A Review of Research and Policy on Financial Abuse within Intimate Partner Relationships

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Nicola Sharp-Jeffs

Child and Woman Abuse Studies Unit (CWASU)
London Metropolitan University

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INTRODUCTION

The financial abuse of women within intimate partner relationships is a means by which abusive men are able to achieve the financial power they previously held by legal default (Littwin, 2012). It was only in 1964 that the Married Women's Property Act entitled a woman to keep half of any savings she had made from the allowance given to her by her husband. In 1970 the Equal Pay Act made it illegal for employers to pay women lower rates than men for the same work; yet at the same time working women could only secure a mortgage with the signature of a male guarantor. And as recently as thirty-five years ago, women were unable to apply for a loan or credit in their own name.

Whilst it is no longer possible to deny economic rights on the basis of gender, progress towards financial equality has been slow (Littwin, 2012). Finances continue to be gendered, with men still normatively expected to take charge of money (Postmus et al., 2012). Moreover, ongoing structural inequalities facilitate the efforts of abusive men to limit women's self-sufficiency through playing on the barriers that continue to hinder their financial independence, including part-time work and the gender pay gap (Wilcox, 2006). As Branigan (2004: 8) states, financial abuse as a control tactic is designed both 'to *create* and *reinforce* the economic dependence of women and children on men'.

Thus whilst economic dependency can be a direct outcome of financial abuse, it cannot be separated from women's lesser economic status. It is, therefore, unsurprising that lack of access to financial income has been consistently identified by women as an obstacle to leaving abusive men (Anderson, 2007; Bell & Kober, 2008; Brandwein, 1999; Lyon, 2002; Jaffe, 2002; WNC, 2003). Analysis of British Crime Survey data by Walby and Allen (2004) indicated that women who reported that it would be difficult to find £100 at short notice were three and a half times more likely to be subject to intimate partner violence.

The widespread assumption that a household income will be shared equitably (Branigan, 2004; Westaway & McKay, 2007) means that the use of money as a source of power is rarely recognised and responded to by political, economic and social institutions. That financial abuse is commonly experienced by women within the context of intimate partner violence suggests that this form of abuse is a 'patriarchal phenomenon' intended to 'wage war on women's growing equality' (Littwin, 2012: 981).

The aim of this review is to summarise what research and policy tells us about financial abuse and the ways in which it is used by abusive men to exert coercive control over/limit the options of women that they are/or have previously been in a relationship with. Since this work has been initiated by the Cooperative Bank, it also explores what the research literature tells us about the role of banks within a coordinated community response to intimate partner violence.

Before the literature review is presented, however, it is important to outline the context within which financial abuse takes place. As a critical analysis of the current Government definition of domestic violence will illustrate, intimate partner violence and family violence are conflated. According to the definition, domestic violence is understood to involve both single incidents of threatening behaviour, violence and abuse and a pattern of such incidents. Yet reference to 'single incidents' obscures the lived experience of intimate partner violence which is characterised by power and control – ongoing attempts by one partner in a relationship to exert their will on another through the use and/or threat of force (Kelly et al., 2014; Stark, 2007).

CONTEXT SETTING

WHAT IS 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 was expanded to include Female Genital Mutilation (FGM), Honour Based Violence (HBV) and Forced Marriage (FM). Because these latter forms of violence are usually single incidents perpetrated by family members, the Government definition of domestic violence 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 this served to obscure the reality of intimate partner violence which has long been recognised as a pattern of abuse. Indeed Stark (2007:12) observes that it 'is ongoing rather than episodic' and 'that its effects are cumulative rather than incident-specific'.

In March 2013, the Government sought to recognise the coercive control which characterises intimate partner violence by referencing 'coercive and controlling behaviour' within a revised definition of domestic violence. However the definition now refers both to:

> ***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, 2012a)*

As Kelly and Westmarland (2014) observe, this has confused the definition still further since it conflates family violence and intimate partner violence, with the presumption that the dynamics underpinning both are the same. Coercive control is a concept that was developed from research on how men impose their will in a heterosexual relationship. As such, the tactics used to exert it cannot be read across to relationships that may be generational and in which issues of gender and sexuality play out differently (ibid; Payton, 2014).

WHAT IS INTIMATE PARTNER VIOLENCE?

The Power and Control Wheel is a pictorial representation of the 'tactics' used by abusive men. It was developed by the Domestic Abuse Intervention Project (DAIP) in Duluth, Minnesota (DAIP, 1984) and draws on the experiences of female survivors. It is the most commonly used framework for understanding intimate partner violence internationally and is used widely in professional training.

Figure 1: Duluth Power and Control Wheel

The wheel demonstrates how intimate partner violence rarely comprises physical and sexual abuse alone. Their positioning within the rim of the wheel is important however in that it illustrates how the power derived from them is located not just in their use but by their continued threat - what *could* happen, based on past experience (Kelly, 1988). Thus the consequences of challenging the non-physical forms of control depicted within the spokes of the wheel may 'make independent action too costly to pursue' (Stark, 2007: 235). Indeed, the ultimate challenge to men's control – separation or its threat – is when women are at highest risk of domestic homicide (Stark, 2007).

