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ECONOMIC ABUSE WITHIN INTIMATE RELATIONSHIPS

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Introduction
Economic abuse, also referred to as financial abuse, is a form of intimate partner violence in which an individual controls their partner’s ability to acquire, use, and maintain economic resources as a means to isolate their partner and promote economic dependency (Adams, Sullivan, Bybee, & Greeson, 2008; Anderson et al., 2003). While economic abuse is similar to psychological and/or emotional abuse in that abusers use these behavioural tactics to control their partner’s activities, it has been found to be a unique form of intimate partner violence (Stylianou, Postmus, & McMahon, 2013). The overall aim of this chapter is to present an overview of economic abuse in intimate relationships. This chapter will begin with a summary of the three tactics most commonly used by perpetrators of economic abuse: economic control, employment sabotage, and economic exploitation. This will be followed by a description of the research around the prevalence and impact of economic abuse within intimate relationships, and then a discussion of some of the main theories and measures used in studies that include economic abuse. Lastly, this chapter will briefly highlight some of the interventions used with survivors of economic abuse, as well as the impact these interventions have on survivors’ experiences with intimate partner violence. This chapter concludes with an overview of critical findings and implications for practice, policy, and research.

Definitions of economic abuse and associated tactics
Within the field of economic abuse, three primary tactics have been identified: economic control, employment sabotage, and economic exploitation (Postmus, Plummer, & Stylianou, 2016; Stylianou et al., 2013). Examples of each of these three tactics are presented in Table 19.1. Economic control occurs when an abuser prevents their partner from participating in financial decision-making, even when such decisions directly impact the survivor (Stylianou, 2018b). This may also involve restricting access to necessities such as household utilities like heat and electric, food, clothing, or medication (Anderson et al., 2003; Stylianou, 2018a), which may impact a survivors’ ability to engage in work activities as well.

Employment sabotage refers to a range of behaviours engaged in by abusers to prevent survivors from obtaining or maintaining work or employment (Postmus et al., 2016; Adams,
Abusers may also interfere with other activities intended to increase employment prospects, such as pursuing educational opportunities (Anderson et al., 2003), as well as disrupt receipt of other income-generating benefits like child support, public assistance, and disability payments (Stylianou, 2018a). Lastly, economic exploitation involves the intentional utilization and/or damaging of a partner’s economic resources to the abuser’s advantage (Adams et al., 2019). Coerced debt has become an increasingly commonly used economic exploitation mechanism, particularly because credit has become paramount to consumer culture (Littwin, 2012). Examples of coerced debt include building up debt under the survivors’ name without their knowledge, tricking victims into signing fiscally related documents, and forcing victims to open lines of credit (Littwin, 2012; Postmus et al., 2016).

**Table 19.1 Examples of economic abuse tactics**

<table>
<thead>
<tr>
<th>Economic abuse tactic</th>
<th>Definition</th>
<th>Examples</th>
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| Economic control      | Abuser prevents survivor from participation in financial decision-making | • Withholding financial information.  
• Restricting access to money, credit cards, chequebooks.  
• Strictly monitoring spending.  
• Preventing the survivor from going to work by threatening, injuring, or physically restraining them. |  |
| Economic sabotage      | Abuser prevents survivor from obtaining or maintaining employment or work | • Demanding the survivor quit their job.  
• Making frequent and harassing phone calls while the survivor is at work. |  |
| Economic exploitation | Intentional utilization and/or damaging of a survivor’s economic resources to the abuser’s advantage | • Gambling with the survivors’ money.  
• Stealing or pawning the survivors’ money or property.  
• Using money that was allocated to bills for other purposes. |  |

Compared with other forms of intimate partner violence, less is known about the prevalence of economic abuse. Research suggests that the prevalence of economic abuse among service-seeking survivor samples is high. Adams et al. (2008) found that 99% of the 103 survivors they surveyed had experienced economic abuse as part of their relationships. Postmus, Plummer, McMahon, Murshed, and Kim (2012) found that 94% of service-seeking survivors in their study of 120 women reported economic abuse. Similarly, Adams and colleagues (2019) found that 96% of survivors in their sample reported experiencing at least one economic abuse tactic. One of the largest studies to examine economic abuse in the lives of survivors, conducted by Stylianou et al. (2013), found that 76% of the 457 service-seeking women in the sample reported this form of violence.

