



WOMEN'S REFUGE

Women's Experiences of Economic Abuse in Aotearoa New Zealand

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Executive Summary

In recognition of the minimal available literature on economic abuse in the context of intimate partner violence, Women's Refuge conducted a survey of 445 women who considered themselves to have been victims or potential victims of economic abuse by partners. The aims of this research were to explore women's experiences of being victimised through economic abuse, and in particular, how this impacted their social, employment, and housing situations.

Of the respondents, 444 identified as female and one as transgender. While the majority of respondents identified as heterosexual, approximately one fifth of respondents identified as lesbian, gay, bisexual, questioning, asexual, or other. However, in 93.6% of cases the abuser was male. The remaining 6.4% had either not shared bank accounts with their partner, or the abuser was female (3%) or transgender (0.2%). Respondents classified themselves according to the age ranges of 18-24, 35-34, 35-45, and 55-64. The highest rates of responses were from the 35-45 categories. Finally, the majority of respondents were Pakeha (82.6%), with a response rate of only 9.4% for Maori, 1.2% for Pasifika, and 6.8% for other ethnicities.

We found that economic abuse severely impacted employment, with less than half of respondents who had worked full-time prior to the relationship sustaining full-time employment during the relationship, and these effects only marginally improving after the end of the relationship. Those who stayed in employment were subjected to numerous hardships affecting their future employment prospects. The consequent dependency on partners' income left significant scope for power and control to be insidiously exercised.

Housing ownership changed in anticipated ways (joint versus sole ownership) during and after abusive relationships. However, economic abuse adversely impacted the quality of housing available after exiting the relationship, typically due to abusive behaviours that led to victims' debt and credit issues. This also precipitated increased dependence on friends and family members, and shifts away from support systems to less desirable residences. Despite these hardships, many women reported improvements in their living situations after the culmination of the relationship, due to the absence of the offender and restoration of decision-making power and economic autonomy.

Respondents were asked about their involvement in social activities before, during, and after the relationship with the abuser in order to explore the material impacts of economic abuse in terms of everyday social participation. Rates of involvement in these activities, including friendships, volunteering, social groups, support groups, political causes, sports, and spiritual pursuits uniformly decreased substantially during the relationship, and often remained hindered after the relationship (with the exception of support groups), indicating the immensely isolating effects of economic abuse on its victims.



From the qualitative data, we used a coding and thematic analysis process to identify underlying themes; namely, financial power and the gendered double standard, possession and ownership of intimate partners through economic abuse, ensuring isolation through preventing social contact, and women's use of resistance in the immediacy and aftermath of economic abuse. We explore these themes in depth and in relation to the available literature.

There is little information available on economic abuse, making it difficult to raise awareness, develop knowledge about early warning signs and potential interventions, to consider the potential impacts on victims, or to understand how to help a friend, family member, or employee considered to be at risk or being victimised through economic abuse. We have therefore concluded with updated lists of potential signifiers of risk or perpetration, how this may manifest in the employment sphere, and a table of the primary methods employed by abusers.

However, we recognise that this requires additional, in-depth research about the ways in which economic abuse is perpetrated and experienced by different population groups, and what constitutes effective interventions.

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Introduction

Economic abuse – sometimes called financial abuse - is commonly referred to as one of the factors in intimate partner violence (IPV). However, there is minimal research investigating this as a discrete phenomenon (Postmus, Plummer, McMahon, Murshid, & Kim, 2012). Economic abuse can be defined as “involve behaviours that control a woman’s ability to acquire, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency” (Adams, Sullivan, Bybee, & Greeson, 2008, 564). It can have far-reaching impacts on women’s capacities to fully participate in the workforce, in their engagement in meaningful social activities, and on their current and future social and economic prospects (Rayner-Thomas, Dixon, Fanslow, Tse, 2016; Postmus, Plummer, McMahon, Murshid, & Kim, 2012).

In Aotearoa New Zealand specifically, economic abuse is understood to have substantial impact on women in the workplace. According to the 2014 report “Measuring economic costs of child abuse and intimate partner violence to New Zealand” IPV impacts the productivity in the workplace at a cost of \$894.44 million every year. Over 25,000 victims are being directly affected by violence at work, with a further 246,426 being unable to concentrate on their work because of IPV. Additionally, perpetrators also have an impact on productivity; estimated to cost a further \$77.12 million, with approximately 50,000 perpetrators harassing victims at work (Kahui & Snively, 2014). However, this only accounts for the effects of economic abuse at the workplace and does not take into account further impacts of abuse; for example denying women access to money for food and other necessities, hiding household funds, or the partner generating debt under the woman’s name (Adams, Sullivan, Bybee, & Greeson, 2008). These types of abuse may prevent women from engaging in social activities and can cause isolation.

Given the evidence of the economic costs of financial abuse in the workplace, and international evidence of economic abuse as a distinct phenomenon (Adams, Sullivan, Bybee, & Greeson, 2008), it is imperative to develop an understanding of the types, extent, and victim experiences of economic abuse in Aotearoa New Zealand.

Structure of the Report

This report begins with an introduction to the concept of economic abuse, followed by an overview of existing literature. It then sets out the methods we used to conduct the study. The findings consist of descriptive statistical data and themes associated with these discrete areas of interest. We then conclude with a summary of warning signs, implications for practitioners, and possible considerations for future research.