For Stark (2007), men's use of physical and sexual abuse is interwoven with control exerted through structural forms of deprivation (such as withholding money and food), dictating women's choices and micro-regulating their everyday actions. This control is rarely confined to the home since it can extend into all the spaces that women enter, such as their place of work. On this basis Stark (2007) argues that intimate partner violence is neither 'domestic' nor primarily about 'violence'. Indeed he challenges the dominant policy response to intimate partner violence when he describes intimate partner violence not as an assault crime but a liberty crime. Whilst the impact of physical and sexual assault cannot and should not be underestimated, efforts to subvert women's right to autonomy prevent them from 'freely applying their agency in economic and political life' (Stark, 2007: 13). This analysis resonates with how women discuss living 'free' of abuse (Kelly, Sharp & Klein, 2014).

Control is enhanced via isolation which is designed to instil dependence and limits access to help or support, such that the abuser becomes the primary source of information and validation. Control is also exerted through intimidation which includes surveillance and degradation. Surveillance 'falls on a continuum of tactics' that ensure the woman knows that she is being watched (Kelly et al. 2014). Degradation can be linked to deprivation – for example, refusing to give women money to buy sanitary products (Branigan, 2004) – but is also exercised through repeated acts and statements of disrespect which induce shame and self-blame, thus inhibiting disclosure. Women's confidence in their capabilities and perceptions is undermined, including with respect to managing money.

The exertion of coercive control is situationally specific – drawing on personalised knowledge of each woman's movements, habits, resources and vulnerabilities. This makes it hard to detect because the 'means and effects…are easily confused with the range of sacrifices women are expected to make in their roles as homemakers, parents and sexual partners' (Stark, 2007: 230). In other words, the beliefs about gender held by abusive men often converge with a discriminatory social context, reinforced through institutional structures and policies.

WHAT IS FINANCIAL ABUSE?

Financial abuse is identified by the Government as a form of domestic violence. Yet, as noted above, the way in which financial abuse is defined and understood will depend on who is doing what to whom: the dynamics of financial abuse within the context of elder abuse (commonly perpetrated by an adult child towards a parent) will be different to financial abuse exerted by an abusive man seeking to coercively control his intimate partner.

Although 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). However the evidence base summarised below suggests that this is an inadequate measurement: financial abuse is more nuanced (Home Office, 2012b) and multi-faceted (Green & Pearce, 2002; see also Smallwood, 2015).

It is important to note that, within the intimate partner abuse literature, the term financial abuse is often used interchangeably with economic abuse (see, for example, Citizen Advice, 2014). This is because financial abuse is a feature of economic abuse. Adams et al. (2008: 564) define economic abuse as involving behaviours that 'control a woman's ability to acquire, use and maintain economic resources'. Financial abuse involves similar behaviours but specifically in relation to money and not economic resources (such as food, telephones and transport) more broadly (Littwin, 2012).

LINKING FINANCIAL ABUSE AND OTHER FORMS OF POWER AND CONTROL

A number of studies have observed that financial and/or economic abuse is highly correlated with other forms of intimate partner violence (Outlaw, 2009). For instance, Adams et al. (2008) undertook research with survivors of intimate partner violence and found that higher levels of economic abuse were significantly related to higher levels of physical and psychological abuse.

Similarly, a longitudinal study examining the impact of a financial literacy programme with survivors of intimate partner violence undertaken by Postmus et al. (2012) found that participants who experienced physical and psychological abuse more frequently were also subject to more monitoring and restrictions related to the use of financial resources. A later study undertaken by the same researcher found that dimensions of economic abuse correlate with experiences of physical and psychological abuse (Postmus et al. 2015). In addition, Weaver et al. (2009) uncovered data which suggested that economic abuse is particularly associated with the experience of emotional/verbal abuse and isolation for female victims of intimate partner violence living in US domestic violence shelters.

The overlap with psychological/emotional abuse in all of these studies is interesting since financial/economic abuse has previously been conceptualised as a form of psychological abuse (Loring 1994, cited by Weaver el al. 2009). Indeed, it is only recently that researchers have attempted to measure financial/economic abuse as a distinct construct (Adams et al., 2008; Postmus et al. 2015; Sharp, 2008; Weaver et al., 2009). Outlaw (2009) argues that it is important to disaggregate forms of 'non-physical' abuse within research since they may have different trajectories and vary both in prevalence and their relationship to physical violence.

As outlined above, financial abuse within intimate partner violence is likely to exist within a pattern of psychological, physical and/or sexual abuse. However it should be noted that Cameron (2014) labels some financially abusive men as 'schemers' – those who do not use financial abuse to exert power and control over their partners but instead have a specific plan to systematically steal a woman's financial resources and then leave. Similarly Corrie and McGuire (2013) suggest that a distinction needs to be made between relationships in which there is financial abuse and relationships in which there is an unequal, but mutually agreed upon, financial relationship.

THE 'TECHNOLOGY' OF FINANCIAL ABUSE

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 to the extent that Postmus et al. (2012) have developed a conceptual framework for financial abuse.

This suggests that it comprises three distinct strategies: financial control, financial exploitation and financial sabotage. Abusive men may use one or more of these strategies successively, simultaneously (Citizen's Advice, 2014; Sharp, 2008) or may switch between them. These actions, Littwin (2012) notes, are often accompanied by a refusal to share information about household income (Brewster, 2003; Pence & Paymar, 1993; Postmus et al., 2012; Schechter & Gary, 1988). Abusive men may withhold information about their finances to the extent that women may not even know how much their partner earn (Littwin, 2012; Sharp, 2008).

FINANCIAL CONTROL

Littwin (2012) refers to three types of action that enable abusive men to achieve financial control: depriving the victim of access to bank accounts; requiring the victim to give the abuser any income she receives; and giving the victim an allowance.

