

Economic abuse behaviours found in our qualitative research

Good Shepherd conducted 14 qualitative interviews with clients of our family violence economic harm service, as part of a wider research project. While this small sample size can't be used to indicate prevalence, the stories we heard are similar to those experienced by others. This illustrates the variety of economic abuse experienced by women, often alongside physical violence, emotional abuse, gaslighting and more.

Economic control behaviours

Take or control access to victim's own income or savings	11
Disregard or prevent input into joint financial decisions, or make decisions without any input	11
Make victim pay for items they can't get access to, eg housing, items on credit	11
Coerce victim to give them money, bank/credit cards or bank logins	8
Coerce victim into relinquishing control of assets	8
Force or pressure victim to give them her savings or other assets	8
Hide or refuse to share financial information	7
Decide/control how a victim can spend money	7
Make victim ask for permission to spend money	7
Make victim ask for money for everyday expenses	6
Monitor spending through bank, cash or receipts	4
Hide bank accounts; hide money	4
Change finance products, eg mortgages, insurance, without victim's knowledge or consent	4
Withhold money or finances, or provide a limited allowance	4
Control or prevent access to, and use of, personal or joint bank/finance accounts	4
Prevent victim having their own bank account	3
Coerce debt through force, eg threaten with violence to sign a financial document	2
Put victim's bank accounts in perpetrator's name	1
Demand sex or sexual acts in return for access to shared money or resources	1

Economic restriction behaviours

Prevent victim socialising by forbidding spending on things like fuel, phone or activities	9
Withhold or restrict access to belongings and economic resources, eg transport or phone	7
Leave a victim without money	4
Keep victim from having money to buy food, clothes, or other necessities	4

Economic exploitation behaviours

Make victim jointly liable for their debt	12
Force victim to pay joint costs for essentials while spending their own money as they wish	11
Spend money needed for essentials like rent and mortgage on themselves	10
Make victim use own money to buy abuser things or pay his bills when they don't want to	10
Make victim take out a loan, overdraft or buy on credit when they don't want to	9
Refuse to contribute to household/family/shared expenses	9
Take financial assets	8
Put bills/liabilities in victim's name	7
Make victim work in the family business without pay or legal employment conditions	1

Economic sabotage behaviours

Damage victim's financial security with poor credit rating, insolvency and/or bankruptcy	13
Intentionally build debt in victim's name or force a bad credit rating; lie about paying bills	10
Damage or destroy victim's property/belongings	7
Deny money needed for the children; refuse to contribute to material needs of children	7
Prevent access to family home	6
Use court processes to economically exhaust a victim, deliberately prolong legal proceedings	4
Prevent a victim having a fair share of financial settlements	3
Refuse to work	3
Be unreliable or refuse to contribute to childcare to prevent or interfere with work	3
Minimise income/quit job to avoid paying child support	3
Prevent, interfere with, sabotage, or demand quitting of work or study	2
Make employment situation untenable, eg harass or humiliate victim at work	2
Refuse to share assets; not list victim on assets	1
Use household work to prevent or limit a victim's ability to do paid work	1

Debt by deception or manipulation

Steal victim's property/belongings	9
Use victim's bank card/credit card without permission	7
Take victim's income/finances/money without knowledge or consent	7
Take out a loan or buy something on credit in victim's name without consent or knowledge	6
Sell or pawn belongings/property	5
Borrow money without paying it back	4
Create debt through fraud, eg using partner's details, forging signatures	3
Coerce debt through misinformation, eg force to sign documents without knowing content	1
Force or falsify signing of business or financial documents, or not enable comprehension	1

Economic manipulation behaviours

Manipulate how much child support is owed	5
Control child support payments, eg late payments/refusal to pay	4
Cut victim off from family assets so they can't afford arbitration or to leave relationship	1
Manipulate or restrict access to family financial resources	1