In community samples prevalence rates have been lower. While economic abuse has not been measured in US-based violence prevalence studies, prevalence studies have been conducted in the United Kingdom and Australia. Notably, both of these studies also included men in their samples. In Australia researchers found that almost 11.5% of the sample reported...
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While there are a range of factors that survivors must consider when deciding whether to stay in or leave an abusive relationship, one of the most significant is access to finances and other resources (Anderson et al., 2003; Fugate, Landis, Riordan, Naureckas, & Engel, 2005; Meyer, 2012). Financial independence is a predictor of whether a survivor will attempt to leave their abuser (Anderson & Saunders, 2003; Bornstein, 2006). In addition to the direct effects of economic abuse, the financial status of survivors may also be influenced by other forms of intimate partner violence, which can also increase financial dependency. For example, isolation is a common tactic used by abusers to maintain control over their partners. In some instances this can also include restricting survivors’ ability to move freely about in the community. As a result, survivors may become even more emotionally and financially dependent on their abusers and also have fewer opportunities to connect with their social networks, thereby severing potential support systems and help-seeking opportunities (Fugate et al., 2005).

Survivors from diverse populations may be even more vulnerable as a result of economic abuse and intimate partner violence more broadly. For example, immigrant women face additional barriers to help-seeking which may include fear of deportation, lack of language proficiency for the country they find themselves in, and increased isolation if they recently left their country of origin (Bauer, Rodriguez, Quiroga, & Flores-Ortiz, 2000; Dutton, Orloff, & Hass, 2000; Erez, Adelman, & Gregory, 2009; Raj & Silverman, 2002). Immigrant women may also be financially dependent on their abusers due to employment ineligibility as a result of their immigration status, a limited understanding of the financial system in their country of relocation, and decreased accesses to public assistance (Dutton et al., 2000; Orloff, 1999; Postmus, 2010).

The financial impacts of intimate partner violence on survivors are particularly concerning because survivors may continue to face financial insecurity for years even after the relationship has ended. Voth Schrag (2015) found an association between past economic abuse and material hardship, even among women who have been out of the abusive relationship for years. However, this is not surprising, as it can take years for individuals to repair financial damages, such as poor credit scores, incurred due to economic abuse (Financial Industry Regulatory Authority, 2015).

In addition to the financial impact of economic abuse, this form of intimate partner violence is also associated with mental health issues. Research has found that economic abuse is associated with depression (Stylianou, 2018b; Voth Schrag, Robinson, & Ravi, 2019; Postmus, Huang, & Stylianou, 2012; Nancarrow, Lockie, & Sharma, 2009), post-traumatic stress disorder (Voth Schrag et al., 2019), psychological distress, suicide attempts (Antai, Oke, Braithwaite, & Lopez, 2014), and overall poor quality of life (Adams & Beeble, 2018). Kutin and colleagues (2017) found that for women, having a disability or a self-reported health status of fair or poor
were both associated with increased odds of experiencing economic abuse. However, a study by Davila, Johnson and Postmus (2017) conducted with a Latina-only sample did not find economic abuse to uniquely predict mental health outcomes after controlling for other forms of intimate partner violence and survivor demographics.

Economic abuse has also been linked to parenting practices and youth behaviours. Postmus, Huang, and Stylianou (2012) found that economic abuse impacted women’s parenting styles over the long term, with survivors less likely to engage in parent-child activities and more likely to use spanking as a form of punishment. Early childhood exposure to economic abuse was found to be significantly associated with childhood delinquency at age 9 (Huang, Vikse, Lu, & Yi, 2015). Adolescent girls in the child welfare system who were exposed to economic abuse within the home had increased rates of post-traumatic stress disorder and depression (Voth Schrag, Edmond, Tlapek, & Auslander, 2017).

