compared to women where a higher proportion are living as married.

In addition, men who report financial abuse are more likely than women to be working full time with a personal income of over £50,000 whereas, women are more likely than men to be working part-time and have a personal income of £20,000 and under. Unsurprisingly, therefore, household income is also differentiated by gender, with more women reporting a household income of between £20,001 and £50,000 whereas men report a household income of over £50,000.

It is against this background that the next section of this chapter explores men and women's experiences of financial abuse.

3.2 The experience of financial abuse

This section focuses on the sub-sample who reported experiencing financial abuse in current or previous relationships (n=730) and separately during post-separation (n=913). The percentages presented by gender are calculated on the basis of the number of women (n=436) and men (n=294) who had reported financial abuse.

When the financial abuse started

Table 9 shows that financial abuse is most likely to start when a couple moves in together (25%; n=182) with women making up a higher proportion of this category (71%, n=130 compared to 28%, n=51 for men). Women (75%, n=83) are also more likely than men (25%, n=27) to say that financial abuse started when they got married. In contrast, onset of financial abuse when opening a joint bank account was reported more by men (74%, n=35 compared to 26%, n=12 for women).

For 17% (n=124) financial abuse was present from the outset of the relationship. This was slightly more likely to be reported by men (53%, n=66) than women (47%, n=58).

Table 9: When the financial abuse started

	N=730	Proportion of women	Proportion of men
When I moved in with my partner (n=182)	25%	71% (n=130)*	28% (n=51)
From the outset of the relationship (n=124)	17%	47% (n=58)	53% (n=66)
When I got married (n=110)	15%	75% (n=83)	25% (n=27)
When I bought a home with my partner (n=64)	9%	48% (n=31)	52% (n=33)
When I had children (n=53)	7%	70% (n=37)	30% (n=16)
When I got a joint account (n=47)	6%	26% (n=12)	74% (n=35)
Other (n=47)	6%	60% (n=28)	40% (n=19)
When I experienced a drop in income (n=20)	3%	35% (n=7)	65% (n=13)
When I stopped working (n=17)	2%	71% (n=12)	29% (n=5)
When I retired (n=9)	1%	33% (n=3)	67% (n=6)
None of the above (n=37)	5%	59% (n=22)	41% (n=15)
Prefer not to say (n=21)	3%	62% (n=13)	38% (n=9)

*Percentages calculated as proportion of women or men who reported each statement

Duration of financial abuse

Table 10 reveals that the duration of this form of abuse is most likely to be more than five years (22%, n=157) with women disproportionately represented in this group (77%, n=122 compared to 23%, n=36 for men). A further 21 per cent (n=150) report experiencing financial abuse for six months or less; with this more likely to be the case for men (63%, n=94 compared to 37%, n=56 for women). Women are, therefore, more likely to experience the longest periods of financial abuse (mean 2.8 years compared to 1.8 years for men).

Table 10: Duration of financial abuse

	N=730	Proportion of women	Proportion of men
More than 5 years (n=157)	22%	77% (n=122)*	23% (n=36)
6 months or less (n=150)	21%	37% (n=56)	63% (n=94)
1-2 years (n=113)	16%	63% (n=72)	37% (n=42)
More than 6 months but less than a year (n=92)	13%	55% (n=51)	45% (n=41)
3-4 years (n=94)	13%	60% (n=56)	40% (n=39)
2-3 years (n=67)	9%	65% (n=44)	35% (n=24)
Prefer not to say (n=55)	8%	65% (n=36)	35% (n=19)

*Percentages calculated as proportion of women or men who reported each statement

Number of relationships in which financial abuse was present

Just over a third of those reporting financial abuse (35%; n=255) were experiencing it within their current relationship. More men (55%, n=140) reported this than women (45%, n=115).

Three-quarters of respondents (74%, n=541) reported that they had experienced financial abuse within a previous relationship. Women were more likely to report this (62%; n=338) than men (38%; n=203).

When the number of respondents who report experiencing financial abuse in a previous relationship is added to the number who report experiencing financial abuse in a current relationship, the total is 66 more than the overall number in the sample (n=730). These people therefore had both experiences. This is consistent with answers given to a question asking respondents to indicate how many previous relationships they had experienced financial abuse in. The majority referred to one former relationship (81%, n=439), however women were more likely to report experiencing financial abuse in two or more relationships (69%, n=67 compared to 31%, n=31 for men).

Recognising financial abuse

Overall, more than a third (38%, n=275) of respondents recognised financial abuse from the outset, with women (47%, n=130) slightly less likely to recognise it than men (53%, n=145).

The intersection of financial abuse with other forms of abuse

Just 15 per cent (n=108) reported only financial abuse; the vast majority (82%, n=598)⁴ reported also experiencing other forms of abuse. As expected, more women (60%, n=171) than men (40%, n=114) reported experiencing physical abuse. Women were also more likely to report experiencing sexual abuse (56%, n=102 vs. 44%, n=80) and psychological abuse (65%, n=322 vs. 35%, n=175) alongside financial abuse.

Post separation abuse

Interestingly a larger group reported financial abuse post-separation (n=913⁵): one in four women (25%, n=513) and one in five men (21%, n=400) within the full survey. This might be explained by the fact that financial settlements are often contested when relationships end. Indeed some respondents reported that post-separation their partner kept taking them to court resulting in financial costs. Men were more likely to report this (61%, n=106) than women (39%, n=69). However women (71%, n=189) were far more likely to report that their former partner refused to give them child support, reflecting the fact that women are most likely to have residence of children on separation. Almost three fifths (58%, n=531) of the group experiencing financial abuse post-separation also reported experiencing financial abuse within their current/previous relationship.

⁴24 respondents preferred not to say

⁵N=4,002 – 2,416 (none of the above) – 582 (N/A) – 91 (prefer not to say)

Table 11: Forms of post-separation abuse

	N=4,002	Proportion of women	Proportion of men
They damaged/stole property (n=312)	8%	53% (n=171)*	47% (n=150)
They spent money from our joint account (n=286)	7%	53% (n=151)	47% (n=135)
They ran up bills in my name (n=292)	7%	54% (n=158)	46% (n=135)
They refused to give me child support (=265)	6%	71% (n=189)	29% (n=76)
They interfered with my employment and ability to keep my job (n=193)	5%	45% (n=86)	55% (n=107)
They spent money in my personal bank account (n=211)	5%	47% (n=99)	53% (n=112)
They prolonged the sale of our joint property (n=199)	5%	47% (n=93)	53% (n=106)
They kept taking me to court which resulted in financial costs (n=175)	4%	39% (n=69)	61% (n=106)
Other (n=77)	2%	68% (n=53)	32% (n=25)

*Percentages calculated as proportion of women or men who reported each statement

Reporting financial abuse

Over a third (34%, n=247) reported that they told no-one about the financial abuse that they experienced. More women reported this (67%, n=166) than men (33%, n=81). The majority of those who did tell someone about financial abuse told a friend (32%, n=235), or family member (31%, n=228).