ACCESS TO BANK ACCOUNTS

One of the tactics that arises in much of the research on financial abuse in the US and UK is abusive men depriving women from accessing bank accounts (Adams et al. 2008; Branigan, 2004; Littwin, 2012; Sharp; 2008; Howard & Skipp, 2015). This may involve: having no access to bank accounts that are solely in the abuser's name; being denied access to a joint bank account; and being denied access to their own bank account (for example, as a consequence of their partner confiscating their bank card or changing their PIN number – Sharp, 2008).

TAKING INCOME/FINANCIAL RESOURCES

Yet, as Littwin (2012: 983) notes, 'barring access to bank accounts is an incomplete control strategy if the victim has access to other funds'. As a consequence research also shows that many abusive men demand control over any income/resources that women receive.

Money may simply be taken from a woman's purse/bank account (Anderson et al., 2003; Branigan, 2004; Howard & Skipp, 2015; Lloyd, 1997; Lloyd & Taluc, 1999; Pence & Paymar, 1993; Sharp, 2008). Some report being made to pay their salary directly to their partner (Davis, 1999; Littwin, 2012). Similarly, abused women may have to hand over benefit money and tax credits (Brewster, 2003; Citizen's Advice, 2014; Moe & Bell, 2004; Ptacek, 1997; Sharp, 2008; Howard & Skipp, 2015). Or else abusers may insist that all benefit income is applied for in his name, including child benefit payments (Sharp, 2008; Howard & Skipp, 2015). Abusers may also convince women to 'lend' them money which they do not pay back (Adams et al., 2008).

GIVING AN ALLOWANCE

The evidence base suggests that some women who experience financial control report being given an allowance to be spent on household necessities and nothing more (Anderson et al. 2003; Postmus et al., 2012; Tolman, 1989). Frequently, the amount of money is inadequate, meaning that women are then forced to ask for more funds (Littwin, 2012). Being coerced to negotiate access to financial income from a subordinate position (Dobash & Dobash, 1979) makes it unsurprising that some women report being sexually exploited in these circumstances – given money by the perpetrator only if they perform sexual acts in return (Sharp, 2008).

The use of money may also be monitored (Anderson et al., 2003; Brewster, 2003; Dobash & Dobash, 1979; Hofeller, 1982; Martin, 1976; Postmus et al. 2012). Many women report that they have to account for how money is spent by providing receipts (Branigan, 2004; Stark, 2007) or are subject to daily or weekly interrogations that focus on their spending (Stark, 2007). Others may not be allowed to go shopping by themselves and spend money independently, or money may be provided only on a pre-approved, expense-by-expense basis (Littwin, 2012; Sharp 2008; Stark, 2007).

FINANCIAL EXPLOITATION

Financial exploitation occurs when abusive men use women to generate financial resources which they then appropriate. This both curtails women's options for independence and damages their financial standing (Postmus et al., 2012).

GENERATING DEBT

Generating debt for which their partners are liable is well recognised as a control tactic used by abusive men in the US although Littwin (2012: 959) notes that it is a relatively new issue and marks a departure from the 'more traditional' forms of economic abuse. This is because it is only in recent years that women have had access to credit. Through creating debt in women's names, abusive men destroy their credit rating which has a negative impact on their ability to leave.

Littwin (2012: 951) uses the term 'coercive debt' to describe 'all non-consensual, credit-related transactions' that occur in the context of intimate partner violence. Coerced debt therefore includes abusers taking out and using credit cards registered in their partners' names or forcing them to take out loans (Anderson et al. 2003; Brewster, 2003; Lloyd & Taluc, 1999). The same tactics have been observed in the UK, including through the use of overdrafts (Citizen's Advice, 2014; Sharp, 2008; Westaway & McKay, 2007). Littwin (2012) identifies three forms of coercive debt: through fraud; through force; and through misinformation.

COERCED DEBT THROUGH FRAUD

Coerced debt through fraud is, according to Littwin (2012), easy to commit since consumer credit systems depend on personal information. Although the types of information required are effective in preventing fraud by strangers, intimate partners are familiar with the information that is required to verify consumers' identities and to make online credit applications. Abused women also report that their male partners may forge their signature (Dawson, 2007; Kelly et al. 2014; Littwin, 2012) or, in some cases, take female relatives or friends with them to financial institutions to pose as them (Littwin, 2012).

COERCED DEBT THROUGH FORCE

Force rather than fraud may be used to obtain coerced debt. A scenario here may be the abuser forcing a woman through actual or threatened violence to sign a financial document against her will. Alternatively other negative consequences may arise through refusal, such as the denial of basic necessities for herself and her children (Littwin, 2012).

COERCED DEBT THROUGH MISINFORMATION

In Littwin's (2012) analysis of coerced debt, a third category of misinformation is identified whereby victims sign financial documents without knowing their true content. Abusers might also ask for consent to use a partner's credit card up to a certain limit but then continue to use it.

NON-CONSENSUAL DEBT

Littwin (2012) goes on to outline additional methods for generating 'non-consensual debt' without the element of coercion. One such method is known as 'sexually transmitted debt' – a term coined by the US Women and Credit Task Force in the late 1980s. This is unique to married couples and describes a situation in which an abuser borrows money, but with the knowledge that liability for the debt is also shared by his wife by virtue of their relationship (Lawton, 1991 cited by Howell, 1998).