Theoretical frameworks for understanding economic abuse

Scholars have drawn on a range of theories for framing the issue of economic abuse. According to coercive control theory (Stark, 2007) abusers methodologically use a variety of tactics to maintain power and control over their partner with the goal of creating an “invisible cage” for the purpose of entrapment. As such, economic abuse is a coercive control tactic used strategically by abusers to restrict the financial freedom of their partners in order to foster dependency.

Gendered resource theory (Atkinson, Greenstein, & Lang, 2005) expands upon resource theory by suggesting that the impact of resources on the perpetration of intimate partner violence is moderated by the abuser’s perceptions of gender norms. For example, if an abuser believes it is his responsibility as a man to be the breadwinner, then the financial empowerment of his female partner may increase the likelihood of violence. While this theory could be applied to same-sex couples based on the gender norms of the abusive partner, its origins are heteronormative in nature. Marital dependency theory (Vyas & Watts, 2009) suggests that the more financially dependent a survivor is on their partner, the greater their risk for intimate partner violence, as they have less bargaining power within the relationship. Following this theory, economic abuse interventions that increase survivors’ resources should decrease their risk for abuse.

Measurement of economic abuse in research

Compared to physical, sexual, and psychological and/or emotional abuse, economic abuse has been largely under researched until recent years (Stylianou, 2018a). While scholarship acknowledged linkages between intimate partner violence and financial self-sufficiency, much of this work was grounded in research about poverty more broadly. During these early studies, intimate partner violence survivors reported that their abusers were unsupportive of their employment, sometimes preventing them from going to work altogether (Riger, Ahrens, Blickenstaff, & Camacho, 1998). Women who experienced intimate partner violence were more likely to have periods of unemployment, and had higher rates of job turnover (Lloyd & Taluc, 1999). There were also concerns that female recipients of public assistance were unable to meet the work requirements due to their partner sabotaging their work opportunities (Raphael, 1995). However, the term “economic abuse” was still used sparingly, at least in research, until the first measure of economic abuse, the Scale of Economic Abuse (SEA; Adams et al., 2008), was established.

Prior to the creation of the SEA, studies sometimes included economic abuse-related items into their scales, but economic abuse was not the central focus of the work (Postmus, Hoge,
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Breckenridge, Sharp-Jeffs, & Chung, 2020). For example, the Abusive Behaviour Inventory (ABI; Shepard & Campbell, 1992) contained three items related to economic abuse: “Prevented you from having money for your own use,” “Put you on an allowance,” and “Stopped you or tried to stop you from going to work or school.” However, these items were included as part of their psychological abuse subscale. Similarly, the Index of Spouse Abuse (Hudson & McIntosh, 1981) and Psychological Maltreatment of Women Inventory (PMWI; Tolman, 1989) included questions on economic abuse as part of non-physical or psychological abuse measures, respectively.

The first measure to include an economic abuse subscale was the Domestic Violence-Related Financial Issues Scale (DV-FI), developed by Weaver, Sanders, Campbell, and Schnabel (2009) as part of their evaluation of a financial literacy curriculum with survivors of intimate partner violence. The DV-FI’s economic abuse subscale included five items: “Credit card debt has played a role in my previous experiences of partner violence,” “My partner prevented me from having access to money,” “My partner negatively affected my credit rating,” “My partner negatively affected my credit card debt,” and “My partner prevented me from obtaining necessary skills or education to obtain adequate employment.” However, three of these items focused specifically on consumer credit, thus excluding a wide range of economic abuse tactics (Postmus et al., 2020).