Overview of the Literature

Existing Knowledge about Economic Abuse

While economic abuse is commonly recognised to be a method of power and control and typically exercised as part of abusers' patterns of assuming dominance over partners, this domain of abuse receives little attention and, consequently, there is widespread misunderstanding on the topic (Sanders, 2015). It is often subsumed by the wider category of psychological abuse, which has been acknowledged as having the most damaging and long-lasting impacts of all categories of abuse, despite the fact that public and agency attention maintains a larger focus on physical abuse (Adams, Sullivan, Bybee, & Greeson, 2008). Economic abuse has been identified as a relatively common and insidious phenomenon in a range of social and international contexts, including the US (e.g. Adams et al, 2009; Postmus, Plummer & Stylianou, 2016; Sanders, 2015) Australia, (e.g. Cortis & Bullen, 2016) and heterosexual relationships where there is male-to-female intimate partner violence occurring (e.g. Adams et al, 2009; Postmus, Plummer & Stylianou, 2016; Sanders, 2015) and elders (e.g. Hamby, Smith, Mitchell, & Turner, 2016; Kaspiw, Carson, Rhoades, 2016).

Although studies of psychological abuse frequently identify economic abuse as a component of IPV, it is typically reduced to only one or two questions per study. To rectify this oversight a scale of abuse (SEA) was developed by Adams and colleagues in 2008 (Adams et al, 2008) and revised by Postmus and colleagues in 2016 (Postmus, Plummer, & Stylianou, 2016). This scale was developed from anecdotal and empirical based research to determine likely factors related specifically to economic abuse (Postmus, Plummer, and Stylianou, 2016). Both the 2008 study and the 2016 study concluded that economic abuse was a sufficiently unique phenomenon to warrant specific study and that their scale was able to capture multiple dimensions of economic abuse.

As these studies developed an extensive scale for the measure of economic abuse, the SEA provides a useful starting point for understanding economic abuse as it offers a fairly comprehensive body of types of economic abuse and instances where economic abuse may be particularly salient. As the SEA is a recently recent development it has not been widely used as a distinct tool. Additionally, there are very few studies that utilise the information collated in the SEA to build up our understanding of economic abuse from a variety of perspectives (see Sanders, 2015 for a notable exception). Nonetheless, from the SEA studies we can understand economic abuse as a unique dimension of IPV (Adams et al, 2008; Postmus, Plummer & Stylianou, 2016; Sanders, 2015) and thus can determine that it warrants further investigation to understand the dynamics and experiences of economic abuse in local contexts.

Economic Abuse in Aotearoa New Zealand

In Aotearoa New Zealand, economic abuse is listed specifically under the Domestic Violence Act as a subcategory of psychological abuse (Domestic Violence Act of 1995). However, despite this inclusion in legislation and growing international body of literature on the topic, it has yet to be studied as an individual focus within New Zealand. Studies in New Zealand that do consider economic abuse have typically included this as a minor consideration in the context of a wider focus – as with most international studies (see Elizabeth, 2015; Hoeata, Nikore, Li, Young-Hauser, & Robertson, 2013), or focus solely on experiences within work environments (e.g. Rayner-Thomas, Dixon, Fanslow, & Tse, 2016; Bentley, Catley, Forsyth, & Tappin, 2013). As a result, we have minimal context-specific research in New Zealand exploring the experiences of victims of economic abuse, or establishing how economic abuse is perpetrated and maintained within our unique socio-cultural context.

Research Aims

Our study aimed to understand the experiences and effects of economic abuse for women in Aotearoa New Zealand; specifically, the impacts on housing, employment, social inclusion, well-being, and quality of life, and on the ways in which women respond to and resist the perpetration and effects of economic abuse.

Methods

There is minimal research in New Zealand (and, in fact, internationally) focusing specifically on women's experiences of economic abuse and its impacts on employment, well-being, and social participation. In conjunction with Curtin University in Australia, a survey was designed to explore women's experiences of economic abuse. A link to the survey and invitation to participate was disseminated through social media, including being 'shared' in online women's groups and groups comprised primarily of people who identified as being of minority sexual or gender orientation.

The survey attracted 447 respondents, 445 of whom identified as having been female and having been in a relationship with an abuser. Of these, 444 completed the survey via a web link, and the remaining three completed the survey over the phone. Two respondents identified as male and were consequently excluded from the analysis. Questions focused on access to individual or joint resources, the negotiation of decision-making about financial decision-making, impacts of economic abuse on social inclusion, changes to employment situations as a result of the relationship, and long-term financial impacts of abuse.

This data was analysed for a variety of purposes; for this report, data was analysed both using descriptive data and associated themes at a superficial level, and then following a more rigorous analytical process using line-by-line coding through Nvivo followed by thematic analysis.