Some men steal the money that their partner planned to use to pay bills (Postmus et al. 2012; Wilcox, 2006) or claim to have paid bills but not done so, leaving their partners to find money at short notice (Adams et al. 2008). This means that victims may end up in debt as a consequence of having to borrow money from elsewhere, including doorstep lenders and 'payday' loan companies (Barron, 2013).

Another way in which non-consensual debt may be incurred is when abusive men engage in behaviours that generate costs (Adams et al. 2008; Sharp, 2008). For example, research shows that money has to be spent replacing personal possessions and household items that abusive men may steal, damage, destroy or pawn (Brewster, 2003; Follingstad et al., 1990; Ptacek, 1999; Rodenburg & Fantuzzo, 1993). Abusive men may also cause damage to assets such as properties and cars so that money has to be spent on their repair (Davies & Lyon, 1998; Rodenburg & Fantuzzo, 1993).

Yet another tactic used by abusive men is requesting that their partner enter into a loan agreement on their behalf, due to them having a poor credit record and subsequent inability to obtain finance (Smallwood, 2015). This may or may not be true.

BENEFIT FRAUD

Women can be coerced into financial arrangements that go against their better judgement (Branigan, 2004) including fraudulently claiming benefits (Howard & Skipp, 2015; Kelly et al. 2014, Sharp, 2008). Research by Green and Pearce (2002) documents the increasing number of women being charged in the US with criminal and social security debt proceedings after being coerced into committing fraud by violent partners.

REFUSAL TO CONTRIBUTE

Abused women may be forced into a position of 'supplication' (Littwin, 2012) by abusive men who 'refuse to contribute' to household expenses, including rent, utility bills, food, toiletries and clothing (Adams et al. 2008; Branigan, 2004; Citizen's Advice, 2014; Howard & Skipp, 2015; Brewster, 2003; Davies & Lyon, 1998; Littwin, 2012; Ptacek, 1999; Sharp, 2008). This form of abuse differs from financial control in that it tends to occur when women have access to financial income; instead the abuser's behaviour seeks to destroy her financial well-being so that she remains entrapped in the relationship due to a lack of alternative options. This may reflect the ways in which abusive men have had to adapt their attempts to control women financially as a consequence of the financial advances that women have made over the past forty years.

In this scenario the abuser does not contribute any of his income to household expenses, instead using his income solely for his own purposes (Branigan, 2004; Sharp, 2008; Howard & Skipp, 2015). Furthermore, some research shows that when abusive men refuse to work and do not earn an income (Robinson, 2003) they continue to prioritise their own needs, taking their partner's money and leaving them without enough to pay for basic essentials (Baker & Cunningham, 2005; Branigan, 2004; Howard & Skipp, 2015; Sharp, 2008). Not only does the refusal to contribute to household expenses drain women's financial resources, but this scenario means that individuals within the same household may have 'radically different standards of living (Littwin, 2012: 984) resulting in what Branigan (2004: ii) describes as a 'feminisation of poverty within relationships'. Indeed Littwin (2012) notes that an abuser may manipulate a family's financial assets and debts so that all the assets are in his name and all the debts in her name (Citizen's Advice, 2014; Howard & Skipp, 2015; Lyon, 2002).

FINANCIAL SABOTAGE

Financial sabotage involves abusive men doing things to stop the victim from acquiring a regular or increased income, such as sabotaging her ability to work or study. This is a well-researched form of financial abuse and may involve woman being forbidden, discouraged or actively prevented from getting or keeping a job, seeking promotion or enhanced training/qualifications (Brewster, 2003; Sharp, 2008; Shepard & Pence, 1988; Tolman, 1989; Usta, 2013).

PREVENTING WOMEN FROM GETTING A JOB

Tactics to actively prevent women from getting a job may involve stopping them from undertaking education or training so that they do not have the qualifications required. Research documents how abusers interfere with their partners' ability to further their education, with the frequency of occurrence ranging from 23 to 62 per cent (Anderson et al., 2003; Postmus et al. 2012; Shepard & Pence, 1988; Tolman, 1989). Raphael (1999) also describes how abusers sabotage their partner's efforts to attend employment fairs and interviews by inflicting visible injuries, turning off the alarm clock so that they are late and refusing to provide child care.

PREVENTING WOMEN FROM KEEPING A JOB

Tactics involved in preventing women from keeping a job may mirror those used to undermine women's attempts to find work and include: sabotaging their car, threatening and physically restraining them, failing to provide child care, stealing their car keys and money, refusing to give them a lift to work, withholding medication, preventing sleep, cutting their hair, hiding their clothes, and inflicting visible injuries (Brandwein & Filiano, 2000; Brewster, 2003; Howard & Skipp, 2015; Lloyd, 1997; Lloyd & Taluc, 1999; Moe & Bell, 2004; Raphael, 1999; Riger et al., 2001; Sharp, 2008).

Additional actions may include turning up at a woman's place of work and harassing her and/or co-workers, or constantly calling her throughout the workday (Lloyd, 1997; Lloyd & Taluc, 1999; Raphael, 1999; Riger et al., 2001). Indeed, research from the US suggests that three-quarters of intimate partner violence victims are targeted at work (Friedman & Cooper, 1987). The impact of such interference can be severe, including missed work days, loss of hours at work, and eventually loss of a job (Shepard & Pence, 1988). In the UK, four per cent of abuse victims reported losing or giving up their job as a consequence of partner abuse in 2008-09 (Roe, 2010). Other studies have reported how women are persuaded to given up their employment to work for the perpetrator who then refuses to recompense them (Howard & Skipp, 2015; Sharp; 2008). Here, financial sabotage crosses over with financial exploitation.