Another measure containing economic abuse as a subscale was the Checklist of Controlling Behaviours (CCB; Lehmann, Simmons, & Pillai, 2012), an 84-item intimate partner violence instrument that can be used to assess for a range of abusive tactics. The economic abuse subscale in the CCB contained seven items: “Did not allow me equal access to the family money,” “Told me or acted as if it was his money, his house, his car, etc.,” “Threatened to withhold money from me,” “Made me ask for money for the basic necessities,” “Used my fear of not having access to money to control my behaviour,” “Made me account for the money I spent,” and “Tried to keep me dependent on him for money.”

As noted, the SEA (Adams et al., 2008) was the first to comprehensively measure economic abuse. The SEA included 28 items that asked survivors about the frequency in which their intimate partners engaged in a range of behaviours that were economically damaging to survivors. The SEA contained two subscales: economic control (17 items) and economic exploitation (11 items). Scale construction included a rigorous process from which the authors reduced a preliminary measure consisting of 120 items down to the 28 included in the final measure. Postmus, Plummer, and Stylianou (2016) used the SEA as part of a longitudinal, exploratory study evaluating a financial literacy programme. However, they conducted additional psychometric testing on the scale and reduced it from 28 items to 12. This new scale, named the Scale of Economic Abuse-12 (SEA-12), was not only shorter than the original SEA, it also identified a new factor structure. The three subscales in the SEA-12 were: economic control (five items), employment sabotage (four items), and economic exploitation (three items).

In 2019, Adams and colleagues revised the SEA, creating the SEA2. Adams and colleagues suggested that both the SEA and the SEA-12 had two primary limitations that needed to be addressed: (1) they do not adequately reflect that economic abuse is a coercive control tactic, and (2) they inadequately capture abusers’ use of the consumer credit system. As part of the initial scale development process, a pool of 46 items was generated. This pool included the 28 original items from the SEA, as well as an additional eight items that improved upon the wording of questions from the original scale. Another ten items were newly created based on conversations with survivors and advocates. The final SEA2 scale contains 14 items of which five were from the original SEA, two were modified items from the original scale, and seven were newly developed. The modified items were changed to incorporate gender neutral language.
(e.g. “Make you ask him or her for money”). There are still two subscales; however they are now different: economic restriction (seven items) and economic exploitation (seven items).

Postmus and colleagues (2020) conducted a multi-country review to examine how economic abuse is being measured globally. Overall, the authors found 46 peer-reviewed articles in which economic and/or financial abuse was measured in the context of violence against women and a clear definition of the abuse was provided. While the majority of articles came from North America, and more specifically the United States ($n = 17$), six continents were represented in total. Economic control was the economic abuse tactic most frequently described in articles, followed by economic exploitation, and employment sabotage. Only 14 of the articles discussed all three forms of economic abuse in tandem. Of note, the authors highlighted the need for economic measures to be tested across cultural contexts to determine their validity in light of cultural and linguistic nuances. The SEA-12, for example, is currently being tested in Hong Kong, Taiwan, Australia, and New Zealand.

### Protective and intervention strategies for survivors of economic abuse

While there is a growing body of literature on the protective strategies that survivors use to promote their safety while navigating abusive relationships, this literature rarely focuses on economic abuse. Many of these strategies transcend any one particular form of violence, as most victims experience multiple coercive control tactics in the context of their relationships. However, some of these strategies are directly applicable to survivors experiencing economic abuse. Hamby’s (2014) book provides one of the most comprehensive resources for understanding the protective strategies used by survivors. According to Hamby, survivors may mitigate the impact that their abusers have on their employment by asking their co-workers or bosses to rearrange work schedules, explaining how the abuse is contributing to performance and attendance issues, or developing workplace safety plans. Survivors may also engage in a range of protective strategies to increase their financial stability and self-sufficiency. These may include hiding emergency funds from the abuser, opening new bank accounts that the abuser does not have access to, seeking additional work, or paying down debts.