Respondents

Gender Orientation

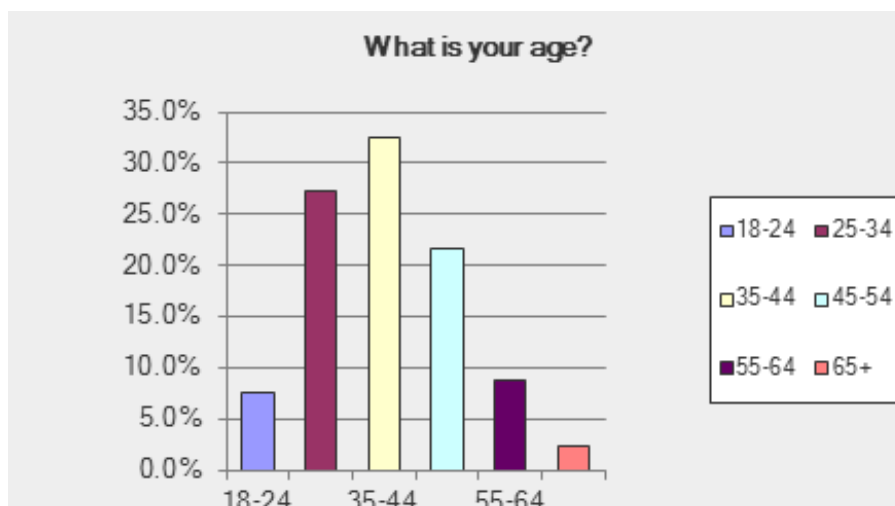
As we were interested in women's experiences of economic abuse in this survey we excluded those who identified as 'male' for analysis. While we attempted to recruit a variety of people from different gender orientations we were largely unsuccessful in this endeavour.

Gender Orientation Response Percent

Female	97.9%
Transgender	0.2%
Male	1.4%
Intersex	0.0%
Other (please specify)	0.5%

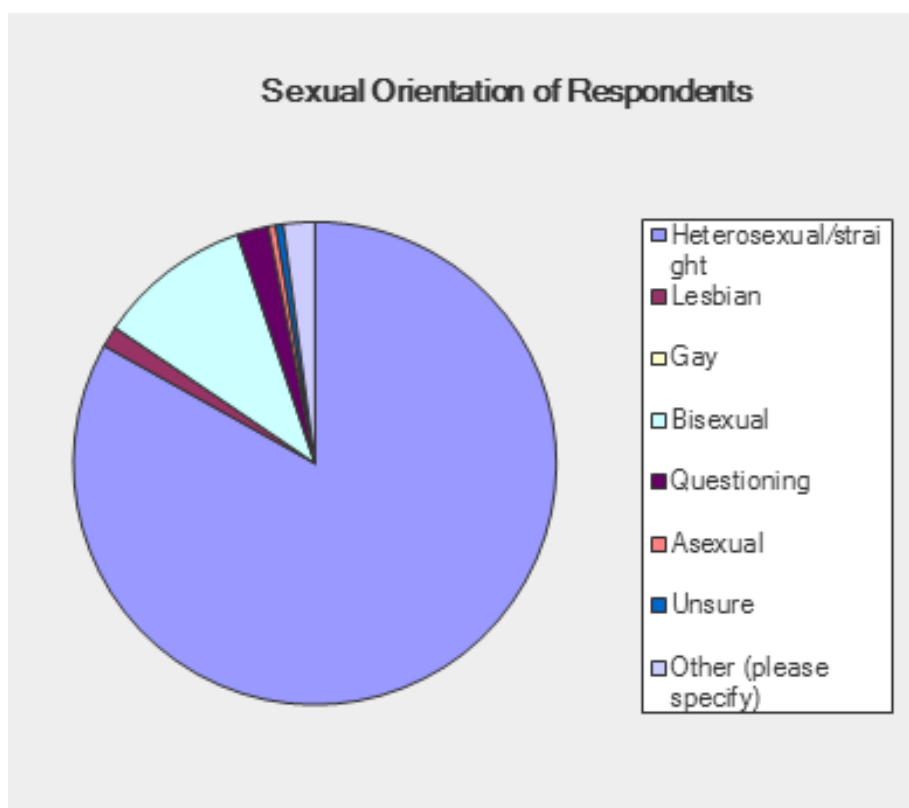
Age

Our survey was conducted through an online platform and primarily advertised through social media. This limited our ability to reach certain demographics of respondents. However, we still received responses from a range of age groups – particularly those between 25 and 55 years of age. We suspect that we had fewer respondents in the 55-64 and 65+ categories because of our advertisement of the survey online, although we did promote our survey through a media release on New Zealand national radio.



Sexual Orientation

Our attempts to recruit respondents from a variety of sexual orientations were more successful than for gender orientation. We are still underrepresented in respondents from the rainbow community, and this is a limitation of the results. We also asked participants the gender orientation of their previous (or current) partner with whom they had shared finances. 93.6% of respondents said their partner identified as male, 3.0% as female, and 0.2% said their partner identified as transgender. The remaining 3.2% had not shared finances with their previous partner i.e. not held joint bank accounts. 84.5% of women were separated from this relationship and 15.7% were still engaged in a relationship.



Ethnicity

The majority of respondents identified as Pakeha/European. We had a low response rate from Pasifika women. This could be a consequence of how we promoted the survey, but also may indicate other barriers for Pasifika women in responding to questions about domestic violence. In the other category we had a diverse range of ethnicities presented including: Indian, American, Asian, East European, and mixed ethnicities such as Pakeha-Maori and Pasifika-New Zealander.