POST-SEPARATION FINANCIAL ABUSE

It is significant that much of the research in this area focuses on the use of financially abusive tactics by men who are in a relationship. This is despite the fact that there is a 'common mis-presumption' that financial abuse arises only after a couple separate, as a consequence of the 'bad feelings' that result from a relationship breakdown (Branigan, 2004: 3). Yet as research and practice show, the behaviour of many perpetrators post-separation represents an ongoing attempt to exert the coercive control that already existed (Tuerkheimer, 2013). Financial abuse, in particular, is observed to continue and escalate after separation (Bell & Kober. 2008; Branigan, 2004; Camilleri et al., 2015; Citizen's Advice, 2014; Kelly et al; 2014; Kelly & Westmarland, 2015; Howard & Skipp, 2015; Sharp, 2008; Smallwood, 2015; Wilcox, 2006). This may be because financial abuse, unlike physical abuse, does not require 'physical proximity' to perpetrate (Stark, 2007).

Research suggests that some of the tactics used post-separation will be the same as those used before separation. Not only might existing debts 'endure beyond the life of the intimate partnership' (Branigan, 2004: 27) but if they are joint-debts then perpetrators are able to continue to exert control since there is no legal recourse to sever joint liability. One party is generally unable to alter the contract details without the other party's consent so the perpetrator may withhold his consent to his partner entering into a hardship agreement or dividing a debt. This may be the case even when the woman is willing to assume responsibility for the entire joint debt in order to avoid further contact with the abuser and/or to avoid getting a negative credit-rating (Smallwood, 2015). This propels women into what Smallwood (2015: 28) calls a 'financial limbo' where they have no power to deal with joint debts and regain financial control. If the perpetrator does not pay their share then providers may still pursue women for the whole amount.

New debts may also be created. For example, the perpetrator may withdraw all the funds from bank accounts that he continues to have access to (Robinson, 2003; Wilcox, 2006) and may increase and/or spend a joint overdraft (Howard & Skipp, 2015). Sharp (2008) reports that, post-separation, perpetrators may also refuse to remove their partner's name from telephone and utility accounts and then run up high bills for which she is then solely liable (see also Littwin, 2012). Linked to this, another financially abusive behaviour may be closing utility accounts for the property in which the woman is living meaning that she to pay reconnection fees (Anderson et al., 2003; Rodenburg & Fantuzzo, 1993; Smallwood, 2015).

Women have also reported abusers giving creditors their former address/contact details meaning that they are then called and harassed by debt-collectors (Smallwood, 2015).

At the same time, abusive men may adopt forms of financially abusive behaviours particular to post separation status. Kelly, Sharp and Klein's (2014) study on how women and children rebuild their lives after domestic violence, observed that financial abuse post-separation includes: the abuser refusing to pay child support/maintenance or causing women to incur financial costs through repeatedly taking them to court in child contact or divorce proceedings (see also Davis, 1999; Camilleri et al., 2015). This is recognised by Cameron (2014) who notes that it is common for financially abusive men to use the legal, child and income support systems as a way of directly or indirectly continuing to control women. Smallwood (2015: 42) calls this a form of 'system control' which results in financial loss for women.

The Cameron (2014) study found that women with paid work, some assets and former partners with high incomes are more likely to be subjected to financial abuse through ongoing legal disputes over parenting and child contact arrangements. Research on child contact undertaken by Coy et al. (2012) found that financial costs arise for all women when they are repeatedly taken to court by the abuser (see also Jaffe, 2002), but that these costs are particularly acute for higher income women who are often ineligible for Legal Aid (see also Sharp, 2008; Howard & Skipp, 2015).

The use of child maintenance payments as a way of exerting ongoing control is reflected in US research on financial abuse where strategies to avoid/minimise payment are identified as including: minimising taxable incomes; converting assets into property; salary sacrifice; voluntarily becoming unemployed; and transferring financial assets into other people's names (Branigan, 2004; Jaffe, 2002). The research by Cameron (2014) also found that men who earn a higher income and who adopt strategies to hide or reduce income are likely to pay minimum child support payments; whereas men with lower income are likely to avoid paying altogether. As Cameron (2014: i) concludes, 'fathers who are prepared to financially deprive the mothers of their children of a more secure financial future also deprive their children.'

When it comes to divorce proceedings, abusive men may draw the process out in financially damaging ways. Particular tactics here include: failing to provide information about their financial circumstances;[1] refusing to attend court dates or attending and requesting adjournments; and refusing to enter into negotiations (Smallwood, 2015). Difficulties associated with prolonged proceedings include: staying 'financially afloat' until the settlement is agreed; concern that, if the abuser is still in the family home, he may be failing to meet outgoings and creating more debt; and the fear of reprisal leading some women to accept smaller financial settlements than they are entitled to (ibid; see also Kelly et al. 2014).

[1] Given that many women who experience financial abuse are unlikely to have been involved in financial decisions, they may have no knowledge of the financial status of their marriage when they leave (Cameron, 2014).