Fewer respondents reported telling a work colleague, a financial institution or a professional. However, of those who did, men were more likely to tell all of these stakeholders than women (see Table 12).

Table 12: Who respondents told about financial abuse

		Proportion of women	Proportion of men
No-one (n=247)	34%	67% (n=166)*	33% (n=81)
Family member (n=228)	31%	56% (n=128)	44% (n=100)
Friend (n=235)	32%	59% (n=139)	41% (n=97)
Work colleague (n=106)	14%	33% (n=35)	66% (n=70)
Bank (n=108)	15%	37% (n=40)	63% (n=68)
Debt company (n=90)	12%	32% (n=29)	68% (n=61)
GP (n=77)	11%	27% (n=21)	73% (n=56)
Police Officer (n=81)	11%	36% (n=29)	64% (n=52)
Social Worker (n=72)	10%	32% (n=23)	68% (n=49)
Anonymously on a forum (n=69)	9%	35% (n=24)	65% (n=45)
Other professional (n=24)	3%	71% (n=17)	29% (n=7)
Domestic violence service (n=8)	1%	75% (n=6)	25% (n=2)
Someone else (n=4)	1%	75% (n=3)	25% (n=1)
Prefer not to say (n=24)	3%	58% (n=14)	42% (n=10)

*Percentages calculated as proportion of women or men who reported each statement

The survey found that women and men across all income levels report experiencing financial abuse. The survey data was analysed to see if level of personal and household income impacts on disclosure of financial abuse. Here an interesting pattern emerged whereby almost equal numbers of women and men earning over £50,001 were more likely to tell someone than those in different income bands. This was also true of women and men living in a household with an income of over £50,000.

Table 13: Disclosure of financial abuse by income bracket

Personal income	Told no-one (n=247)	Household income	Told no-one (n=247)
£0 (n=26)	42% (n=11)	Up to £10,000 (n=72)	41% (n=29)
Up to £20,000 (n=313)	41% (n=128)	£10,000-£20,000 (n=149)	37% (n=55)
£20,000-£50,000 (n=202)	37% (n=75)	£20,000-£50,000 (n=262)	41% (n=107)
Over £50,001 (n=139)	8% (n=11)	Over £50,001 (n=184)	14% (n=25)

The financial consequences of abuse

Respondents were asked to select, from a range of options, the financial consequences of financial abuse. Thirty per cent of respondents (n=216) stated that there had been no financial impact. Women were most likely to give this answer (see Table 14) perhaps reflecting the fact that they were more likely to be working part-time with a personal income of £20,000 and under compared to men who were more likely to be working full-time with a personal income of over £50,000. Women may also find it more difficult to disentangle the financial consequences that arise from financial abuse with other impacts i.e. psychological.

For those who were affected, a poor credit history (32%, n=232) and struggling financially (30%, n=219) were the most common outcomes. However, more men reported that they would struggle to get back into the workplace and that they were homeless.

Table 14: The financial consequences of financial abuse

	N=730	Proportion of women	Proportion of men
My credit history is now poor (n=232)	32%	51% (n=119)*	49% (n=114)
I am struggling financially (n=219)	30%	52% (n=113)	48% (n=105)
I have debts I don't know how to repay (n=142)	19%	51% (n=73)	49% (n=69)
I have no confidence in managing my finances (n=110)	15%	50% (n=55)	50% (n=55)
I will struggle to get back in the workplace (n=102)	14%	43% (n=44)	57% (n=58)
I am now homeless (n=94)	13%	33% (n=31)	67% (n=63)
Other (n=70)	10%	76% (n=53)	24% (n=17%)
Prefer not to say (n=37)	5%	62% (n=23)	38% (n=14)
None of the above (n=216)	30%	71% (n=153)	29% (n=63)

*Percentages calculated as proportion of women or men who reported each statement

Summary

This section has revealed that gendered differences also arise in relation to 'how' financial abuse is experienced. These are explored below in relation to findings in the previous section on gendered victimisation.

Women are more likely to report that financial abuse starts when they move in with a partner and when they get married. This is consistent with the finding that women who are married and living as married are more likely to experience financial abuse than women who have a different relationship status. It may also explain why older women report experiencing financial abuse, whereas proportionately more men experience financial abuse when they are younger.

Especially important are the findings that women are more likely to experience: financial abuse in multiple relationships; for longer periods of time; and post-separation. In contrast, men reported

financial abuse in fewer relationships which were much shorter in duration. Given this, the fact that men were as likely as women to report negative impacts as a consequence of financial abuse requires further exploration.

One reason why women may experience financial abuse for longer and post-separation is because it is part of an ongoing pattern of IPV. It is certainly the case that women report experiencing other forms of abuse (physical, sexual); and in particular psychological abuse which is closely aligned with financial abuse (see context section). Moreover women are also less likely to disclose financial abuse suggesting that they may be subject to a high level of control and/or be more fearful of the consequences. When they do, they are most likely to speak to friends and are very unlikely to contact professionals and financial institutions.

3.3 Different forms of financial abuse

This section of the report explores the free text responses of survey respondents who indicated that they had experienced financial abuse in a current/former relationship. Nearly two-thirds (62%, n=456) of those who stated that they have experienced financial abuse provided examples of the forms that this abuse took.

The free text for each response was coded according to the three forms of financial abuse identified by Postmus et al (2012): financial control; financial exploitation; and financial sabotage (FS). More women (n=313) than men (n=143) provided examples thus all the examples given by men were analysed along with the first 143 examples provided by women in order to enable direct comparison – those by women are coded S-W, by men S-M. The remaining 170 examples provided by women are discussed later in this section.

Forms of financial abuse

Women and men provided descriptions which fitted into the three forms, but women's examples were more likely to be financial control (53%, n=76 compared to 14%, n=20 for men). This included not being able to spend their own money and having their spending monitored.