Ethnicity of Respondents	Response Percent
Maori	9.4%
Pakeha/European	82.6%
Pasifika	1.2%
Other (please specify)	6.8%

Findings

Impacts of Economic Abuse on Employment

Employment Situations of Respondents

Options	Before Relationship	During Relationship	After Relationship
Employed full-time	60.1%	27.5%	34.66%
Self-employed	4.3%	6.4%	6.25%
Work and Income (WINZ) benefit	9.6%	11.8%	27.27%
Dependent on partner's income	N/A	18.6%	4.83%
Self-funded retiree	0.0%	0.0%	1.99%
Studylink	7.1%	2.5%	4.5%
Employed part-time	8.5%	15.0%	16.19%
Other (please specify)	7.8%	18.2%	4.26%

Impacts on Full-Time Employment

The impacts of IPV on employment are well documented (Postmus, Plummer, McMahon, Murshid, & Kim, 2012; Raynor-Thomas, Dixon, Fanslow, & Tse, 2016). Studies illustrate the difficulties that women face in gaining, maintaining, and fully participating in work while experiencing intimate partner violence. The results of this survey corroborate these findings. Before the relationship 60% of respondents were engaged in full-time employment. During the relationship this number more than halved so that only 27.5% of respondents had full-time employment. This is a significant decrease in the participation rates of women in the workforce and reinforces the damaging impacts of IPV on workplace productivity and employment. Of those who indicated that they were separated from their partner, only 34.66% now had full-time employment and 16.9% had part-time employment. Just over 27% were receiving a WINZ benefit. Even if women had employment they

often felt that their long term career prospects were damaged because they were forced to quit study, to give up employment for long periods of time, and in some cases to reduce working hours or move around jobs frequently. As one respondent noted:

“It took years to retrain work and achieve a financial footing again after this relationship.”

Another explained that economic abuse and the consequent legal processes she had to go through affected her employment:

“If you do it yourself it’s time consuming and while you are struggling to retrain, work and look after the kids it’s difficult to manage”

Gaining and maintaining sufficient employment was seen as essential by many of the respondents. Many were left encumbered by large debt, the cost of being a single parent, and legal costs as a result of the termination of the relation. The changes in employment are therefore particularly significant.

One respondent concisely summarises the impact on her employment and financial status:

“It changed my life dramatically. From work, credit history, tenancy... Before I had a perfect record no debt, after I had no job, nowhere to live and nearly 20,000 in debt!”

Impacts of Economic Abuse on Study

The decrease in respondents receiving Studylink - money provided by the government for the purposes of secondary or tertiary study – also decreased dramatically. While this could be explained by respondents finishing their courses of study over the course of the relationship, the open-ended questions for respondents to comment on the change in employment status suggest that this reduction is more readily explained by partners forcing them to quit their studies. One respondent for example explained that:

“I was unable to complete my degree due to an assault and having to take time off. Because of this I ran out of student allowance and when the relationship ended I was forced to go on benefit and was not allowed to study as well. I had to give up my degree with just one placement left to do.”

And another respondent explained simply that:

“I was made to leave study so I could support him.”

The preclusion of women from attaining higher qualifications is significant, particularly after the

termination of the relationship. In preventing women from studying their options for well-paid or senior work during and at the termination of the relationship are likely to be limited. This could have several negative effects including preventing women from working in their preferred line of work, reducing their employability, and precluding their access to higher pay or senior positions. We can also theorise that women in these situations who have been prevented from pursuing employment or education goals are likely to have less retirement savings, exacerbating the existing gendered gap in retirement income. Additionally, at a societal level this can reduce the number of women in qualified positions potentially reinforcing the barriers to qualified work that women already face.

Impacts of Economic Abuse on Part-Time Employment

Women in Aotearoa New Zealand are more likely to be employed part-time. The results of our survey provide an interesting insight into the disparity of women in part-time employment compared with full-time employment. The reduction by over half (60% before; 27.5% after) in the number of women in full-time employment by half is paralleled by the increase of women in part-time work (8.5% before; 15% after). We do not believe that this increase in part-time work can fully be explained by changes in the number of children in the family unit. The reduction in the hours that women work while victims of economic abuse can be seen as related to the prevention of victims attending work, the harassment in the workplace, and the desire of the abuser to be more in control of the victims' participation in social activities. The narrative responses of participants support that the transition out of full-time employment (and into part-time employment) was not always voluntary or desirable. We suggest that our results indicate that the move of women into part-time work can not solely be explained by having children. Instead the higher number of women in part-time employment may be understood to relate to the higher rates of domestic violence that women experience.

Impacts on Dependency on Partners' Income

One of the significant employment changes for women was that they became dependent on their partners' income over the course of the relationship.

One respondent summarises her experience:

"[I] Started off full time but steadily decreased hours over the course of the relationship as he made it harder and harder for me to work. I was unemployed for the last 10 years of the relationship."

Partners were frequently described as stopping their victims for going to work, making it difficult

for them to focus in the workplace, and forcing the victim into changing their employment status to part-time or unemployed. Increasing the dependence of the victim on the partner's income was described by many respondents as being a central control mechanism.