Research by Sheehan and Smyth (2000 – cited by Smallwood, 2015) found that women who reported physical violence during the relationship were three times more likely to receive less than 40 per cent of the value of their property. Kelly, Klein and Sharp (2014) reported that women in their study lacked access to financial resources/Legal Aid and so were unable to challenge unfair financial divorce settlements in court. Similar barriers exist for women whose partner fails to comply with orders made, since there is no continuing oversight by the Courts in relation to their enforcement; the only redress being going back to court.

Another issue to note in relation to financial settlements within divorce proceedings is that there is a gap between family and debtor-creditor law (Littwin, 2012; Smallwood, 2015). Littwin (2015) observes that in the US, divorce decrees only have the authority to divide assets, not debts. Thus, even if a divorce court decided that an abusive spouse was responsible for paying a debt he had fraudulently or coercively incurred in the victim's name, creditors will still consider the survivor liable. Smallwood (2015) also notes that, in Australia, the splitting or transfer of split debt is rarely attempted in the family law jurisdiction since this would be opposed by the lender. As a consequence of such arrangements, financial institutions in the US have been criticised for failing to take into account the 'emotional context that surrounds the transaction' (Ministry of Consumer Affairs, 2008: 1 – cited by Branigan, 2004).

THE CONSEQUENCES OF FINANCIAL ABUSE

The literature identifies a range of consequences that arise from financial abuse. Whilst it may be difficult to disentangle these from the impact of other forms of abuse (Macdonald, 2012), they can broadly be grouped into: women's financial well-being; and women's psychological and physical health.

FINANCIAL WELL-BEING

Financial abuse is designed to create dependence on a perpetrator meaning that an immediate impact is lacking the resources required for day-to-day survival (Adams et al., 2008; Smallwood, 2015). Women's options to act autonomously will also be limited (Smallwood, 2015). After leaving, women may lose their possessions, have no assets in their name and may face immediate homelessness. If their financial standing has also been destroyed by an abusive ex-partner, then it will be particularly difficult to access credit and mainstream financial services that would help enable them to become self-sufficient (Corrie & McGuire, 2013; Littwin, 2012).

Lack of access to affordable housing can result in women having to relocate to areas where they are isolated from friends, family and other support networks. They may also face associated costs of moving and replacing possessions. Employed women may find it difficult to maintain employment as a consequence of re-location and/or having to manage other practical consequences of the violence, including having to deal with legal issues (Stark 2007, Lloyd 1997, Lyon 2000, Kelly et al., 2014, Sharp, 2008).

As well as short-term financial well-being, financial abuse threatens long-term financial health. Research shows that women are generally more likely to experience financial hardship post-separation compared to men (Westaway & McKay, 2007). However where financial abuse occurs, this can be magnified. Adams et al. (2008) present research to suggest that there is a particular link between economic abuse and economic hardship where women who experience higher levels of economic abuse place greater responsibility for their economic hardships on their abusers.

Women may also be in debt (mortgages, rent, credit cards, payday loans, utility bills, hire purchase contracts, mobile phone plans, parking fines etc.) as a consequence of financial abuse. As the section on post-separation abuse illustrates, debts in their name may also arise after leaving and, if joint financial arrangements are still in place/an ex-partner still has access to joint funds, then these can be taken. Women may be unable to pay the debts they are left with (Howard & Skipp, 2014; Smallwood, 2015) and, in some cases, this may result in insolvency and bankruptcy (Branigan 2004, 2007; Stark, 2007).

Another impact relating to financial abuse is the possibility that woman may be unable to budget and manage money (Howard & Skipp, 2015) because they are inexperienced in doing so. Given that economic/financial abuse is closely associated with psychological abuse it may be that they also lack self-confidence in their ability to deal with financial matters (Stark, 2007; Howard & Skipp, 2015; VonDeLinde & Correia 2005).

PSYCHOLOGICAL AND PHYSICAL HEALTH

Economic abuse may affect psychological and physical health through the stress associated with poverty and facing an uncertain financial future (Adams et al. 2008; Howard & Skipp, 2015; Macdonald, 2012; Smallwood, 2015). This may be exacerbated through substandard housing, inadequate food, and unstable income. Women also report of an emotional toll associated with being required to pay for the debt of their perpetrators and the injustice they feel in facing bankruptcy because of the actions of their abuser (Sharp, 2008; Smallwood, 2015).

Additionally, and as Cameron (2014) notes, intimate partner violence occurs in a complex context where emotions of love, trust and commitment converge with social expectations and norms for intimate relationships. When women come to the realisation that their intimate partner has financially abused them, this may trigger conflicting emotions. Women in her research described feeling variously guilty, angry and ashamed. This process was exhausting, causing many to delay leaving and undertaking legal redress. In other research, women have reported finding it difficult to trust in future relationships (Howard & Skipp, 2015).

THE PREVALENCE OF FINANCIAL ABUSE

There is no published data on the prevalence of financial abuse in England and Wales. As noted in the context section, a specific question about financial abuse is asked within the Crime Survey for England and Wales (CSEW). However, reflecting categorisation of economic abuse as a form of psychological abuse, the Office for National Statistics combines CSEW data on financial and emotional abuse, as ‘non-physical’ forms of abuse.

The forerunner of the Crime Survey for England and Wales – the British Crime Survey – started to record data on financial and emotional abuse in 2001/2002. This has consistently demonstrated that women are far more likely than men to have experienced non-physical 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 coercive control.