“All my wages went into joint account and I had to ask for money and justify what it was for” (S-W)

“Being told what I’m allowed to spend my own money on” (S-W)

“Accountable for every single penny that was spent; even down to a pint of milk” (S-W)

“Excessive monitoring of all spending down to the penny; no money of my own” (S-W)

Table 15: How women and men experience financial abuse

Examples	Women (n=143)	Men (n=143)
Financial Control	53% (n=76)	14% (n=20)
Financial Exploitation	45% (n=64)	43% (n=61)
Financial Sabotage	3% (n=4)	2% (n=3)
One form	77% (n=98)	97% (n=79)
More than one form	23% (n=29)	3% (n=2)
Not FA*	11% (n=16)	43% (n=62)

* Examples coded not financial abuse (FA) - see next section.

However, women and men were equally likely to provide examples coded as financial exploitation. Most here centred on the partner stealing money and the partner refusing to contribute to household expenses. A related form of financial exploitation for men was linked to partner overspending, but on credit/debit cards for which they were both liable.

“A great deal of hidden debt that I was then expected to pay off due to marriage” (S-M)

When describing a partner stealing money, men gave one word examples such as ‘stealing’ and ‘theft’ or ‘borrowed money without paying back’. When referring to examples of ‘refusing to contribute’ it was in relation to women not paying enough towards household bills or asking for their partners to pay for things.

“My ex-wife paid almost nothing towards our household bills or anything else; I paid 90% of everything we paid for” (S-M)

“My partner kept asking me to pay for her living expenses” (S-M)

In contrast, women referred to not being allowed to ‘hold’ money so that any they had was literally taken from them. In relation to household costs, women referred to being in situations where their partners spent all the money they earned on themselves, leaving women solely responsible for covering household costs with their income.

“Living together but the other partner saying his money is his as he worked for it and the bills are not his responsibility” (S-W)

“My partner not disclosing what he earned, spending lots on himself and leaving me struggling to pay household expenses” (S-W).

These findings suggest that women and men have different definitions of financial exploitation.

Women and men were also equally likely to give examples of financial sabotage, although the numbers here were very small. All respondents were given the Adams et al. (2008) definition of financial abuse (ability to acquire, use and maintain financial resources) before answering this question. This suggests that there is a lack of recognition that interfering with education or employment and stopping a partner from studying/working can prevent the acquisition of independent financial income.

Nature of financial abuse

It is important to note that, during the coding process, just under half (43%, n=62) of the examples given by men did not describe financial abuse. This is a much higher proportion than had to be excluded when compared to women (11%, n=16), adding support to the contention that financial abuse may be conceptualised differently by women and men.

The excluded examples provided by men centred on: partner overspending; partner not being good at money management; and arguing with their partner about money. Other examples included: partner's family not helping out financially; and partner expecting too much towards household expenses so that not enough money was left to pursue hobbies/socialise. Some men also referred to unfair divorce settlements. There were instances when opinions/comments were offered about financial abuse rather than a description of an experience. One man disclosed that he had been financially abusive towards his ex-wife in the free text example box. Nine of the examples men gave were clearly abusive but were excluded because: in one case, an example was given of physical abuse; or because eight respondents referred to financial abuse post-separation instead.

Two of the sixteen examples given by women were excluded because they were also about financial abuse post-separation. Several women also referred to psychological abuse. However, like men, women also: provided a comment/opinion about financial abuse; or referred only to arguments about money with their partner.

Also of importance is that, in addition to reporting more financial control, women were also more likely than men to report experiencing more than one form of financial abuse (see Table 15). This was the case for just three per cent of men (n=2) suggesting once again, that women are more likely to experience financial abuse within a pattern of power and control. When the further 170 examples provided by women were analysed, women provided another 67 examples of financial control, 86 examples of financial exploitation and eight examples of financial sabotage. The majority experienced just one form of financial abuse (n=105), but 39 experienced more than one form.

Eleven women also made reference to experiencing other forms of abuse alongside financial abuse in the free text. Examples included physical and sexual abuse, although consistent with the findings in the previous section; the emphasis was on financial abuse overlapping with psychological abuse.

“Having money forcibly taken from me by my abusive partner; him fighting me for my purse” (S-W)

“If you refused to sleep with him you'd get a smashed door” (S-W)

“He mocked anything I bought for myself and often told me how useless I was with money, so I didn't deserve any” (S-W)

What is also striking about the examples of psychological abuse provided is that the words men used to belittle women focused on financial inequality. One woman stated that her partner 'ridiculed her for earning less' another that she 'wasn't considered equal' because she 'didn't earn as much as he did'.

Impacts of financial abuse

Despite reporting negative financial impacts arising from financial abuse within the survey, men did not refer to there being an 'impact' on them or their children within the examples of financial abuse that they provided as free text. Yet women referred to not having enough money for food (n=17), not having enough money to provide for their children (n=15); and not having enough money for basic necessities (n=5).

"Not being able to buy enough food as all money being taken from me" (S-W)

"I had to scrape and beg to feed the children and went without food to give it to them" (S-W)

"He wouldn't let me work and provide for the children so I went without so the children could have food and clothing" (S-W)

"Withholding all money so I had none to buy food while treating himself to many luxuries" (S-W)

"He spent all the money he earned except for the £20 a week he gave me to keep house on and feed and clothe and care for two small children; he kept us in penury" (S-W)

"Having to beg for money to buy personal items like Tampax" (S-W)

3.4 Survey responses to questions on financial control, exploitation and sabotage

As noted in the methodology section, the nationally representative survey was designed to explore whether there is a 'gap' between respondents who stated that they had not experienced financial abuse in a current/previous relationship but who then went on to select answers to questions that indicate that this might be the case. Just over a third of British adults (35 per cent; n=1,395) reported experiencing at least one potential indicator of financial abuse. This is broadly consistent with the finding that almost a third (30 per cent) of respondents stated that they know somebody who has experienced financial abuse in a relationship.

Tables 16-18 present the findings on the behaviours respondents in the full survey (n=4,002) reported having experienced in current (first line) and previous (second line) relationships across the financial abuse spectrum.