Respondents' dependency on partners' income was particularly insidious when we broaden our scope to the household and examine how partners restricted access to the income. Women were denied money for sanitary products, for food, power, and rent, for social activities, and for other necessities. In contrast many of the women described their partner spending the income on big ticket items, and supporting their wants and needs above and beyond their victims and their children's needs. Furthermore, abusers would restrict information around finances so that victims were often unaware of how much money was available or how much their partner was spending.

The following examples provide insight into the various impacts of income dependency:

"From the beginning he has not been the responsible one to pay the main bills i.e. rent, power, phone etc. but he has always taken advantage of the opportunity to use me to get what he wanted."

"He would always control the money and if I needed things such as tampons and he wanted something else I had to use toilet paper for a tampon."

"I had no independent finance, had to account for every dollar spent and frequently told I was wasting money which should be spent on stuff he wanted. I had no idea how much money he earned, and never knew how much was available."

Use of Victims' Income by Abusers

Women who retained – or were coerced into maintaining – employment during over the course of the relationship often fared little better than those who were dependent on their partner's income. Abusers would frequently establish control over victims who were in employment by taking the money the woman earned by putting it in a joint account that the victim had little or no access to or forcing the victim to give them the money. As one woman described:

"It has always been what is mine is his and what is his is his own."

This put women in employment into similar situations as those who were prevented from working, such as not having sufficient income to purchase necessities or engage in social activities. Additionally abusers would frequently spend the money needed for household necessities such as rent, power, and food on large ticket items, alcohol, drugs, or gambling.

Impacts on Employment by Ethnicity

In Aotearoa New Zealand minority groups of Maori and Pacifica women are the most marginalised groups in terms of pay equality and employment (Human Rights Commission, 2016). Consequently we also looked at the impact on employment along the division of ethnicity. This is illustrated in the tables below:

Maori and Pacifica Women

Options	Before Relationship	During Relationship	After Relationship
Employed full-time	42.9%	32.1%	36.36%
Self-employed	3.6%	3.6%	0%
Work and Income (WINZ) benefit	28.6%	25%	30.30%
Dependent on partner's income	3.6%	7.1%	3.3%
Self-funded retiree	0%	0%	0%
Studylink	3.6%	3.6%	9.09%
Employed part-time	7.1%	21.4%	18.18%
Other (please specify)	10.7%	7.1%	3.03%

Pakeha Women

Options	Before Relationship	During Relationship	After Relationship
Employed full-time	63.1%	28.8%	35.25%
Self-employed	4.6%	6.3%	6.78%
Work and Income (WINZ) benefit	6.6%	11.3%	27.46%
Dependent on partner's income	2.1%	19.2%	4.41%
Self-funded retiree	0%	0%	2.37%
Studylink	8.3%	2.9%	4.07%
Employed part-time	8.3%	13.8%	15.59%
Other (please specify)	7.1%	17.9%	4.07%

Maori and Pacifica women were underrepresented in full-time work before a relationship, with 20% fewer Maori and Pacifica women in full-time employment than their Pakeha counterparts. While both groups decreased in participation in full-time work during the relationship with 10% less Maori and Pacifica women in full-time employment and 35% less Pakeha women in full-time employment, the decrease in Pakeha participation is much more significant. After the relationship, both groups had about the same level of participation in full-time work with just over one third of women being in full-time employment. Additionally, after the relationship just under one third of both groups were receiving WINZ benefits. Pakeha women seem to become more marginalised through this process losing their initially higher levels of participation in the workplace. The impacts of economic abuse for Maori and Pacifica women, while less dramatic, indicate a continuation of marginalisation that sees them already underrepresented in full-time employment statistics.

Conclusion

Overall the dramatic impacts of economic abuse on employment are clear. The struggles to regain employment and financial standing are enormous and indicate huge barriers for women attempting to re-enter full-time work. Furthermore, as indicated by comments about abusive partners taking the money earned by women who maintained employment during the relationship, having employment was no guarantee of a strong financial position. One woman described this ongoing struggle:

“The impact of financial abuse is massive...There is little legal comeback and scant protection. Legal action is costly and takes months. If you do it yourself it’s time consuming and while you are struggling to retrain, work and look after the kids it’s difficult to manage... Financial abuse is ongoing, insidious and destroys your life. Physical abuse is horrendous but you can remove yourself and get a degree of protection.”

Impacts of Economic Abuse on Housing

Type of Housing	DURING relationship	AFTER relationship
Sole owner	6.1%	19.1%
Jointly owned with partner	24.0%	10.4%
Jointly owned with others (e.g. family)	1.8%	2.5%
Private rental	50.9%	50.7%
State housing (Housing New Zealand)	1.8%	4.0%
Caravan	0.4%	0.0%
Boarding house	1.1%	2.2%
Staying with friends or family	2.2%	10.4%
Women's shelter	0.4%	0.0%
Homeless	0.7%	0.7%
Other (please specify)	10.8%	-

Overview

The table above illustrates changes, and similarities, in the housing situation of women during and after their experiences of IPV. The most significant changes are to women being a sole owner (6.1% to 19.1%, a reduction in joint ownership with partner (24.0% to 10.4%), and an increase in women staying with family or friends (from 2.2% to 10.4%). Although the statistics provide some insight into the changes or similarities in housing, they do not capture the experiences of the women or of the changes to the quality of housing. Women were variously impacted leaving the relationship. For some women this meant freedom and they were able to meet deadlines for bills, pay the rent, and feed their family sufficiently. For other women, leaving the relationship meant continued financial struggle as they uncovered debt they were encumbered with, had difficulties in being able to pay rent as a single person (and often a single parent), and in struggling to find accommodation that suited their situation. These nuances are delineated below.