Data collected by the Adult Psychiatric Morbidity Survey for England and analysed by the National Centre for Social Research showed that almost half of adult men and women experiencing extensive violence reported that their partner restricted their access to a fair share of the household finances. Those with the most extensive experience of abuse were most likely to be women, reinforcing that women are both disproportionately affected by experiences of violence and restricted access to household finances (Scott et al., 2013).

These findings are consistent with Stark (2007: 272) who observes that denial of money is among the most 'prominent' forms of coercive control, occurring in 'more than half of all abusive relationships'. Moreover data published in 2013, revealed 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). However research studies specifically on financial abuse report much higher rates of between 80-90 per cent (Postmus et al. 2013; Sharp, 2008).

INTERSECTION OF GENDER WITH OTHER INEQUALITIES

The intersection of gender with other social characteristics has not been explored in any great depth within the literature on financial abuse. The Postmus et al. (2012) study examining the impact of a financial literacy programme on survivors of intimate partner violence conducted statistical analysis by age, ethnicity, income and education. Yet the only significant difference was a correlation between economic control and education level; the higher women's education level, the least amount of economic control the women experienced, suggesting that education is a protective factor.

Financial abuse is also touched on within studies which explore how particular groups of women experience intimate partner violence.

- Bows (2015) explored how older women (those over 40) made decisions about reporting to the police. Her findings suggest that patterning of abuse may change over the length of the relationship, with physical abuse decreasing and emotional, financial and sexual abuse increasing over time.

- Brownridge et al. (2011) compared female victims of intimate partner violence who were and were not victimised during pregnancy. This concluded: 'it is possible that verbal abuse and economic subordination are potential warning signs of pregnancy violence' (p.875).

- Hague et al. (2007) explored the experiences of disabled women and found that they experienced particular forms of financial abuse. These included abusive men using their partner's personal disability allowances and payments and denying women money for their prescriptions as well as essential personal needs related to their condition. Women were remonstrated for not 'pulling their weight' and made to feel that because of their disability, they contributed little to the household. Within recommendations made on the basis of their research, Hague et al. (2007: 87) stated that, disabled women's experience of intimate violence and 'may particularly include financial abuse and sexual and psychological violence'.

- Howard and Skipp (2015) undertook interviews and focus group discussions with survivors of financial abuse (n=27) and documented that abusive men may exploit a woman's immigration status in order to perpetrate financial abuse (see also Camilleri et al., 2015). Here, the abusive man may claim that he, as the British partner, stands a better chance of making a successful benefit claim. Alternatively he may tell her that she is unable to open a bank account to receive benefit money or else keep her documents so that she is unable to prove her identity to do so. Littwin (2012) also notes coerced debt cases in which the abuser makes victims sign financial documents that they cannot read or provides a 'mis-translation' of the document.

- Thiara and Gill (2012) explored the experience of domestic violence for South Asian and African Caribbean women and found that financial abuse was a significant feature. Two patterns were evident: women being forced to live in total financial dependence and sometimes poverty (more common among South Asian women); and men taking women's money if they worked or were claiming benefits (more common among African Caribbean women).

RECOGNISING FINANCIAL ABUSE

Green and Pearce (2002:4) note that there is limited awareness of the 'gender dynamics around money as a form of abuse' within intimate partner relationships. It is reported that in the US, few connect financial abuse with intimate partner violence (Postmus, 2012). This also appears to be the case in the UK. A survey undertaken by Citizen's Advice, for example, found that only 39 per cent of surveyed adults were aware that financial abuse is a form of domestic violence (Citizen's Advice, 2015). Similarly when a representative sample of women aged 18-21 across England were asked if 'taking your money' was a form of domestic violence, almost half the sample (47%) disagreed (Refuge, 2008a; see also YWCA, 2009).

Smallwood (2015) observes that financial abuse is a subtle form of violence that is hard to identify, particularly in the context of social attitudes and gender roles around money. It is reported that women often only recognise financial abuse retrospectively (Cameron, 2014; Howard and Skipp, 2015). The Economic Abuse Wheel developed by Sharp (2008) illustrates how financial abuse often overlaps with and reinforces physical, sexual and emotional forms of abuse, perhaps explaining why it may be difficult to identify this particular control strategy.

Yet Howard and Skipp (2015) draw on an early study by Dobash & Dobash (1980) to suggest that recognising financial abuse may be particularly important. This is because the Dobash study suggested that financial abuse might precede physical violence. Howard and Skipp's (2015) attempt to explore this in their own research reported mixed findings, suggesting that more research needs to be undertaken to explore whether it is possible to identify a 'sequencing' of abuse (Howard & Skipp, 2015).

Early identification and preventative efforts may, however, benefit from increasing awareness of particular tactics used to introduce financial control (Adams et al., 2008). Here, the use of joint bank accounts is highlighted. Howard and Skipp (2015) report that abusers will typically encourage their female partners to close their own bank accounts and set up a joint account, which they are then denied access to.

The management of joint accounts are explored by Singh (1997) in her in-depth exploration of 'Marriage Money'. She notes that, in Australia, there has been a generational change in the way money is managed and controlled in marriage, with less 'husband control' than forty years ago. Since the sphere of women's money has expanded from 'house-keeping' and 'pin money' (Singh, 1997: 163) the traditional ''household allowance' system has given way to the 'shared management' and to a lesser extent, the 'independent management' systems. Under the shared management system, money is pooled into a joint bank account and responsibility for expenditure is shared. In contrast, the independent management system is one where both partners have their own money and pool part of their money into a joint account for household expenses.