While much of the work conducted on intimate partner violence protective strategies has been conducted in high-income countries, researchers are beginning to look at the strategies used by survivors in low- and middle-income countries. As an example, Gillum, Doucette, Mwanza, and Munala (2018) examined the protective strategies of women in Nairobi, Kenya. Women also viewed secretly earning money as one of the primary ways to take action, either to minimize financial-driven conflicts or as part of a plan for eventually leaving their abuser. While the strategies used by Kenyan women were generally the same as those described in high-income countries, these strategies sometimes looked different in application. For example, when seeking external supports, the village chief was cited as a potential resource and relationship mediator.

Recognizing that economic abuse serves as a significant barrier to survivor safety, there has been a move to identify interventions that increase survivors’ tangible resources (Dichter & Rhodes, 2011). As such, most interventions designed for survivors who have experienced economic abuse have that goal in mind. Interventions that address economic abuse include financial literacy, asset building, and resource transfer programmes. While a brief summary of these interventions are provided later, additional information can be found in the chapter on economic empowerment.
Financial literacy refers to an individual’s ability to “read, analyse, manage, and communicate about the personal financial conditions that affect material well-being” (Vitt et al., 2000, p. 2). As such, financial literacy programmes educate individuals on effective financial management strategies. While several financial literacy programmes have been evaluated for use with survivors of intimate partner violence, only one has been evaluated through a randomized controlled trial (Postmus, Hetling, & Hoge, 2015). Results of this study showed that survivors in the treatment group had higher scores on financial attitudes, knowledge, self-efficacy, self-sufficiency, intentions, and behaviours as compared to the control group and these changes remained statistically significant over time. Johnson (2018) also found this intervention to be effective at increasing survivors’ overall economic empowerment over time.

Asset building involves a targeted effort to help support individuals to increase their economic resources (Vyas & Watts, 2009). Examples of these programmes include microfinance and individual development accounts. Microfinance programmes provide survivors with financial resources like credit and savings, and support them in developing income-generating projects (Kim et al., 2007). Microfinance programmes for women have been found to increase self-confidence, decision-making power within the home, and status within the community (Cheston & Kuhn, 2002). Individual development accounts provide a mechanism for families with limited financial resources to save money without being penalized by public assistance programmes for having these additional assets (Hoge, Stylianou, Postmus, & Johnson, 2019). As part of these programmes, survivors are encouraged to save funds, which are then matched by the programme. Matching rates range from 1:1 to as high as 7:1 (Richards & Thyer, 2011). While individual development account programmes embedded in domestic violence organizations have not been rigorously evaluated, preliminary research suggests they are successful at increasing assets by promoting savings (Sanders, 2014). Other asset building programmes include job readiness, professional development, and access to education (Hoge et al., 2019).

Lastly, resource transfer programmes involve a direct transfer in the form of tangible resources like cash or food vouchers; these transfers can be unconditional, meaning survivors do not need to do anything to receive them, or conditional, meaning receipt is contingent on a particular behaviour or outcome like HIV testing (Gibbs, Jacobson, & Wilson, 2017). Cash transfer programmes are often used with women, in particular, because some believe that women are more likely to reinvest the resources into their families. However, results on the effectiveness of cash transfers have been mixed (Gibbs et al., 2017).

Relationship between economic abuse interventions and intimate partner violence

While evaluations of economic abuse interventions have generally been favourable, showing positive outcomes for survivors, research has been mixed with regard to whether financial empowerment programmes increase or decrease survivors’ experiences with intimate partner violence (Vyas & Watts, 2009). For example, Kim and colleagues (2007) evaluated a microfinance programme for women in South Africa and found a decrease in intimate partner violence over time for the treatment group. Ahmed (2005) conducted an evaluation of a micro-credit programme in Bangladesh and found increases in violence when the women first joined the programme, but the violence decreased over time. Hidrobo and Fernald (2013) found that the effectiveness of cash transfer programmes for survivors differed based on survivors’ education level relative to their partners’ education level. Specifically, the cash transfer programme increased emotional abuse in relationships when the survivor was female and her education level
was equal to or greater than that of her male partner. Findings from a randomized controlled trial of an economic empowerment intervention in Cote d’Ivoire showed a reduction in economic abuse for both the intent-to-treat and per protocol analytic samples (Gupta et al., 2013). Finally, a study in India about the relationship between women’s employment and intimate partner violence found that employment was not a protective factor for intimate partner violence, but women who were employed were more likely to seek help for their abuse (Dalal, 2011). Taken together, these intervention strategies may be effective at increasing survivors’ financial assets and empowering them to be financially self-sufficient, but they should also be coupled with comprehensive safety planning.