Table 16: Financial control survey responses

	Women (2,059)	Men (n=1,943)
My partner and I have a joint account but my partner stops me from accessing it	3% (n=55) 5% (n=105)	3% (n=59) 7% (n=131)
My partner and have a joint account but my partner does not let me access it at all	2% (n=42) 4% (n=92)	2% (n=39) 6% (n=122)
My partner fully manages the joint account	1% (n=12)	1% (n=10)
I have a personal account but my partner controls it	3% (n=55) 4% (n=91)	3% (n=63) 6% (n=111)
My partner monitors my use of my personal bank account	4% (n=85) 6% (n=125)	6% (n=120) 5% (n=105)
My partner does not allow me to have my own personal bank account	3% (n=55) 4% (n=89)	4% (n=82) 4% (n=82)
My partner demands that I provide evidence of my spending	5% (n=98) 8% (n=164)	8% (n=154) 5% (n=98)
I have to ask my partner's permission before I make a purchase	6% (n=124) 11% (n=218)	6% (n=112) 8% (n=153)
My partner accompanies me shopping and approves what I spend	5% (n=105) 7% (n=136)	6% (n=118) 6% (n=120)
My partner quizzes me about my spending	6% (n=122) 12% (n=249)	8% (n=150) 9% (n=176)
My partner makes significant financial decisions without telling me	5% (n=104) 11% (n=228)	7% (n=130) 7% (n=130)
My partner and I have a joint savings account which I have no access to	3% (n=66) 5% (n=100)	4% (n=75) 7% (n=135)
My partner does not allow me to have my own savings	2% (n=50) 6% (n=128)	3% (n=51) 6% (n=111)
I have limited access and control over my own income	7% (n=58)	6% (n=56)
I have no control or access over my own income	0% (n=4)	1% (n=5)

Given that very few of the men who stated that they have experienced financial abuse provided examples of money being used as a form of control, it is puzzling that men in the overall sample were just as likely as women to select answers which suggested that their current partner controlled elements of their finances. Two possible explanations are suggested. Because the survey questions draw on research which has explored how heterosexual women experience financial abuse within the context of IPV, it may not possible to interpret the findings in the same way for women who define themselves as lesbians and heterosexual/gay men. Another possibility is that these 'yes' answers reflect the distinction that Corrie and McGuire (2013) believe needs to be made between financial abuse within the context of IPV and relationships where there is an unequal, but non-abusive, financial relationship. If the latter scenario is the case, then such relationships need to be understood and defined differently. Further research with men is clearly important in order to unpick what is going on here.

Also of note is that women were slightly more likely than men to report that: their use of money was monitored; and that a partner made significant financial decisions without consultation in a previous relationship, compared to a current relationship. Moreover women were slightly more likely to report financial exploitation in previous relationships across all measures (see Table 17) compared to current relationships. Again, more research is required to understand why this is the case.

Table 17: Financial exploitation survey responses

	Women (2,059)	Men (n=1,943)
My partner has put debts in my name and I was afraid to say no	3% (n=56) 7% (n=151)	4% (n=85) 5% (n=96)
My partner has fraudulently put debts in my name	3% (n=54) 6% (n=117)	3% (n=67) 5% (n=98)
My partner only allows me to have money for basic essentials	3% (n=64) 9% (n=186)	4% (n=74) 5% (n=101)
My partner uses money as a source of manipulation	4% (n=83) 11% (n=228)	4% (n=69) 7% (n=134)
My partner steals money from my purse/wallet	3% (n=59) 8% (n=168)	3% (n=65) 7% (n=127)
My partner uses my bank card without permission	3% (n=59) 7% (n=136)	4% (n=72) 6% (n=124)
My partner gambles with my money	3% (n=66) 6% (n=117)	3% (n=62) 5% (n=94)
I am not named on some contracts for joint assets	5% (n=106) 7% (n=138)	6% (n=114) 5% (n=92)
My partner has taken financial assets that belong to me	3% (n=66) 9% (n=184)	4% (n=72) 7% (n=141)
My partner has damaged property that belongs to me	4% (n=77) 10% (n=211)	5% (n=103) 7% (n=129)
I work for my partner's/our business but s/he does not pay me any money	3% (n=58) 4% (n=78)	4% (n=83) 3% (n=64)

Table 18: Financial sabotage survey responses

	Women (2,059)	Men (n=1,943)
My partner does not allow me to work	3% (n=72) 5% (n=96)	6% (n=114) 3% (n=56)
My partner has done things to stop me going to work	3% (n=68) 7% (n=147)	3% (n=56) 7% (n=135)
My partner does not allow me to attend college/university	2% (n=37) 6% (n=129)	2% (n=32) 6% (n=111)
My partner interferes with me going to college/university	2% (n=45) 7% (n=136)	4% (n=81) 4% (n=81)
My partner has made me give up college/university	2% (n=49) 5% (n=93)	4% (n=81) 4% (n=80)

A fair share of household income

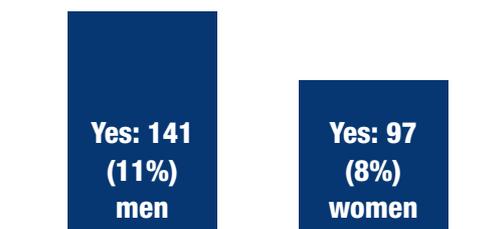
The findings above have implications for the question used within the Crime Survey for England and Wales (CSEW) which asks participants whether an intimate partner has prevented them from having a 'fair share of the household money'. To begin with, the evidence base on financial abuse generated through the survey makes clear that financial abuse is more nuanced and multi-faceted than a simple question related to access to household income can reveal.

In addition, context is clearly crucial so questions about any form of abuse need to take this into account. For example, in the context setting section of this report it is noted that a survey which specifically explored access to household finances found almost half of adult men and women

experiencing violence reported restricted access to household finances. But respondents with the most extensive experience of violence were more likely to be women (Scott et al, 2013). When the CSEW question was replicated within the same survey delivered by Refuge and The Co-operative Bank, the findings were very similar in that men and women were almost equally likely to state that this was the case.

Graph 1: Does your partner prevent you from having a fair share of the household money?

Men (n=1,257) and women (n=1,276) married or living as married



Questions were included within the full survey to better understand the management of household income. This revealed that men (48%, n=608) were more likely than women (37%, n=469) to report managing all the household finances. When the reasons for these arrangements were probed, men (34%, n=217) were more likely to state that their partner ‘knows more about money’ than women (27%, n=154). Women (47%, n=273) were more likely than men (40%, n=273) to state that their partner ‘took that role from the beginning’.