Singh (1997) observes that a joint bank account is considered to be 'a symbol of trust' representing a jointness through marriage. Yet under the shared management system she recognises that it is still possible for one partner to have greater control and influence over the way money is spent – usually the person who earns most of it. This is because ownership of money is still associated with the earning of the money. As such, 'changes in marital status, work and home ownership are important triggers for a change in banking patterns' (Singh, 1997: 138). For example, the shared management system has been linked to life-stage with more joint-decision making among newlywed couples but only until the first child is born when the husband's influence relative to the wife's increases.

This highlights how, despite the 'jointness' of a joint account, gender roles within marriage 'show the continuing strength of the more traditional view of man as the provider and woman as the home-makers and child-carer' (Singh, 1997: 72). The potential for 'trust' to be broken – through denial of access to money within a joint bank account – therefore continues to exist (see Cameron, 2014).

RESPONDING TO FINANCIAL ABUSE

Lack of awareness, understanding and recognition of financial abuse means that not only are women unable to identify and address financial abuse, but there are no strategies in place for prevention and early intervention (Cameron, 2014). As a consequence, Macdonald (2012: 21) observes that 'awareness of economic abuse in some key institutions lags behind that which would be required to achieve significant positive action to address the problem'. Not only does this mean that there is a lack of support for victims, but perpetrators are able to continue to use institutional systems to undertake abuse with impunity.

THE ROLE OF BANKS AND FINANCIAL INSTITUTIONS

There is little research which explores the specific role of financial institutions in responding to intimate partner violence generally and financial abuse specifically. However it is clear that financial institutions such as banks routinely interact with both victims and perpetrators of financial abuse and are well-placed to take action (Cameron, 2014).

One domestic violence homicide review found that the victim had disclosed the abuse that they were experiencing to a debt counselling services prior to the murder (Regan et al. 2007). More routinely, it is reported that significant numbers of disclosures about financial abuse are made to Citizen's Advice (Citizen's Advice, 2014; Howard & Skipp, 2015; Refuge, 2008) and large money advice agencies (Barron, 2013).

When the research literature does document interaction with financial institutions, it is typically related to women reporting poor and inconsistent experiences with banks (see, for example: Branigan, 2004; Cameron, 2014; Camilleri et al., 2015; Citizen's Advice, 2015; Howard & Skipp, 2015; Refuge, 2008; Refuge, 2008b; Sharp, 2008). Examples generally focus on bank processes: refusing to recognise PO Box numbers as a confidential address (Barron, 2013; Bell & Kober, 2008; Refuge, 2008b); taking time to agree to the freezing of joint accounts and rearranging finances (Citizen's Advice, 2014); and insisting on their right to enforce joint debts (Smallwood, 2015).

However women also report that because members of bank staff have low awareness of the difficulties faced by women in this situation, they can be 'unhelpful' (Smallwood, 2015: 4). Howard and Skipp (2015) suggest that this may be particularly the case when customers do not fit the 'stereotype' of what an abused women looks like (for example, survivors living in high income households).

Over the past six years there have been consistent calls in the UK for the financial sector and, in particular, the banking sector to recognise and respond to the issue of financial abuse through developing and adopting clear and consistent policies (Citizen's Advice, 2015; Howard & Skipp, 2015; Kober & Bell, 2008; Refuge, 2008; Sharp, 2008). Organisations such as Refuge have developed their own materials and initiatives to fill this gap (Refuge, 2008; sell also Barron, 2013): however, such efforts have lacked both ongoing funding and the national reach that is needed. Whilst domestic violence specialists are often successful in undertaking individual advocacy, their work does not and cannot address the systematic banking practices that are likely to affect other women (Smallwood, 2015).

Research into financial abuse in Australia has recommended that: professionals working in the financial sector need to be trained to recognise and respond to financial abuse; and that a diagnostic development screening tool for financial abuse should be developed for use by key service providers (Cameron, 2014). It has further been suggested that an early intervention role could be combined with prevention work. Nearly half of women (47%) questioned in one study suggested that banks are the best location for campaign and education materials about financial abuse (Cameron, 2014). In another study, a banking representative reported that their bank was running workshops for women to open up conversations about money and being in control of your finances (Corrie & McGuire, 2013).

The Australian literature locates responses to financial abuse within a cross-sectoral response (Camilleri et al., 2015; Smallwood, 2015). In addition to financial institutions, sectors with a stake in this issue are identified as: the community sector; specialist domestic violence services; the legal sector; the financial services sector; utilities and essential service providers; telecommunications companies; regulators and ombudsman services; and the police.

The potential for such an approach exists in the UK via the Coordinated Community Response (CCR) to domestic violence. 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 holding perpetrators accountable (Shepard, 1999).

SUMMARY

This review of policy and research literature on financial abuse within intimate partner relationships identifies a number of gaps in the evidence base. These are summarised in the bullets below. It is recommended that Refuge and The Cooperative Bank consider these knowledge gaps in the development of their joint research.

GAPS IDENTIFIED

This review of the policy and research literature on financial abuse has identified five major gaps within the exiting knowledge base.

1. 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.

2. 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. As such there is no data on the national prevalence of financial abuse within the UK.

3. 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.

4. Little is known about the 'lived experience' and impacts of financial abuse as it may impact different groups within the population (linked to point 3).

5. It is unclear who, if anyone, those who experience financial abuse disclose to. Nor is it clear what expectations victims have of social, political and financial institutions in terms of their response.

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