Sole Ownership

Women who were sole owners of property increased from just 6.1% during the relationship to 19.1% after the relationship. This is paralleled by a decrease in joint ownership with their partner from 24% during to 10% after the relationship. Women had mixed experiences in becoming sole owners of properties. One woman for example managed to purchase the family home off her (ex)partner although this left her in a precarious financial position:

"I managed to buy him out of the home which had been mainly mine due to previous property owned"

before the relationship. I walked away not only with the mortgage but also a \$10,000 personal debt incurred by him”

Other women were also left to pay the mortgage and the bills on the house, which was difficult due to their single incomes. Those who managed to purchase a new home also struggled, as one woman explained:

“I moved to a cheaper suburb than before and during marriage. I have a bigger mortgage and a cheaper property than before the marriage. I basically went backwards and my financial position was on hold for 10 years”

Some women had greater stability in being sole owners of their property. The ending of the relationship meant financial freedom to own and maintain property sufficiently. As one respondent described:

“I was better off in every way. I continued to live in my house and luckily didn’t lose half to him.”

The new-found control over finances meant that some of the women could make big financial decisions for themselves. Women, like the one from the quotation above, managed to rebuild their lives and maintain a good housing situation. Unfortunately this was not the norm.

Private Rental

Approximately the same numbers of women were in a private rental during (50.9%) and after the relationship (50.7%). The experiences of renting were, however, mixed. Some women were now able to pay the rent on time, pay household bills, and maintain a safe and secure environment for themselves and their children. This often involved moving to a new (and often less expensive) area or sharing their accommodation with flatmates. However, the financial position after economic abuse of many of the woman left it difficult for them to make ends meet – particularly if they had children:

“I barely can afford cheapest rent as I keep trying to meet the ends as a single mother. Before we lived in our own house”

“My landlord tried to make me leave because he didn’t want a single mum in the house. I had been singlehandedly paying the rent for three years!”

The difficulties in getting into a private rental after leaving the relationship and discrimination faced from being a single mother often made the renting situation difficult and insecure.

Homelessness

In the above table the situation of homeless appears to be equal both during and after the relationship at 0.7%. However in the narrative comments a number of women described periods of homelessness immediately after the relationship. As the survey allowed for women to comment on relationships that had ended a number of years ago they were able to illustrate in their comments changes over time – particularly circumstances immediately after the relationship – that did not reflect their answers as to the contemporary status of their housing situation. Women noted that they were homeless for stretches of time before they were able to find suitable accommodation.

Two examples are given below:

“I spent 8 weeks homeless looking for a house to rent after leaving. Found one but struggled to pay \$420 a week and ended up not eating to be able to afford to feed my daughter. Ex also stalked me and tried to break in so we left there and now living with family sharing a room together.”

“When we broke up, I was pretty much homeless (was meant to sleep in a shipping container, with nothing in it) and went boarding for months before I was able to get back on my feet”

Changes in Housing Situation

While the above table illustrates the changes in proportion of women in particular forms of housing, it does not indicate the change in situation and the emotional implications of this change.

Negative changes

Although the changes in percentages of women solely owning homes increased and the number in rental properties remained consistent, this does not reflect the often negative changes in quality of housing. Women were frequently left in a precarious position financially which left them unable to afford quality housing for themselves or their children. Examples include being left with few or no possessions – including no house, a cost imperative to leave neighbourhoods in which the women had support networks, a shift to poor housing conditions, changing neighbourhoods to cheaper locations, and an inability to make ends meet.

“He kept everything. I left with a suitcase”

“Had to remain in private rental that was in poor condition, mould ridden, freezing cold, rats in walls, mice in house.”

“Rented a tiny 2 bedroom house for me and my daughter. It was far too expensive and damp, wet and cold.

Mould everywhere. I had \$20 after paying bills and rent. Is still like that now.”

Despite the poor conditions women described moving out of the home was a necessary step to escaping the abuse. As one woman said:

“Glad to be somewhere that he doesn’t have the key to...”

Positive changes

There were several positive stories about the change in housing after the relationship ended. These fell into three main categories. The first is the ability to actually meet housing needs – such as paying the rent. One woman said of her change in situation:

“The rent got paid each week ‘cos I paid it!”

Overall, some women described how they were able to regain control of their finances and the freedom that they felt in being able to make ends meet. This could improve both the financial and emotional situation of victims:

“I had control of my own finances and could take charge of paying the rent on time every week.”

“I moved out - to a different city and my financial, and emotional situation improved immensely.”

The second key theme was the increased stability that women were able to maintain after the relationship. A key feature of many women’s stories was the instability of housing because of the precarity of their financial positioning. Women were able to have a sense of pride in their homes and, if they had children, provide a sense of security and stability for their children:

“Have only lived in 2 houses in [the last] 7 years. With him [we] were lucky if we made it to one year in a house.”