Policy responses to economic abuse and associated impacts

Few policies specifically related to economic abuse exist. The United Nations has released various declarations and conventions to address violence against women. These include the Convention on the Elimination of All Forms of Discrimination Against Women, adopted by the General Assembly in 1979, and then the Declaration on the Elimination of Violence Against Women, a resolution intended to strengthen the Convention, proclaimed by the General Assembly in 1993. However, not all countries have ratified the Convention.

In 2015, England and Wales became the first countries to criminalize coercive control behaviours within intimate relationships, and in 2019 Scotland followed. This legislation is notable, as it marks the first time that the criminal law acknowledges intimate partner violence to comprise of a pattern of behaviours that include tactics like emotional or economic abuse (Candela, 2016). However, as Stark (2016) points out, in order to hold offenders accountable, resources will need to be allocated for training law enforcement on how to investigate a course-of-conduct, rather than incident-based crime. While it is too soon to tell what the implications of such a policy will have for survivors of intimate partner violence, preliminary data suggests that intimate partner violence cases have doubled from 2017 to 2018, which may be attributed to the increased use of the law (United Kingdom Office for National Statistics, 2018).

In the US, early observations about the associations between intimate partner violence and public assistance receipt prompted the addition of the Family Violence Option (FVO) to the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Holcomb et al., 2017). As evidenced by its name, states may choose to adopt the FVO, which is a policy that permits states to waive certain Temporary Assistance for Needy Families (TANF) requirements for survivors. The FVO is an important policy because it acknowledges that survivors may be unable to meet TANF requirements either as a result of the physical and mental health impacts of intimate partner violence or because it may place survivors at increased risk for future violence (Holcomb et al., 2017). As of 2020, all but two states have either adopted the FVO or a similar policy for survivors.

Finally, employment protection policies have been implemented in some countries to protect survivors. In the US federal laws do not protect against the discrimination of survivors experiencing intimate partner violence, but some states have been enacting policies to offer such protections (Stylianou, 2018a). For example, in Connecticut employers with three or more personnel are prohibited from terminating or penalizing an employee because they are a survivor of intimate partner violence or because they have to take time off to engage in court activities. In New Mexico, survivors are entitled to “domestic abuse leave” which is paid or unpaid for up to 14 days to allow survivors to engage in safety-promoting activities such as obtaining protection orders or attending court proceedings. In Australia, the Fair Work Act 2009 provides survivors the right to request flexible working arrangements, although survivors
may not utilize this resource because they do not wish to disclose their abuse experiences (Australian Human Rights Commission, 2014).

Conclusions

While economic abuse has gained increased attention over time, there is still a significant need for research and intervention in this area. Although scholarship has advanced the field’s understanding of the types of behaviours that constitute economic abuse (i.e. economic control, economic exploitation, employment sabotage) the body of this work has emerged from high-income countries. As such, there is a need for research in low- and middle-income countries that explores commonalities and differences in the types of behaviours that survivors experience, as well as the prevalence of economic abuse across diverse populations. Similarly, measures of economic abuse must be adapted to different cultural contexts and then tested for validity.

Globally, there are a range of interventions that aim to increase the economic self-sufficiency of survivors of economic abuse. However, it is unclear what impact these interventions have on survivors’ experiences of economic abuse, and intimate partner violence more broadly. Longitudinal research is needed to better understand the short- and long-term impact of economic empowerment programmes across diverse settings.