Given that social contexts can shape attitudes towards the management of money, the financial relationship of the participants’ parents was also asked about. Three quarters (73%) of all participants (n=4,002) grew up in a household where their father was the main breadwinner although, as would be expected, this number rose in line with participants’ age (56% of under 20s compared to 83% of those in their 70s). Despite this, however, there was a near even split among those who had control of the family’s finances (32% father, 30% mother and 28% shared control). Respondents who reported financial abuse were more likely than those who did not to report parental conflict around who managed money (32% vs. 10%) or how money was spent (43% vs. 17%). Although this is an interesting finding, it is not possible to draw a causal link based on this data, something illustrated by one female respondent who noted in the free text.

“Not in my relationship [financial abuse] but in my parent’s relationship” (S-W)

Summary

Analysis of the free text examples continues to reveal gendered differences in the nature of financial abuse described with more women than men experiencing financial control, being more likely to experience more than one form of financial abuse and also being more likely to describe negative impacts in relation to meeting their basic needs and the needs of their children.

This reinforces the importance of context which, as previously noted, is missing from ‘incident’ based approaches to measuring financial abuse. Men and women understand the concept of financial abuse differently, and the nature of how financial exploitation was experienced was also gendered. That a much higher proportion of the examples of financial abuse in free text provided by men were not examples of financial abuse is also revealing.



As the research findings have illustrated, there is limited recognition that when money is used as a source of power in a relationship then it is financial abuse. This section explores whether this lack of recognition also extends to financial institutions that come into contact with both victims and perpetrators.

It starts by exploring the views of all survey respondents about the role of financial institutions in responding to financial abuse. It then presents the findings of interviews with twenty heterosexual women (n=20) who accessed Refuge’s specialist services and who had experience of interacting with banks as a result of financial abuse. The focus is on this group of women since it reflects the profile of the largest group within the survey to experience financial abuse. In order to tailor wider responses however, similar qualitative research should also be undertaken with the additional groups (disabled women/men; gay men) identified as experiencing financial abuse through analysis of the research findings.

4.1 The role of financial institutions

When asked about the ways in which financial institutions might act on this issue, the majority of respondents were supportive of financial institutions, such as banks campaigning/raising awareness about financial abuse and helping support customers who are victims of financial abuse (see Table 19). Given that women with experience of financial abuse were less likely to report the abuse to financial institutions than men it is interesting to note that women were overall more likely to strongly agree/agree with the positive engagement statements provided.

Table 19: Response to statements on the ways in which financial institutions might respond

	Strongly agree/agree (n=4,002)	Women (n=2,059)	Men (n=1,943)
Financial institutions, such as banks, should help to raise awareness about financial abuse (n=2,690)	67% (n=2,690)	72% (n=1,490)	62% (n=1,200)
I would be very supportive/encouraged if my bank campaigned around the issue of financial abuse (n=2,507)	63% (n=2,507)	69% (n=1,413)	56% (1,094)
It is appropriate for a financial institution, such as a bank, to raise awareness and campaign on the issue of financial abuse (n=2,698)	67% (n=2,698)	72% (n=1,488)	62% (n=1,210)
Financial institutions, such as a bank, should help support their customers who are victims of financial abuse (n=2,804)	70% (n=2,804)	74% (n=1,525)	66% (n=1,280)

4.2 Developing responses

The objective of undertaking qualitative interviews undertaken with women who had used Refuge’s specialist services was two-fold. The first part of the interview was designed to gather data to underpin the development of awareness-raising activities on financial abuse targeted at this section of the population. It explored how financial abuse is introduced into the relationship; when it is introduced; when women recognise it; how they recognise financial abuse; how they seek to challenge it; barriers to disclosure; and help seeking behaviour. The second part of the interview explored women’s interaction with financial institutions in order to identify how systems and practices could better respond to financial abuse.

How financial abuse is introduced

The majority of the women who were interviewed stated that the financial abuse they experienced was gradual and happened over a period of time.

“I think it must have just escalated over time because actually it’s very difficult for me to kind of like work out when it started. Because it seemed such a bizarre thing; it’s not like me to be in a position where somebody else controlled. I can’t even work out how it – how did that happen? So it was a real like slow kind of process” (W5)

“And there you are. Utterly entrapped, financially trapped. You look back on it and think well why would you do that? It so hard to explain it, it’s so subtle I suppose” (W13)

The interviews with Refuge service users further suggested that the control underpinning financial abuse was initially mistaken for ‘care’ and partnership.

“I sort of took it as a romantic gesture – you don’t need to work anymore” (W13)

“And I did think ‘oh I’ve met someone who wants to provide for me and my daughter” (W15)

“He’d say we’ll get a joint bank account – he made it look as if we were going to do something together” (W20)

Analysis of the interview narratives reveals then men often played on gendered expectations and responsibilities when introducing different tactics of financial control. For instance, the suggestion that women give up work was closely tied to stereotypical notions of men as providers and women as caregivers.

“He would say, men are supposed to do this, men are supposed to bring the money in. So it’s almost as though, even though he weren’t bringing the money in, and it was my money, he thought he should control what should be done with it” (W3)

“He said he’d take care of the finances; I’d look after the baby and look after the house” (W14)

“He’d say to me, ‘you don’t need to work. You’ve got a child, you should be at home’. He’d say ‘don’t you feel guilty that you’re not at home with your daughter?’” (W15)

Another strong theme in relation to encouraging women to give up work was linked to accusing them of having affairs.

“He kept saying you’re going to meet someone; you’re going to forget about me” (W3)

“He’d say ‘it’s not about earning money; you just want to be out, meeting men and stuff” (W15)

“It was always that I was flirting with colleagues” (W19)

In some cases, men also presented themselves as better at managing money than women.

“‘I’m the man, I deal with money. You women, you do other things. I’m really good with money, you’re really bad with money’ and that was it. So he’d decide all those big things – the mortgage provider – everything” (W13)

Looking back, some of the women stated that the financial abuse had been present from the very beginning of the relationship.

“When you think about it in hindsight – the financial abuse was there really from the second date” (W19)

But for a quarter of the interviewees it started in pregnancy and, for two of these women, this was soon followed by physical abuse.

“It [financial abuse] first started about three years into the relationship when I was pregnant. The first time he put his hands on me was also when I was pregnant with her” (W6)

Recognising financial abuse

Recognising financial abuse, or not recognising financial abuse, was linked to some women’s understanding of domestic violence. Like many, they perceived that domestic violence is just physical abuse.