“Since then I have had very stable tenancy whereas with my ex we went through 5 rentals in 12 months.”

“When we were together, we never settled down in a home even once our child was born he would do stints of 3day benders where I never seen him. Now I have been in the same home for 4 years and have a beautiful set up for my child. Very proud of our home.”

The final key theme was a potential decrease in costs for some of the women. Being deprived of necessities, and in many cases any money at all, for years had prevented women from having access to adequate funds for food, power, and rent. Many women also described their partners spending as wasteful – particularly on alcohol, gambling, big ticket items, or addictions. This sole control

of funds could therefore be liberating, self-affirming, and provide a sense of freedom that victims could now provide for themselves and any children. It should be noted however, that these positive impacts should not be taken to equal a strong financial position as many of the women were still under considerable financial strain.

Social Impacts of Economically Abusive Relationships

Social Activities by Stage of the Relationship

Social Activities	BEFORE relationship	DURING relationship	AFTER relationship
Friendship networks	87.4%	45.8%	65.7%
Volunteering	36.6%	20.4%	37.6%
Social groups	69.9%	23.1%	47.4%
Support groups	15.2%	10.2%	36.9%
Political causes	16.8%	7.1%	18.6%
Sports	33.0%	11.6%	22.9%
Church	18.8%	12.4%	12.4%
Other (please specify)	12.3%	34.7%	17.0%

Our survey asked respondents about participation in social activities at three stages: before, during, and after the relationship. We specified a range of possible social activities, drawn from the extant literature on social participation, commonly understood to indicate full participation in society. It is well-documented that IPV prevents full participation in society due to the trauma and shame associated with victimisation. As little research has documented the effects of economic abuse specifically it was imperative to document whether economic abuse precludes social participation and the dynamics of this preclusion. This develops our understanding of the dimensions of economic abuse, and provides a foundation for developing response and prevention strategies. The table below illustrates participation in social activities as identified by the respondents. The survey asked this question of individuals still in their current relationship as well as those who have not left the relationship.

Social Participation During the Relationship

There were significant decreases across the board for participation in social activities from before the relationship to during the relationship. The only category that increased was the 'other' category. However, an oversight of the survey was that it did not contain a 'none' option. Within the 'other' category for DURING the relationship 83% of those responses stated that they were involved in 'no activities' or only activities that related to their partner i.e. had limited social

connections on their own. In addition to the marked decrease in participation in social activities during the relationship we can see that the relationship had continuing adverse implications on social involvement for the respondents. Friendship networks seem to be permanently damaged, as do social groups and participation in sports and religious activities. The increase in attendance at support groups, from 48 respondents to 114 respondents, may indicate that time for a social activity is consumed by ongoing participation in pathways to recover from trauma from abuse, amongst other reasons.

Seventy-two percent of women said that economic abuse specifically prevents them from participating in social activities. While most research has focused on the decreased participation in the workforce from economic abuse, this research also indicates that abuse has multiple and overlapping implications. This has two key dimensions. Firstly, and most significantly, restriction of women to the domestic space has grave repercussions for the health and wellbeing of victims, their families, and any children. The associated loss of friendship and family networks, other social communities, and confidence is severely isolating for the victims - a common theme described by respondents - and can have long lasting implications on social and mental wellbeing. Additionally, the preclusion of involvement in social activities contributes to the invisibilisation of victims of domestic violence. At a societal level this has implications for the recognition of IPV as a prevalent social issue, and reinforces embedded attitudes surrounding gender by restricting women to the domestic sphere.

Secondly, there is likely to be a significant economic cost of the low participation of women in the public and employment spheres. While there has been research dedicated to understanding the cost of IPV to Aotearoa New Zealand in reference to pain, health, productivity, household consumption, and transfer costs, there has not been sustained consideration of the economic costs to society based on decreased social participation. From our data this would include decreased spending commercially, decreased spending on social and work activities, and decreased spending within the family. Decreased spending in these instances took the form of respondents being unable to participate in social activities such as coffee groups, decreased spending on household necessities such as sanitary items, and a reduction in spending on social activities such as sports. Furthermore there are profound cost implications of socio-economic deprivation of children throughout their lifespan. The broader economic implications of women being unable to participate in society fully therefore warrant further investigation.

Social Participation After the Relationship

Women did not indicate a return to full participation in social activities after the termination of the relationship. It appears that women's participation in friendship networks (at 65% down from 87% before the relationship), participation in sports (at 22.9% down from 33% before the relationship) and social groups (at 47.4% down from 69.9% before the relationship) suffer long

lasting negative impacts. Women explained that through the insidious impacts of economic abuse they were prevented in spending money on social activities and lost friends as a consequence. The multitudinous efforts to rebuild lives after the relationship meant that women who were engaged in finding new places to live, tied up in the court system, and had experienced damaged financial status were prevented from engaging in social activities. As a respondent puts it:

"[I] have no money for the things I enjoyed. I've been repaying debt and had to 'restart'."

The emotional impacts were also massive. The destruction of confidence and the isolation almost all women felt from being victims of economic abuse made it difficult to participate in social activities.

One woman describes the multitude of negative emotions that she felt in being prevented from engaging in social activities:

"Sad lonely intimidating heart-breaking soul destroying hurtful embarrassing generally a very low unwanted useless feeling."