Further, while safety planning is an intervention strategy frequently used with survivors, it rarely has a specific focus on economic abuse. Given that financial literacy has been found to be effective at increasing survivors’ financial empowerment over time, Johnson (2018) suggests economic-specific safety planning may be beneficial for survivors, particularly because not all survivors may be able to attend financial literacy education programmes that occur over multiple sessions. Comprehensive safety planning should also be used in conjunction with other economic empowerment interventions, given the overall impact of these interventions on survivors’ victimization is still unclear.

Lastly, policies that have the potential to address economic abuse need to be enacted globally. This may include expanding current domestic violence laws to include coercive control strategies that can be used to prosecute economic abuse cases and anti-discrimination laws that offer employment protection to survivors. As a mechanism for prevention, additional federal funding should be allocated for financial empowerment interventions both within domestic violence organizations but also to the broader community. Financial literacy has the potential to aid in the prevention of intimate partner violence by both promoting positive financial management skills and enabling all individuals to identify unhealthy financial behaviours within their relationships.

In the United Kingdom and Australia, financial institutions have identified survivors of intimate partner violence as a vulnerable population. To better serve survivors, these banks are providing staff with training on identifying signs of financial abuse, examining how their policies may impact survivors, providing specialized financial assistance to survivors, and connecting survivors to service providers specialized in intimate partner violence and trauma. Financial institutions can also play an important role in the identification of economic abuse by monitoring fiscal interactions. As such, financial institutions are encouraged to develop policies and procedures that are sensitive to experiences of survivors (Postmus et al., 2020).

In conclusion, economic abuse is an emerging area of study within the field of intimate partner violence. While preliminary research suggests that economic abuse is prevalent across the globe, additional work is needed to better understand the ways in which survivor experiences differ by intersectional factors such as socioeconomic status, geographic locale, culture, and race/ethnicity, both in terms of tactics used and the physical and mental health consequences.
that emerge as a result. On a practical level, a first step in intervening is helping survivors to identify their experiences as a form of intimate partner violence so that they can safety plan accordingly. This must be followed by coordinated efforts to address economic abuse across sectors such as criminal justice and banking, as such collaborations may be critical to holding abusers accountable.

**Critical findings**

- Three primary economic abuse tactics have been identified in the literature: economic control, employment sabotage, and economic exploitation.
- Prevalence of economic abuse among female service-seeking samples has been found to be high, ranging from approximately 76% to 99%.
- Economic abuse has been linked to a range of mental health outcomes including depression, post-traumatic stress disorder, suicide attempts, and overall quality of life.
- Interventions that address economic abuse include financial literacy, asset building, and resource transfer programmes.
- There is debate as to whether financial empowerment interventions increase or decrease survivors’ experiences with intimate partner violence over time.
- Few policies exist that address economic abuse; one of the most promising may be the establishment of coercive control laws in the United Kingdom.

**Implications for policy, practice, and research**

**Policy**

- Economic abuse interventions need to be implemented universally by organizations providing services to intimate partner violence survivors.
- Financial literacy should be made available to all as to promote positive financial management practices and help individuals identify unhealthy behaviours within their relationships.
- Training on economic abuse should be provided to domestic violence service providers so that they can work with survivors around financial literacy and financial safety planning.

**Practice**

- Economic abuse and/or coercive control laws that encompass economic abuse should be implemented as part of domestic violence policy.
- Financial institutions should play a more significant role in addressing economic abuse by offering survivor-specific services and playing a more active role in the identification of economic abuse by monitoring fiscal activities.
- Policies should protect survivors of intimate partner violence from work time lost as a result of their victimization.

**Research**

- Measures should continue to be adapted and tested for use with culturally diverse samples.
- Longitudinal research is needed to examine the relationship between financial empowerment interventions and intimate partner violence experiences over time.
• Economic abuse should be measured along with other forms of intimate partner violence in national prevalence studies.

• Research on the characteristics of perpetrators of economic abuse are needed to support the development of interventions that target this population.

References


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