“I felt abused but I would never have said it was abuse because I didn’t think it was valid – because he hadn’t hit me” (W6)

However several interviewees explained that they did not recognise financial abuse specifically because they were already coping with physical and sexual abuse.

“I didn’t see financial abuse was one thing on its own” (W18).

“It [financial abuse] didn’t really occur to me, because there was so much else going on – obviously there was a lot of violence and sexual abuse and everything else. So to be honest that just paled into insignificance” (W19)

“The financial abuse was interwoven with it all” (W20)

For these women, recognition of financial abuse arose in several ways. Several explained they realised they were experiencing it when it ‘came together’ with other forms of abuse in a particular incident.

“Beating me at that point, and beating me as savagely, I think that was the crystallising moment that it all came together, the emotional abuse, the financial abuse and the physical abuse, all coalesced in that particular moment. This is now a survival strategy... an exit plan, and albeit it’s gonna take me a long time, because, I’ve got to have this baby,... I’ve got to get myself in a job. Because that’s the only way I’m going to leave” (W13)

Some women also stated that they came to realise that they were experiencing financial abuse after reading literature on domestic violence which named it as a power and control tactic.

“I borrowed this book from the library and realised that the woman had experienced every single thing that was going on with me – it felt like my whole life was written out: not only the physical abuse but the financial abuse” (W1)

This chimes with the experience of a number of the interviewees who were only able to ‘name’ financial abuse after having come into contact with Refuge and understanding that abuse takes many forms.

“I suppose when I started contact with Refuge and started to understand the terms domestic violence and abuse and the many different forms it takes” (W13)

“When I got to Refuge and I explained everything that had happened my key worker said ‘well that’s financial abuse’ and I’ve never heard of it, but when you sit down and think about it, it’s another way to control you – take all your money from you, put you into so much debt that you’re beholden to them” (W20)

However a few women said that they started to question financial arrangements when it became clear that different family members experienced different standards of living.

“I used to spend an average of £700-800 (per week) on his food, whilst me and my daughter had to stick to a very strict budget of twenty pounds per week” (W4)

“He had a little box with his toiletries – we weren’t allowed to touch them. We would have the cheap rubbish, but he would be spending £20-30 on his luxury items” (W15)

Another point when women realised they were experiencing financial abuse was when they came into contact with individuals who expressed concern about them. For instance, one woman was advised by a solicitor that she was in a ‘very vulnerable situation’ because she was not named on the mortgage. The same woman also described an acquaintance’s reaction to her having to ask her husband for money as ‘incredulous’.

For another woman, it was reflecting on her parent’s management of financial resources that led her to recognise that her husband’s behaviour was wrong.

“And then I started thinking about my parents, and thinking it’s always been their money. None of this like yours, mine, asking for money” (W15)

Challenging financial abuse

Given the intersection between financial abuse and other forms of abuse, including physical assault, a number of interviewed women spoke about being too scared to challenge their partner’s behaviour.

“He was supposed to give me some money back and when I asked he went mad about it and I became really frightened and on that occasion he actually hit me; so that was the one and only time I asked about money” (W6)

Women also reported that if they challenged their partner’s financially abusive behaviour then they would be accused of distrusting him.

“If I ever questioned him he’d say ‘what else do you want? Other women would be grateful’. There was always an answer and I was made to feel ungrateful” (W15)

“He’d kind of make you feel guilty about how you were acting and make it seem as though it wasn’t quite deserved on his part so you end up giving them money” (W17)

“He would say that I didn’t trust him and things like that. It was all don’t you trust me?” (W19)

Love and trust were common themes within many of the women's narratives about their experience of financial abuse. For this reason, a number of the interviews were highly emotional as women recalled how they had freely given their trust, but that it had been betrayed.

"I just thought – I love him, he loves me, we're supposed to help each other out" (W3)

"He was my husband so I naturally gave it [money] to him. I never saw it again. He drained me of absolutely everything I had" (W20)

Barriers to disclosing financial abuse

At the point of realising that they were experiencing financial abuse, women recalled feeling 'stupid', 'embarrassed' and 'humiliated'. This, in turn, acted as a barrier to reaching out for support. One woman described how a gambling website was taking money from her bank account. She assumed that this was fraudulent activity but just before calling the bank realised it was actually her partner.

"So thank God I didn't call my bank manager because the shame of it – is she stupid or what?" (W18)

Indeed whilst there are a wide range of reasons why women do not disclose any form of abuse, it was clear from the women's testimonies that in relation to financial abuse, there were particular barriers. Compounding the shame associated with being a 'victim' was the perception that, like domestic violence, money is a 'private matter'. Thus several women described facing a double barrier to disclosing in this respect.

"Finances – they are another – domestic abuse is a secret – but talking about finances comes side by side" (W20)

Another obstacle to disclosing financial abuse was women's fear that their might do damage to their reputation and financial standing if institutions such as banks found out. Most were also unsure of the repercussions involved in disclosing financial abuse; this was particularly the case if women were aware of their partner having acted fraudulently in their name.

"I was too scared. Scared that they [the bank] might have told me to close the account or told me to start making a huge repayment" (W4)

"They [the bank] might blame everything on me, because it was under my name. I would have a lot of questions to answer" (W8)

In addition, women described the fear of not being believed, since abusive men went to great lengths to cover up the financial abuse; including expending a lot of effort in making sure that they presented the 'right image' in public.

"I had to be dressed in a certain way when we went out – it's another way of keeping you in a little cage because you look like you're fine and doing well when actually you're not" (W5)

"When we'd go out he'd put £20 in my purse so it looked like I had money" (W20)

Another hindrance to disclosure was women being fearful of their partner's response.

"They [friends] knew something was going on. And they did suspect it could be financial abuse, judging by the amount of work I was going through on a daily basis. They'd joke about how I used to work 100 hours a day and 15 days a week. All the time! But I was quite selective with which information to disclose, even to my friends. My ex-husband would get very aggressive towards me if I said something wrong, or do things that he didn't approve of" (W4)

Whilst there are a number of barriers which prevent women from leaving abusive men, the lack of financial resources to do so was central to women's testimonies.

"I wanted to leave but I didn't think I could leave because I didn't have any money. I think it controls every other area, because it means you can't get out" (W2)

"It was just too impossible at that point – not working. He'd got me where he wanted in terms of having full control over my life at the point" (W13)

It was not until women realised that they felt trapped, with no financial independence, that they recognised the financial power their partner had over them. Financial dependence and control was, therefore, a core strategy men used to limit women's options.