Implications for Practice

Recognising Risk

Previously, 'warning signs' of economic abuse have been largely limited to not having joint decision-making power, somebody else accessing and using personal bank cards, partners forging signatures, or being pressured into signing documents taking out personal or joint debt. This acknowledges some (but not all) of the manifestations of economic abuse, but does not touch upon the behaviours and motivations behind economic abuse that may be driving behaviour. Based on the findings of this research, it is arguable that this behaviour may be difficult to recognise as economic abuse in discrete instances and may at times appear accidental. It is hoped therefore that more comprehensive lists of risk indicators may enable patterns to be identified that signal potential dynamics of economic abuse.

Warning Signs for Victims

You may be a victim of economic abuse if your partner is:

1. Refusing to give you access to your own or shared accounts (such as not letting you have access to online banking or an eftpos card)
2. Refusing to tell you about the state of your finances – such as how much money there is, or how much debt you owe together
3. Forcing you to take out debt when you don't want to (such as credit cards or loans)
4. Taking out debt in your name without telling you (such as credit cards, loans, or hire purchases)
5. Refusing to provide available money for necessities for you or your child, such as food or sanitary items
6. Preventing you socialising by not letting you use available money for things like petrol, mobile phone expenses, or money for social activities (such as meeting friends for coffee)
7. Coercing you into quitting your job, not getting a job, or staying home from work
8. Forcing you to do sex work when you don't want to and not giving you the money from it

9. Demanding that you give them sex in return for access to shared money or resources
10. Making family resources unavailable to prevent you from leaving the relationship
11. Intentionally building debt or a bad credit rating to prevent you from being independent
12. Making your employment situation untenable, such as by harassing you at work or humiliating you in front of colleagues
13. Forcing you to work for their business or their family's business and not paying you, paying you below minimum wage, or forcing you to work in unacceptable work conditions
14. Making you ask permission to spend money for basic purchases, or demanding receipts for basic purchases
15. Spending money you need for necessities on alcohol, drugs, or gambling addictions
16. Treating you like you are incapable of having equal decision-making power over how household money is spent

Warning Signs for Family and Friends

A friend or family member may be subjected to economic abuse by a partner if they:

1. Don't have access to their own bank accounts or know how much money they have
2. Appear to be acquiring unexpected debt that seems out of character
3. Seem to have difficulty obtaining household essentials despite having sufficient household income
4. Don't have disposable income but their partner does
5. Avoid or stop attending social activities
6. Become unable to return text messages or phone calls
7. Continually wear old or worn clothing in a way that is inconsistent with their partner's grooming

8. Are doing types of work they don't want to, or not working when they do want to
9. Become increasingly guilty or concerned about spending any money on themselves
10. Have a partner who seems to spend a disproportionate amount of money on their addiction(s)

Warning Signs for Employers

A colleague or employee may be subjected to economic abuse by a partner if they:

1. Increasingly take sick days, or are uncharacteristically unpunctual
2. Are continually interrupted by phone calls or visits from their partner
3. Have partners who speak badly about them to their colleagues or managers, or who cause scenes in the workplace
4. Stop attending social events such as after-work drinks or lunches out
5. Have changes in their presentation that might suggest an inability to buy new clothes or maintain their appearance
6. Seem to have difficulty obtaining household essentials despite having sufficient household income

Conclusion

This report has presented and discussed findings of women's experiences of economic abuse in Aotearoa New Zealand. There has been little research conducted specifically on the dynamics of economic abuse; within a New Zealand context and internationally. Our research provides an avenue into understanding economic abuse against women in the New Zealand context and offers a detailed discussion of:

- The insidious and long-lasting impacts of economic abuse on employment, housing, and participation in social activities
- The experiences of minority women, such as Maori and Pacifica women

- The gendered double standard used by abusers to control their victims by trivialising women's viability: as an employee, as a competent and financially literate member of the household, and as a person with needs and wants
- The unequal distribution of financial power in relationships and the barriers this poses for women in making decisions in a relationship, leaving an abusive relationship, and in (re) establishing a viable financial position after being subjected to economic abuse
- The dynamics of abusers enacting ownership and possession over victims by subjecting them to economic abuse
- The prevention of women's full participation in society, communities, the workforce, and in the home through economic abuse
- Women's resistance to economic abuse and potential reframing of women as resisting economic abuse in numerous and complex ways
- Practical advice for recognising the potential signs of economic abuse in yourself, in friends and family members, and as an employer

In conclusion we argue that economic abuse needs to be given greater attention and consideration as a dynamic of domestic violence. Our report illustrates the complex nature of economic abuse and indicates many avenues for further research. The research aims of this report were broad and we have collated an extensive range of topics that indicate that economic abuse is a significant and damaging dimension of domestic violence. Our survey supported the initial assumptions of economic abuse impacting employment, housing, social participation, wellbeing and quality of life. We suggest that future research would be particularly valuable in further exploring the extent of economic abuse in Aotearoa New Zealand; in developing each of the central categories of employment, housing, and social participation; in exploring economic abuse for particular subsets of the population including Maori and Pacifica women and LGBT+ women; and in practitioner responses to economic abuse.

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