Help-seeking

Given that many interviewed women lacked access to money and were unable to buy basic necessities, some chose to seek help from friends and family members reflecting the wider survey findings of who women tell.

"I had to ask for shopping money; I didn't have any food, I had to – my Mum had to send money to buy food, because we had been living on Weetabix for three days" (W2)

Within the interviews, women also described how disclosure of financial abuse was not always out of choice. Rather they were unable to keep endlessly making up reasons about why they did not have food in their cupboards or could not meet at the local shops for a cup of coffee.

"I tried to pretend to my family that it wasn't that way but my sister knew" (W17)

Disclosure of the abuse being experienced often led to informal support, with friends, family members and even employers either guarding or providing access to funds.

"So I started borrowing money off my Mum and Dad. Sort of in secret" (W15)

"I broke down and told my boss what was going on. And what she did for one week, she didn't pay me all the money she owed me, she held twenty pounds back. So I would have some money for myself" (W20)

A number of women reported financial abuse to the bank; however this action was undertaken post-separation and is explored in more detail below.

Interaction with financial institutions

Several women spoke about interaction with bank staff and some positive practice was noted.

“They were very helpful about it, very nice. And they tried not to look at me too pitifully which I appreciated. It can be heart-breaking if the person acts the wrong way – because you’re already so fragile” (W16)

Two women felt that their banks went ‘above and beyond’ their remit. In one of these cases, a member of bank staff telephoned a website that her partner was accessing via her bank card and ensured that in the future it would be blocked. The bank worker then printed bank statements which he suggested could be used to support a criminal prosecution.

“He did everything for me, he brought me bank statements and said I needed to take them to the police station and show them” (W18)

Other women reported more negative experiences, such as a bank refusing to recognise a PO Box number as a confidential address, or failing to take their concerns and needs seriously.

“It’s a PO Box so they’re [bank] being tricky around that even though Refuge has written a letter – he [bank employee] said I’m not 100% sure whether we’ll accept that” (W2)

“They [the bank] were completely bemused as to why on earth I would be talking to them about my personal life – very much ‘well I’m not entirely sure what you want us to do’” (W19)

Women routinely described in the interviews how their partners would intercept and read their post, often without their knowledge. However one woman was advised that she should not really have ‘let’ her abusive partner access her online banking details. This suggests that, as is the case with the general public, there is low awareness among banking staff about the power and control dynamics of financial abuse in the context of IPV.

“They just said because he has access to your online banking. It’s kind of like my fault. They just said to me in the future don’t let anyone see your details” (W1)

Another criticism of banking systems raised by some of the women interviewed was being ‘passed’ from one staff member to another and having to keep on repeating why they were calling.

“When something like this happens and you ring most banks you get a first call handler and so it’s going round the houses trying to explain again and again and again and again what the issue is” (W13)

Several women also referred to how banking systems may act as an ‘unknowing party’ to financial abuse. In one interview a woman talked about the ability of abusive men to track women down through bank statements which show where they have withdrawn money.

“When I took money out of the cash point he sent me a text message saying I know where you are and that really scared me – I didn’t go outside for days” (W1)

In another interview with a non-UK national, the woman spoke at length about how the process of opening a bank account excluded her because her husband would not add her to any of the household bills. This meant that she did not have the documentary evidence required to open a bank account. As a consequence she had nowhere to keep her money which was taken by her husband for 'safekeeping'.

"Even though I showed them [the bank] my passport and the fact that I had £5000 it wasn't good enough. They should make it easier for you to open a bank account because if you're unable to do so then you're stuck with the person who has the power" (W2)

A further two women reported how the perpetrator manipulated bank staff so that it looked like they were responsible for the mismanagement of their bank accounts rather than him.

"I had a good relationship with my bank but then his behaviour was causing me problems with them and making me look bad in front of the bank staff" (W9)

How financial institutions could respond

Women were asked specifically about the role they thought that financial institutions such as banks can play in responding to financial abuse. All twenty women agreed that financial institutions have a role to play. However, identifying what that role should be proved more challenging.

This was partly because women recognised that there are limited opportunities for bank staff to initiate discussion about financial abuse with women who are experiencing it. Two of the women who were in the UK on a spousal visa explained that they never went to the bank – rather they were made to sign financial documents that they did not understand at home. Several also mentioned that they were not allowed to go to the bank on their own. Another woman explained that all her phone calls had to be conducted via speaker phone, thereby limiting her ability to speak freely.

"It [asking about financial abuse] would have to be in the right environment. Remembering that a lot of these men are with their partners quite a lot - so how would they [the bank] do that? You know even like ringing somebody – when I used to take calls he would be listening" (W15)

A number of suggestions were put forward for what might trigger concern about the possibility of financial abuse for bank staff. The most obvious would be distress on the part of the customer who might be visibly scared and/or seen to be taking instruction from their partner. Another could be a partner filling in forms on a woman's behalf.

"The bank should have been suspicious because he was filling out the forms" (W2)

"I know these people don't know me but surely they could have seen the fear on my face? We were sat there with the advisor – surely she could see I was shaking. She could see I only spoke after I'd looked at him and he allowed me to speak" (W20)

Women also referred to the possibility of bank staff/systems picking up on spending patterns and transactions that might indicate financial abuse.

"I suppose they could've noticed how differently the spending had got, maybe. And normally on accounts, if there's weird spending, they'll call you up and make sure everything's OK" (W20)

Chapter Four

Responding to financial abuse

Women also struggled to think what role a bank could play after ascertaining that financial abuse might be present. Many were aware that once liable for debts, for example, there is little that can be done about this due to financial legislation.

“It’s hard because obviously if you are legally responsible then – I mean domestic violence is such a huge issue and they [banks] can’t ensure all the debt is written off but I do think that they need to do something” (W19)

However, women did identify that the banking sector could play an early intervention role in tackling financial abuse. This might include suggesting actions that customers who are currently being financially abused can take and also how banks can support them in doing so.

“From my point of view I had no idea how they would have been able to help me” (W14)

“I mean whenever a woman has left they [bank staff] should say, make sure you close down every account you’ve got” (W19)

Linked to this was the suggestion that banks could play a preventative role by educating customers, including displaying information about recognising financial abuse in branch.

“I think maybe there should be leaflets about this. Giving information and stuff like that. Sometimes you can’t identify the financial abuse as being financial abuse” (W3)

Something which women did think would make a difference was in relation to bank personnel being trained in the dynamics of intimate partner violence so that responses were always empathic and not victim blaming.

“Understanding that domestic violence presents in different ways and if you’re expecting to be able to spot it because some woman is wringing her handkerchief then forget it. I can remember shouting at the woman – you don’t understand, if you don’t do this today what that means...that he’s going to absolutely kill me” (W13)

“I called them up – I was basically crying down the phone – when he made my account go overdrawn. Just for them [bank staff] not to be robots, but to understand what’s happened” (W16)

Several women suggested that not having to recount what had happened to them multiple times would make a difference and wondered whether there might be a way of recording their history to avoid this.

“You need a point of contact – there has to be an appreciation of how humiliating it is - you don’t want to have to explain it to four different people. And the expression in their voice – you just want to ring someone who will take on board that this is a particularly difficult thing. Some empathy for how difficult a conversation that is” (W13)

Another suggestion was for bank staff to be able to record a customer’s concerns about financial abuse, perhaps for evidential purposes, and to routinely refer women who are abused to a specialist organisation like Refuge.

“Maybe a confidential line – I was forced to open this bank account and I can’t legally prove it however I am suffering – then they might come up with a monitoring plan in association with other organisations such as Refuge” (W18)



“This is long lasting and life changing. I suffered quite severe abuse, physically and sexually and yet I can walk away from that. It’s the financial bit that on the surface doesn’t look so bad but actually that’s the one that going to have lasting effect. Every time I try to get to my feet another bill will turn up. After all this time he can still affect me in that way; you know. He can’t physically get me, he can’t emotionally hurt me and yet still, financially he can cripple me” (W19)

The findings presented within this report have lifted the lid on the extent of financial abuse in the UK. They reveal for the first time that one in five women and one in seven men have experienced financial abuse in a current/past relationship. As Refuge has long argued, the research findings also highlight the vital importance of interpreting these statistics in context (Refuge, 2014).

Clear gendered differences arise in relation to the profile of those who experience financial abuse. Heterosexual women represent the group most at risk; however the research findings also suggest that there are particular groups within the population (disabled women, disabled men and gay men) who might disproportionately experience this form of abuse. There are also clear differences in ‘how’ women and men experience financial abuse. Women are more likely to experience financial abuse as part of an ongoing pattern of intimate partner violence, in multiple relationships, for longer periods of time and post-separation.

In contrast, men are more likely to report financial abuse as single, exploitative incidents taking place within fewer relationships which are much shorter in duration. Given that comparatively few men appear to define financial abuse as a form of control, but describe financial control within their relationships, research with men must unpick what this means. If, as suggested, some couples have an unequal but non-abusive financial relationship then this needs to be understood and defined accordingly.

These findings have clear implications for how institutions tailor their responses to financial abuse. This applies not only in relation to the contact that they have with victims but how they deal with those individuals who use institutional systems to perpetrate financial abuse. The focus of this report has primarily been on financial institutions; indeed there have been consistent calls for the financial sector to recognise and respond to the issue of financial abuse (Kober & Bell, 2008; Sharp, 2008; Howard & Skipp, 2015; Citizen’s Advice, 2015). Yet it is clear that a far broader range of institutions (including social and political) can and must also address it.

The Coordinated Community Response (CCR) to domestic violence provides a framework within which all institutions can respond to financial abuse. Pioneered by the Duluth Abuse Intervention Project (DAIP) in Minnesota, USA, the CCR emphasises comprehensive, collaborative and integrative working between relevant sectors and stakeholders to position the safety and security of victim-survivors at the centre of interventions; whilst also holding perpetrators accountable (Shepard, 1999). The CCR was adopted and adapted as a model of best practice by the Home Office in 2006 and, as the quote above illustrates, integrating responses to financial abuse within it has the potential to transform the lives of those who wish to leave an abusive partner and rebuild a life free of power and control.

Based on the research findings (survey and interviews), a number of recommendations have been identified. Alongside the need for further research into the experience of particular groups, the recommendations focus on the role of the financial sector. However Refuge and The Co-operative Bank urge all stakeholders - including the police, Job Centre Plus, family courts and utility companies (amongst others) to undertake efforts to better understand financial abuse and the role that they can play in responding.

Finally, this study clearly identifies the need for the Office of National Statistics to report on financial abuse and to expand the question related to financial abuse to cover the ability to acquire, use and maintain financial resources both in a relationship and post-separation. Although financial and other forms of abuse are clearly entwined in many cases, the survey and interviews reveal that specific actions are taken by perpetrators to control, exploit and sabotage an individual's financial resources. The evidence base on financial abuse makes clear that financial abuse is much more nuanced and multi-faceted than a simple question related to access to household income can reveal.

Recommendations

Government/research institutions

- Undertake research into how financial abuse is experienced by different groups within the population, including but not confined to: disabled women, women from outside the UK; disabled men; and gay men

Financial sector

- Develop a code of practice to guide the response of financial institutions to financial abuse so there is a consistent response to disclosures of intimate partner violence – for example all banks to: accept the use of safe PO Boxes addresses; ensure that joint bank accounts can be frozen quickly; ensure that individual bank accounts are treated separately and have safeguards in place to guard against further abuse taking place; create processes that mean actions can be taken without both parties having to be present and which do not place the perpetrator in a position of power; automatically refer customers to local domestic violence services and/or the Freephone 24 Hour National Domestic Violence Helpline run in partnership between Women's Aid and Refuge
- Develop awareness-raising materials on financial abuse to share with bank customers
- Develop a financial guide to help support customers who are being financially abused within a current relationship and post-separation
- Develop a training package on financial abuse for staff working within financial institutions to equip them with the ability to recognise and act on situations that might indicate financial abuse. This should involve setting up referral pathways to specialist services such as Refuge
- Integrate consideration of financial independence and joint money management into application processes for financial products opened along different life stages (i.e. joint account, mortgage etc.)
- Develop a system for customers who need to report financial abuse that ensures they are directed immediately to a member of bank staff who is trained in the dynamics of intimate partner violence and who can provide an emphatic response. This system should enable bank staff to access case history so that victims of abuse do not have to keep explaining what has happened

Office for National Statistics

- Report financial and psychological abuse as forms of 'non-physical' abuse separately within the Crime Survey for England and Wales
- Develop clear and accurate definitions of financial and psychological abuse
- Expand the question related to financial abuse to cover the ability to acquire, use and maintain financial resources both in a relationship and post-separation



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